This article reviews the ways "life cycle position" has been used as an independent variable in marketing research.

In the United States today most households pass through an orderly progression of stages:
1. The bachelor stage; young, single people.
2. Newly married couples; young, no children.
3. The full nest I; young married couples with dependent children.
   a. youngest child under six.
   b. youngest child six or over.
4. The full nest II; older married couples with dependent children.
5. The empty nest; older married couples with no children living with them.
   a. head in labor force.
   b. head retired.
6. The solitary survivors; older single people.
   a. in labor force.
   b. retired.

Adapted from [5, 6 and 9].

These stages are so obviously related to important changes in purchasing behavior that they have sometimes been used along with, or in place of, chronological age in analyzing survey data. This article reviews the uses of the life cycle concept and reasserts the value of using life cycle as an independent variable.

LIFE CYCLE DESCRIPTIONS OF CONSUMER BEHAVIOR

Although the life cycle concept is relatively new in marketing research, it is not new in sociology. It is to be found in the Systematic Source Book in Rural Sociology published in 1931 [16], and in several other studies published in the 1930's [8, 10, 17]. More recently, it has appeared in Duvall's Family Development [2] and Glick's American Families [4]. These descriptions and discussions of the life cycle do not focus on consumer behavior, but are helpful because they fill the life cycle categories with people and events. They therefore provide the background for more market-oriented work.

*William D. Wells is professor of psychology and marketing, Graduate School of Business, University of Chicago. George Gubar is assistant professor of psychology, Seton Hall University, Paterson, New Jersey. The preparation of this article was sponsored by Benton & Bowles, Inc.

"The Life Cycle and Consumer Behavior" was the organizing theme of an important conference held at Ann Arbor, Michigan, in 1954. Since several of the papers given at that conference are still among the most useful on this topic, they, along with several other papers, are reported here in some detail.

In "Consumer Finances Over the Life Cycle" Lansing and Morgan [9] described how income, expenditures on durable goods, assets and debts, and subjective feelings about financial position differ at different life cycle stages. Although the data they used are now over 10 years old, evidence cited later in this article indicates that the major findings are true today.

Lansing and Morgan pointed out that the average household's total income increases until the household head is in his late forties and then declines. There is an important interruption in this trend, however, among young married couples with children under six years old. At this stage, when the wives who have been working quit, there is an overall drop in median income of roughly ten percent. This means that households in the preceding stage—the young households with working wives—are better off financially than they will be for quite some time and are therefore likely to be particularly good prospects for a variety of goods and services.

Several other income changes should be noted. At later stages in the life cycle some wives go back to work, and some older children get jobs that contribute to the total family income. Also, in later years, income from property and from pensions, annuities, unemployment compensation, etc. rises sharply. These changes and the fact that savings and durable goods have accumulated, mean that in later stages of the life cycle the family's resources are likely to be significantly greater than would be expected based on the income of the household head.

The uses to which income is put show some major changes by life cycle stage. Young, childless couples are especially likely to buy a car if one of them does not have a car already. When the children arrive, replacement car buying is likely to be postponed. New car buying, therefore, reaches it peak among families with children six and over. Home ownership comes still later.
The proportion of home **purchasers** is greatest among young married couples with young children, but the proportion **owning** keeps rising until it reaches its peak among older married couples with no children under 18. A refrigerator and a stove, in that order, are important purchases at early stages of the life cycle. Substantial proportions of young married couples without children buy these appliances even though home ownership at this stage is not high. Young married couples with children are major purchasers of televisions and washing machines for obvious reasons.

The above changes in income and purchasing make it easy to understand the changes in liquid assets and debts, and the changes in satisfaction with one’s financial position that occur from stage to stage in the life cycle. Liquid assets take a sharp drop when the children are young. The wife is not bringing a paycheck home, and many things must be bought. But liquid assets rise steadily from then until one of the couple dies. Personal debt is highest among young couples with children under six, while mortgage debt reaches its peak at a later stage because the peak of home ownership comes later.

As would be expected on the basis of these changes, satisfaction with one’s standard of living and with amount of money saved drops sharply when lowered income and the high cost of nest-building confront couples with young children. Satisfaction with both standard of living and amount of money saved increases as the children get older. And it reaches a peak after the children leave home.

Lansing and Morgan presented a picture of a predictable trend through time resulting from the interplay of several distinct factors. Basic to this trend is a gradual increase in the earning power of the household head. This increase has relatively little to do with his position in the life cycle since it is a matter of accumulated seniority and experience. But the demands placed on his income by durable goods purchases are very much related to life cycle position. Life cycle would, therefore, seem to be a more sensitive indicator of the family’s financial situation than would chronological age.

A report on “Furniture Buying and the Life Stages” prepared by Social Research Incorporated for the Kroehler Manufacturing Company [15] supplements these findings by showing that interest in furniture buying is highest during two separate life cycle stages, and that the type of furniture bought is different from one stage to the other. The first high-interest stage is “during the early years of marriage, when the couple must acquire enough furniture to satisfy its basic living needs.” At this stage the young family “places relatively greater emphasis on sensibility and practicality than on style and beauty.”

The second stage occurs, for middle class parents, when their children (especially their daughters) have started to party and date. At that stage attractiveness, reflection of good taste, and compatibility with existing decor become more important than sturdiness and low cost. With the peers coming in, the family needs to put up a good front room. For working class parents, the second stage of furniture buying may be delayed until all the children have left home. For these families also the emphasis is now on attractiveness and compatibility with existing decor rather than durability. With the children gone, even comparatively fragile things may last.

In “The Life Cycle and Buying Patterns,” [1] another paper given at the 1954 Michigan conference, Barton described life cycle changes in purchases of nondurable items. Since most of the items he discussed are used up rapidly, while durable goods bridge life cycle stages once they are bought, it would be reasonable to expect that purchases of nondurables would be even more sensitive than durable goods purchases to changes in life cycle stage. It would also be reasonable to expect that a finer division of life cycle stages would be more useful for locating the prime purchase period.

Barton reported that purchases of prepared baby food are heaviest by mothers whose babies were between six and 18 months, and that first-born babies are fed an average of 50 percent more processed baby foods than are later babies of the same age. He also reported that families with children under six are heavy consumers of chest rubs, cough syrups—especially prescription cough syrups—and many other drugs.

He reported that bland cereals like puffed rice are preferred by children under six, that presweetened cereals are most popular in the 6–12 age group, and that wheat cereals and corn flakes “hit their stride” in the 13–20 age bracket.

Children are also important to the detergent market. Adding a child to a family increases the consumption of soap about as much as adding an adult does, but adding a child to a family makes a much bigger difference in consumption of package detergent. Apparently children do not wash much more than adults do, but they are very good at getting their clothes, and possibly their parents' clothes dirty.

Barton made further observations about the unfolding life cycle: Girls in their late teens and early twenties are a primary market for lower to medium-priced cosmetics, for home permanents, and for shampoo. He comments, “the cleaner and shinier the hair, the better husband you get or keep.” (It might be added that Katz and Lazarsfeld [7] found that young women in this age bracket are the fashion opinion leaders.) Young housewives tend to buy prominently advertised products, products in smaller sizes and packages, and new products just to try them out. Older housewives, having larger families and more money to spend, are more likely than younger housewives to buy larger size packages and multiple-unit price reductions. They are the big chain store buyers, and, being more experienced, they are the “toughest group to influence by sheer weight of advertising.”
In the age group over 55 there are increasing expenditures for drugs and medical care for adults, and for products like bran cereals, Postum and decaffeinated coffee that aid "health, sleep and easy digestion." With the children leaving home, members of this group show an increased interest in travel, recreation, and self-education. With retirement and perhaps with the death of the spouse, people in the final stage of the life cycle have a special need for companionship, attention, affection, and security. They are therefore "a primary target for dancing classes, clubs, welfare propositions and speculations."

Like the purchasing pattern for durables, the purchasing pattern for nondurables appears to be the result of two distinct sets of forces. The accumulated purchasing experience of the older housewife, which makes her less responsive to advertising and less interested in trying out new products, is a direct function of her age. But the specific types of products she buys and her greater financial resources are the direct result of her family's position in the life cycle. Again, life cycle would seem to present a more sensitive classification system than chronological age.

Barton's assertion that older housewives are less influenced by advertising and less interested in new products is supported by evidence from several other sources. Katz and Lazarsfeld found that younger housewives with large families are most interested in getting and giving marketing advice [7].

The papers reviewed above presented analyses of purchasing data, mainly. The last paper to be reviewed, given by Riesman and Roseborough at the Michigan conference [14], presented "a congeries of questions, impressions, and more or less educated guesses concerning the life cycle of consumption in America." The following statements should therefore be placed somewhere between "medium-soft" hypotheses and "medium-hard" facts.

Riesman and Roseborough began by contrasting parents and television commercials on one hand with peers and movies on the other as media by which children learn about consumption. They asserted that parents and TV commercials teach children about "the goal directed elements of consumption," that is, the existence and function of products. Peers and movies teach children about the symbolic values of products, "the expressive elements in consumption, the affective embroidery" of product use. Thus, parents and TV commercials teach children the practical, utilitarian values of cars, foods, beverages, appliances, while peers and movies (in which products serve as props) teach children product-use manners and mannerisms. Among them, these media teach children to expect to possess and to know how to use the "standard package" of consumer goods—"furniture, radios, television, refrigerator, and the standard brands of food and clothing."

Riesman and Roseborough said there is a qualitative difference between the social classes in the acquisition and meaning of the standard package. Before marriage the young working class man has plenty of disposable income. He may "well indulge in tailor-made suits, expensive whiskies, and high-priced restaurants if they also are not high falutin." He is "always more object than experience-oriented, with fun correlated with expenditure of money." This period ends with marriage. The young working class man must then pay for furniture and appliances, a home or an apartment. "Over a period of time he becomes more and more engrossed and expert in the 'consumption' of these hard commodities and the recreation-orientation slowly subsides under the pressure of family obligations and the nagging of his wife." Although the working class man returns to the pursuit of recreation (especially travel and sports) once the most insistent demands of nest-building have been met, as a homeowner he will continually involve himself in do-it-yourself repair of the durable goods in the home.

For the working class girl, high school graduation is an ominous event. It signals the end of a pleasant round of parties and dates and opens the "unromantic prospect of an early marriage." Work experience, school, and the mass media will have taught her to be experience-oriented, rather than object-oriented in her marriage, while, because of his job, his avocations and his do-it-yourself activities, her husband will always be less interested in experiences and more interested in objects.

By contrast, the middle-managerial groups "take a good deal longer than the working classes to acquire the full domestic package." They are ambivalent about acquiring too many things because they know they are likely to be moved as the husband progresses in his career. They are reluctant to settle down in a neighborhood which may contain the wrong kind of Joneses as the husband progresses in the company. And they hesitate to buy furnishings which might place them at a status level below that which the husband will eventually reach. While progressing through his career, the middle-management man must keep an eye on the consumption patterns of his peers and his superiors. He must not hurt his chances by failing to keep up with his level in the company, but he must not excel the boss.

Since a man's move up is almost always a geographic one, his wife and children must also stay ready to make a physical change and a change in life style. They cannot get too attached to their neighborhoods or their schools, and the wife in particular must learn in advance the consumption patterns of the next step up. The physical change is easy because the standard package is so "standard." In every part of the country and in every neighborhood into which the family would be likely to move, most people have most of the same things. The required change in life style is greatly aided, in fact is made possible by what Riesman and Roseborough called...
“anticipatory socialization.” At every age level and every status level the mass media provide a pattern from which the upwardly mobile individual can learn the appropriate manners and mannerisms before the move takes place.

One does not have to agree with all of Riesman and Roseborough’s “impressions and more or less educated guesses” to see that this kind of analysis is valuable as a supplement to stronger data on consumer behavior. It helps fill the void made by nothing but statistics, and it provides some meaningful hypotheses about why the changes occur.

Hypotheses like these also suggest that more imaginative analyses of standard marketing data might easily and profitably be made. For instance, if it is true that managerial-class families “take a good deal longer than the working classes to acquire the full domestic package,” it is important to separate the classes when analyzing purchases by either age or life cycle. If the classes are in fact permanently out of phase in their purchasing activities, throwing them together can only blur the picture. Unhappily, the normal market analysis is usually done just one variable at a time.

**DIRECT COMPARISONS BETWEEN LIFE CYCLE AND AGE**

The papers reviewed so far suggest that life cycle ought to be a more sensitive indicator than age in many kinds of consumer analysis, but proof requires direct comparison. The one direct comparison that has so far been published is reviewed below and supplemented by data from two other sources.

In “Family Life Cycle as an Independent Variable” Lansing and Kish [8] made a direct comparison between life cycle and age with respect to six important aspects of the family’s consumption pattern: family income, indebtedness, whether the wife works, home ownership, purchase of new cars and purchase of television sets. In these comparisons they found that life cycle discriminated better than age in all six cases, and that life cycle analysis provided some useful information that analysis by age group tended to conceal. For instance, life cycle analysis showed “a sharp drop in the proportion of home-owners among older, single people as compared with older units where both husband and wife are still present. The relevant fact is widowhood rather than age.” In another comparison, proportion of spending units with an income-earning wife, the smooth trend in the age data gave the impression that young women tend to work indefinitely without interruption, while the life cycle data accurately reflected the fact that “young wives with no children are much more likely to work than those who have young children.”

A drop in family income produced by loss of the working wife’s contribution showed up in the life cycle data but not in the age data; and the life cycle data, not the age data, showed that new car buying takes a dip in the “youngest child under six” group, while TV buying hits its peak there. In the Lansing and Kish comparisons life cycle wins hands down.

These observations are largely confirmed by more recent data from the Survey of Consumer Finances [6]. In the report of the 1963 survey, several tables show both age and life cycle. When both are shown, life cycle is nearly always more informative.

Some of these comparisons are summarized in Table 1. Since income data from the 1962 survey are given by age only, and income data from the 1963 survey are given by life cycle only, a comparison of data from the same year is impossible. However, the data from adjoining years show the pattern Lansing and Kish had noted. The age data give the impression of an uninterrupted rise through the late forties, followed by relatively gradual decline. The life cycle data show the drop that comes when the wife quits work and the very sharp decline that comes with retirement. The life cycle data also show that married people have much higher family incomes than single people in the 45 and over group, both when the household head is in the labor force and when he or she is retired. This noteworthy fact is of course not apparent from age data alone.

The data on housing status confirm the observation made by Lansing and Morgan in 1955 that home ownership reaches its maximum comparatively late in life—in the 45–54 age group when the children have left home. They also show an interesting difference between married and single households. When the head is over 45, in the labor force and married, home ownership is very high even after the children have left home. When the head is over 45, in the labor force but single, home ownership is low even though income is still fairly high. In the later years, the presence of a partner is more relevant to home ownership than either the absence of children or the loss of income that comes with retirement.

The data showing major expenditure on durables provide another opportunity to compare life cycle with age. The age data suggest that younger people make the most purchases, and older people make the largest purchases. However, the life cycle data identify the young married childless couples as the group with the highest purchase rate and the highest average expenditure. These people are acquiring the package, and they have the money to spend. When the children arrive, the purchase rate stays high but the cost of the average purchase takes a sharp drop. Expensive purchases will not again be common until after the household finances have recovered from child shock.

Vacation travel provides the final comparison in these data between life cycle and age. The age data show two peaks: between 25–34, and between 45–54. The life cycle data show that it is the young childless couples, not the couples with young children, who are taking expensive (over $100) vacations. They also show that it is the older people still working, not the older, retired
LIFE CYCLE CONCEPT IN MARKETING RESEARCH

Table 1
COMPARISON OF AGE AND LIFE CYCLE DATA FROM MICHIGAN SURVEY OF CONSUMER FINANCES

<table>
<thead>
<tr>
<th>Age</th>
<th>Median income (1962)</th>
<th>Housing status early 1963</th>
<th>Percent making major expenditures on durables—1962</th>
<th>Mean major expenditure on durables—1962</th>
<th>Percent taking vacation trips costing $100 or more—1962</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>own</td>
<td>rent</td>
<td>other</td>
<td></td>
</tr>
<tr>
<td>Under 25</td>
<td>$3300</td>
<td>15%</td>
<td>60%</td>
<td>25%</td>
<td>58%</td>
</tr>
<tr>
<td>25-34</td>
<td>6100</td>
<td>47</td>
<td>45</td>
<td>8</td>
<td>69</td>
</tr>
<tr>
<td>35-44</td>
<td>6820</td>
<td>71</td>
<td>26</td>
<td>3</td>
<td>64</td>
</tr>
<tr>
<td>45-54</td>
<td>7120</td>
<td>72</td>
<td>24</td>
<td>4</td>
<td>59</td>
</tr>
<tr>
<td>55-64</td>
<td>4720</td>
<td>63</td>
<td>30</td>
<td>7</td>
<td>42</td>
</tr>
<tr>
<td>65 and over</td>
<td>2510</td>
<td>72</td>
<td>25</td>
<td>3</td>
<td>26</td>
</tr>
</tbody>
</table>

Life cycle (1963)
| Under 45 years of age |       |       |       |       |       |       |       |
| single, no children  | 3850 | 17 | 38 | 45 | 44 | 880 | 24 |
| married, no children | 7070 | 39 | 55 | 6 | 77 | 1346 | 49 |
| married, youngest child under 6 | 6720 | 57 | 39 | 4 | 76 | 874 | 30 |
| married, youngest child 6 or over | 7500 | 75 | 23 | 2 | 67 | 946 | 36 |
| 45 or more years of age |       |       |       |       |       |       |       |
| Married, children    | 7430 | 71 | 25 | 4 | 56 | 1042 | 31 |
| Married, no children |       |       |       |       |       |       |       |
| Head in labor force | 7300 | 77 | 20 | 3 | 46 | 968 | 41 |
| Head retired         | 2710 | 75 | 24 | 1 | 26 | 21 |       |
| Single, no children  |       |       |       |       |       |       |       |
| Head in labor force | 4410 | 46 | 38 | 16 | 26 | 930 | 28 |
| Head retired         | 1850 | 61 | 32 | 7 | 15 |       |       |

* Married less than 10 years.
* Married 10 years or over.

people who spend at least $100 per trip each year. The notion that great numbers of retired people take trips costing more than $100 is a $100 misunderstanding!

The other source of data for comparing age with life cycle is the "Expenditure Patterns of the American Family" prepared by the National Industrial Conference Board and sponsored by Life [13]. This study provides useful additional information because it covers expenditures on services and nondurable goods as well as expenditures on durables, and because it covers many more product categories than either the Lansing and Kish study or the Michigan Survey of Consumer Finances. It therefore serves to complete the picture.

The first step using the data from "The Expenditure Patterns of the American Family" was to determine which products and services were most sensitive to differences in age and which were most sensitive to differences in life cycle. For each service or product, the average expenditure in the lowest spending age category was subtracted from the average expenditure in the highest spending age category to get an index of sensitivity to age. If families in the various age categories all spent about the same amount, this index was low; if they differed greatly, the index was high. Similarly, for each service or product the average expenditure in the lowest spending life cycle category was subtracted from the average expenditure in the highest spending life cycle category to get an index of sensitivity to life cycle. Again, if families in the various life cycle categories all spent about the same amount, this index was low; if they differed greatly, the index was high. The range was used as a measure of variability instead of the variance or the average deviation because the latter two measures minimize differences created by the presence of one outstanding group. Since the purpose of segmentation is to identify outstanding household types, it is important to preserve this feature of the data.

The next question was, for how many products or services was life cycle more sensitive than age, and for how many was age more sensitive than life cycle? For about half the products and services it did not make much difference. If expenditures varied by age, they varied by life cycle to about the same degree. But for 231 products or services there were substantial (at least 1.2 to 1) differences. Fifty-four of these differences favored age, and 177 favored life cycle.

It is interesting to look at the products and services for which age was a more discriminating variable than life cycle. Two of these are clearly a function of age-related physical difficulties—expenditures for medical appliances and expenditures for "other medical care" which includes nursing home and outpatient hospital services. Both these items showed a clear upward trend with age. Perhaps also in this category belong prunes,
for which expenditures quadruple from the youngest to the oldest age group.

A second group of products and services which age discriminated better than life cycle were mainly luxuries: fur coats and stoles; men's jewelry and watches; blended whiskey; bourbon, scotch and rye; manicures, massages, and slenderizing treatments; gifts and contributions, laundry and cleaning sent out, and repairs by contractors. Expenditures on these items increased steadily with age through the next to the last age group, then dropped sharply at retirement.

A third group of products and services for which age discriminates better than life cycle is a group of items which reach peak expenditure in the second and third age categories—between 25–34, or between 35–44. It is an odd assortment including dehumidifiers, hi-fi components, pocket editions, curtains, and homeowner insurance. This group has no obvious psychological unity, and is perhaps just a collection selected by chance variations in the data. However, one item that shows this “early peak” pattern does seem to have an underlying physiological explanation. Expenditures on slacks, shorts and dungarees for women increase to their maximum in the 25–34 year age group, then decrease steadily.

Finally, age does better than life cycle on a small group of products which get peak expenditure among the under 25 group, and which get steadily less expenditure from then on. Two of these, drive-in movies and portable TV sets, appear to be teenage carryovers. Two appear to be related to not yet owning a home—rent, and money spent on coin-operated washing machines. And four appear to be related to setting up housekeeping—sterling silver, bedroom suites, non-electric cooking utensils, and kitchen wares. Young people first acquire the things on which they sleep and with which they eat.

It is also interesting to look at the products and services for which life cycle discriminates better than age. Here, the presence and activities of children are the major influence.

One group of products for which life cycle discriminates better than age includes automatic washing machines, clothes dryers, refrigerators, vacuum cleaners, hospital services, vitamins, and babysitters. Viewed out of the life cycle context these items do not seem to have much in common. However the underlying unity is that all these items reach peak consumption among families with children all under six.

A second group of items for which life cycle discriminates better than age includes home freezers and a long list of foods: lard, flour, cornflakes, sugar, dried vegetables, evaporated and condensed milk, raisins, margarine, cold wheat cereals; macaroni, spaghetti and noodles; syrup, molasses and honey; eggs, canned chicken soup, fresh whole milk, potatoes, peanut butter, white bread, frankfurters, ice cream; jellies, jams and preserves; candy, pancake and waffle mix; and potato chips. Also in this group of items are bleaches and disinfectants, packaged detergents, soap, electric irons, dolls and accessories, toys and play equipment, wagons, sleds and skates. The underlying unity here is that all these items get their highest average expenditure in the “some children under six, some over six” category.

A third group of items which life cycle discriminates better than age includes bicycles; games, puzzles and mechanical toys; comic books, hardback books, pianos and organs, and music lessons. The pattern here becomes obvious when it is known that these items receive peak expenditure in the “all children six to eleven” category. Not obviously part of the same pattern is the fact that this life cycle stage also spends more than any other on air conditioners, electric floor waxes, hand power and garden tools, and insect sprays and powders. With the essential appliances already bought and family finances getting better, it is now possible to buy some things that are not necessities.

The final group of items for which life cycle discriminates better than age includes auto operating expenses, auto liability insurance, antifreeze, auto repairs and parts, hand luggage, lodging out of the home city; boats, outboard motors and trailers; dental services, electric shavers and repairs, haircuts, home permanent kits, school and technical books, and magazines. These products and services all get peak expenditure from the life cycle stage in which the children at home are all 12 or over.

Thus the evidence from “Expenditure Patterns of the American Family” and from the other direct comparisons between life cycle and age weighs heavily in favor of life cycle. Whether the item in question is a product or a service, a durable or a nondurable, life cycle is likely to be a more meaningful way of classifying consumers. An overview of the life cycle, taken from all the research reviewed above, is shown in Appendix I.

RESEARCH PROBLEMS ASSOCIATED WITH USING LIFE CYCLE

The above has suggested that it would be profitable to use life cycle stage instead of age in studies of consumer behavior. Life cycle, however, has several drawbacks as a research tool.

First, no two investigators have yet agreed on just how to categorize the life cycle (Table 2). Therefore verifying the results of one study by comparing it with another is often difficult, and the growth of a detailed picture of life cycle changes is often hindered.

Even when using a single study, the question of which categories to use is not trivial. If a category is too narrow, it will include such a small proportion of the sample that it will be all but unpopulated except in large surveys. If it is too broad, it will cover such a wide variety of consumers that it will not identify anybody.
And, if it is inappropriately selected, so that it merges groups with very different consumption patterns, it will not discriminate no matter how broad or narrow it is. Inappropriate selection appears to have been fatal to the "other, no children" category in "The Expenditure Patterns of the American Family." In that study the "other, no children" category contains 6.9 percent of the people and accounts for 0.5 percent of the expenditures. However, it contains so many different kinds of consumers that it does not produce a peak average expenditure in any of the products and services for which age and life cycle differed.

Another problem is that some households do not fit neatly into any of the usual life cycle stages. Examples are households headed by widows or widowers with young children, young married couples with dependent parents at home, and older single people. Household types like these must either be forced into categories where they do not really belong, and where they tend to obscure the spending pattern, or they must be forgotten. They usually account for five to ten percent of the data. Finally, compared with age, life cycle has the handicap of being a relatively unfamiliar concept. Analysis by age is standard and accepted, but analysis by life cycle is liable to be received with the coolness that greets anything new.

From the material presented here, it would seem that life cycle analysis deserves a change in status. Even though it is still relatively uncommon, it is so useful that it deserves a place among standard research practices.

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### Table 2

#### LIFE CYCLE STAGES USED IN REPRESENTATIVE STUDIES

<table>
<thead>
<tr>
<th>Lansing and Morgan, &quot;Consumer Finances over the Life Cycle&quot; 1954</th>
<th>Percent distribution of family units</th>
<th>Life Study of Consumer Expenditures 1957</th>
<th>Percent distribution of family units</th>
<th>Michigan Survey Research Center, 1964 Survey of Consumer Finances</th>
<th>Percent distribution of family units</th>
<th>Life Study: Expenditure Patterns of the American Family 1965</th>
<th>Percent distribution of family units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Young, single&lt;sup&gt;a&lt;/sup&gt;</td>
<td>10.8</td>
<td>No children and head under 40&lt;sup&gt;b&lt;/sup&gt;</td>
<td>8.0</td>
<td>Under 45 years of age</td>
<td>5.0</td>
<td>Families with child under 6 years</td>
<td>14.5</td>
</tr>
<tr>
<td>Young married, no children</td>
<td>7.4</td>
<td>Younger children&lt;sup&gt;c&lt;/sup&gt;</td>
<td>40.0</td>
<td>Single, no children</td>
<td>5.0</td>
<td>Some under 6 years&lt;sup&gt;d&lt;/sup&gt;</td>
<td>12.7</td>
</tr>
<tr>
<td>Young married, with children&lt;sup&gt;e&lt;/sup&gt;</td>
<td>21.7</td>
<td>Older children only&lt;sup&gt;e&lt;/sup&gt;</td>
<td>16.0</td>
<td>Married, no children&lt;sup&gt;f&lt;/sup&gt;</td>
<td>22.0</td>
<td>Families with child 6 years or over only</td>
<td>4.6</td>
</tr>
<tr>
<td>Youngest child under 6</td>
<td>10.1</td>
<td>Married head</td>
<td>23.0</td>
<td>Married, youngest child under 6</td>
<td>10.0</td>
<td>All 6–11 years</td>
<td>25.7</td>
</tr>
<tr>
<td>Youngest child 6 or over</td>
<td>10.1</td>
<td>Single head</td>
<td>13.0</td>
<td>Married, youngest child 6 or over</td>
<td>14.0</td>
<td>Any 12 years or over</td>
<td></td>
</tr>
<tr>
<td>Older married, with children</td>
<td>20.6</td>
<td></td>
<td></td>
<td>Married, children</td>
<td></td>
<td>Families with no children</td>
<td></td>
</tr>
<tr>
<td>Older married, no children under 18</td>
<td>14.2</td>
<td></td>
<td></td>
<td>Married, no children&lt;sup&gt;e&lt;/sup&gt;</td>
<td></td>
<td>Husband-wife</td>
<td>24.1</td>
</tr>
<tr>
<td>Older, single&lt;sup&gt;f&lt;/sup&gt;</td>
<td>4.4</td>
<td></td>
<td></td>
<td>Head in labor force</td>
<td>15.0</td>
<td>Other&lt;sup&gt;g&lt;/sup&gt;</td>
<td>18.4</td>
</tr>
<tr>
<td>Other&lt;sup&gt;h&lt;/sup&gt;</td>
<td>0.7</td>
<td></td>
<td></td>
<td>Head retired</td>
<td>8.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not ascertained</td>
<td></td>
<td></td>
<td></td>
<td>Single, no children</td>
<td>7.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup> A family contains more than one spending unit only if someone in the family other than the head or the head's wife has an income of his own of over $15.00 per week and keeps more than half of that income for his own use.
<sup>b</sup> By "young" is meant head of spending unit under 45 years; by "older," head 45 or over.
<sup>c</sup> By "children" is meant children under 18 years.
<sup>d</sup> Includes spending units where there is only one adult in the unit, but that adult is married (for example, the husband may be absent in the armed forces). Includes also spending units that contain children but the head is not married (for example, a widow may have children under 18).
<sup>e</sup> Household head is married or unmarried.
<sup>f</sup> Young children under 10 years; these households may have older children between 10 and 19.
<sup>g</sup> Between ages of 10 and 19 years.
<sup>h</sup> No children under 20 at home.
<sup>i</sup> A family unit is defined as all persons living in the same dwelling who are related to each other by blood, marriage, or adoption. A single person who is unrelated to the other occupants of the dwelling or who lives alone is a family unit by himself.
<sup>j</sup> No children under 18 at home.
<sup>k</sup> No children under 18 at home.
<sup>l</sup> Family refers to: (a) a group of people, usually living together, who pool their income and draw from a common fund for major items of expense or (b) a financially independent person living alone or in a household with others (income and expenditures are not pooled). Never married offspring living with parents were considered members of the family.
<sup>m</sup> Includes families with children under six as well as children six or older.
<sup>n</sup> Mainly single people, unmarried and widows or widowers.
# Appendix I

## An Overview of the Life Cycle

<table>
<thead>
<tr>
<th>Bachelor stage; young single people not living at home</th>
<th>Newly married couples; young, no children</th>
<th>Full nest I, youngest child under six</th>
<th>Full nest II; youngest child six or over six</th>
<th>Full nest III; older married couples, with dependent children</th>
<th>Empty nest I; older married couples, no children living with them, head in labor force</th>
<th>Empty nest II; older married couples, no children living at home, head retired</th>
<th>Solitary survivor, in labor force</th>
<th>Solitary survivor, retired</th>
</tr>
</thead>
</table>
REFERENCES
