

Consumer Behavior Patterns

**Significant differences occur in family life-styles
which affect family unit and
individual consumer activities**

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CONSUMER behavior is becoming an area of increasing concern for Extension as clientele become more and more identified as consumers and as an increasingly higher percentage of the family-living budget of the traditional Extension audience goes for consumer goods. Two methods have been used separately in an effort to understand consumer behavior. These are the "family life cycle" approach and the "social class" approach.

The purpose of this article is to illustrate possible merit in combining these two notions of consumer behavior into a "family life-style matrix." This will be done by first discussing the ideas of the family life cycle and social class and then illustrating the combination of these two concepts. It is suggested that by combining these two separate views a better understanding of the consumer and his patterns of behavior emerges.

FAMILY LIFE CYCLE CONCEPT

The family life cycle is a biological concept in the sense that it looks at the stages through which individuals and families pass in moving from womb to tomb. However, in human society these stages take on a social meaning which is far more significant than the original biological meaning. In each generation the cycle is clear and predictable. A new generation marries, has children who pass through infancy, childhood, and early school years. The children reach adolescence and become more or less autonomous

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adults, and then they leave the nest. At the same time the husband and wife have to adjust their social roles and life-styles to the various stages of growth and development of the children while they themselves are aging and maturing. At each stage the individual as a creature of society has an image of the proper role and the appropriate patterns of behavior.

The life cycle approach has been used in an examination of such things as housing needs and uses, income, finance, and purchases of a "standard package" of items to be consumed at each stage in life.¹ Lansing and Kish² concluded that the position in the life cycle has more to do than age with who owns a home, who has debts, whose wife works, who has an income over \$4000, and who buys a car or TV in a given year. For example, the family life cycle approach shows a sharp decline in home ownership among older unmarried persons as compared to older married persons, while home ownership by age shows only a slight drop in the older years.

The family life cycle concept has been used to illustrate changes in housing needs.³ Because of the use of median⁴ family, estimates are obviously rough; wide variations are combined (the man who earns \$45,000 a year as compared to the factory line worker who earns \$2 per hour). The family life cycle concept has also been used in determining the median income at various stages in the life cycle.⁵

It should be noted that in using the median income one is forced to ignore the difference between the man working on the factory line whose income soon reaches its peak, and the young executive on the way up whose income may not reach its peak until he is in his 50's or 60's. However, it will be shown that, by combining the family life cycle method of analysis with a social class analysis, a more accurate picture emerges. This picture will prove a more useful basis for understanding the audiences of an organization.

Social class placement will determine in many respects the types of products the family purchases, what the home means for the

¹ Lincoln H. Clark (ed.), *Consumer Behavior: Volume II, The Life Cycle and Consumer Behavior* (New York: New York University Press, 1955).

² John B. Lansing and Leslie Kish, "Family Life Cycle as an Independent Variable," *American Sociological Review*, XXII (October, 1957), 512-19.

³ Nelson N. Foote, et al., *Housing Choices and Housing Constraints* (New York: McGraw-Hill Book Co., 1960).

⁴ Median refers to the mid-point in a distribution and does not represent the total or even the breadth of range. If the median male marries at a particular age, this merely means that one half of the men marry earlier and the remaining half marry later. Thus, when the range of distribution is very great, the median can be a misleading figure.

⁵ John B. Lansing and James N. Morgan, "Consumer Finances Over the Life Cycle," (ed.) Clark, *op. cit.*, pp. 36-51.

family, how the family reacts to different advertising messages, their method of purchasing goods, and where they purchase their goods.

SOCIAL CLASS CONCEPT

The social class approach has been used extensively for many years by the social anthropologist Lloyd Warner and many others. Their studies were initially done in smaller cities of 10,000 to 25,000 population. Since then the same method has been applied with similar results in metropolitan areas. The following is a rough description of the social classes.⁶ The percentages are approximations applied to the nation as a whole; consequently there will be many regional differences.

UPPER-UPPER (½ %): These are the old established families in a community. Their goals can be characterized in the following terms: gracious living, family reputation, and community responsibility. One has to be born into this group and cannot achieve it through a successful career.

LOWER-UPPER (2%): These are the newly arrived such as the top executives of large corporations, entrepreneurs of large businesses, and successful doctors and lawyers. Their family goals are a blend of the upper-upper (gracious living) and the upper-middle (drive for success).

UPPER-MIDDLE (10%): These are mostly the professionals such as the organization men, the junior executives, and so on. The goal here is mainly a successful career for the man. Sociability and wide interests are characteristic of this group.

LOWER-MIDDLE (35%): This is the top of the average man class—the white collar, salaried class of the small businessman and the office worker. The goal here is respectability. They like nice homes, nice clothes, and a good neighborhood.

UPPER-LOWER (40%): This is the ordinary working man who is a wage earner and skilled worker. The orientation here was found to be toward enjoying life. They want to be modern.

LOWER-LOWER (12%): This is the unskilled labor group, the sporadically unemployed. This group is characterized by apathy, fatalism, and the idea of “getting your kicks when you can.”

It should be noted that there is not always homogeneous behavior within any one of these social classes. For example, there is

⁶ Ricard P. Coleman, “The Significance of Social Stratification in Selling,” *Marketing: A Maturing Discipline* (Proceedings of the Winter Conference of the American Marketing Association, December 28-30, 1960), (ed.) Martin L. Bell (Chicago: American Marketing Association, 1961), pp. 171-84.

in the upper-middle and lower-upper groups those families that have been described as "upper bohemians." These are families whose cultural pursuits are more important than belonging to the "right" country club. In the upper-lower group you can find families that have been typed as the "church goers" versus the "tavern hoppers."

The classifications are not based on the objective factor of income alone. Occupation, source of income, and housing type are all determinants of social class placement. Many psychological differences between individuals result from their class membership, and it is not valid to assume that a rich man is simply a poor man with more money. For example, let's inspect three families who all earn about \$8000.

The first family is from the upper-middle class, and the husband is a young lawyer. Their pattern seems to be something like this: They will spend money on a prestige house, buy expensive furniture and clothing, and belong to the "right" club. The wife in this family will frequent specialty shops and the best department stores.

The second family is in the lower-middle group, and the husband is an insurance salesman. He has a better house but not in as fancy a neighborhood as the first family. Their clothes will be a little less expensive; and probably they would have more savings. The wife chooses home furnishings that fit the styles she sees in the medium-level magazines.

The last family earning \$8000 is in the upper level of the working class. The husband is a cross-country truck driver who probably has a smaller house in a less expensive neighborhood but with more expensive appliances. Less will be spent on clothing and furniture, but that which is selected will follow more closely the lead of advertising in deciding what is "modern." More will be spent on food and sports.

Essentially what has been done here is to put the income categories into their respective social classes. All of these families have the same income but their use of it differs. The point is that there is patterned regularity in these differences. That is, the social class background of the individual is a more important determinant of his purchasing behavior and life-style than the fact that he is earning \$8000.

FAMILY LIFE-STYLE MATRIX

How does the stage in the family life cycle and the social class placement of the family combine to determine the family life-style? The stage in the cycle will determine many of the problems that

must be met by the family; these problems are solved according to social class placement. For example, what is thought to be appropriate housing, neighborhood, or school for a family's children will vary depending upon whether the family is in the working man group, the upper-middle group, or some other.

To visualize the combination of the two concepts, social class is plotted vertically and family life cycle is plotted horizontally (see Figure 1). This is done by geometrically representing the proportion of spending units in America in each stage of the life cycle in 1954.⁷ From this matrix there arises a number of cells. The size of each cell roughly represents the percentage of the total number of families in that classification. Obviously the upper-lower and the lower-middle classes constitute the largest number of families.

This breakdown is admittedly very rough and should be thought of mainly as an explanatory device. The lines of the matrix will probably not be completely vertical nor completely horizontal. For example, the upper-lower class phase of adolescence will be shorter than that for the higher social classes because the majority of the members of the upper-lower class will enter the working world immediately after high school. Also, the age at marriage is younger. More of those in the lower-middle and upper-middle will go to college, and this will lengthen the time preceding the marriage phase—making their age at marriage older than the upper-lower group as a whole.⁸ In addition, the years of marriage before the first child will probably be fewer for those in the upper-lower group. Studies have shown that they are not as receptive to birth control methods. It seems that the workingman's wife does not feel comfortable without a clear-cut family role and wants to move immediately from the daughter role into the role of wife-mother.

A point not shown in the chart is that the upper-lower individual, in terms of income, reaches the peak of his earnings early in the life cycle. After reaching the peak, any increase in income will come about only as his union or trade increases. This is in contrast to the young college graduate or white collar worker who doesn't expect to reach his peak earnings until later in his career. So it is probable that, at later stages in the life cycle (to the right in the diagram, Figure 1) the upper-middle and the lower-upper segments will represent a larger proportion of the total.

⁷ Lansing and Kish, *op. cit.*

⁸ Age of first marriage tends to be higher for both men and women who completed college: 26.1 for males and 23.9 for females. It is lowest for those who complete 1 to 3 years of high school: 22.8 for males and 19.4 for females. See Paul C. Glich, *American Families* (New York: John Wiley & Sons, Inc., 1957), pp. 207-19.

When a family moves from a lower to a higher social class, it will take on the life-style appropriate to the new level. The individual gets promoted to vice president of his company, changes his golf club and the informal groups to which he belongs.

Cell in the Matrix

The next step is drawing a portrait of one of the cells. The subject will be the upper-lower workingman's family in the stage of "young married with children." In attempting to draw this portrait there is a problem in that much of the research done in social class hasn't taken into consideration a family's stage in the life cycle. On the other hand, the research that has been done using the cycle concept hasn't taken into consideration the class placement of the families. Therefore this available research must be interpreted in terms of the matrix being developed here.⁹

The assumptions that *all* suburbanites are taking on the middle class style of life is not so, according to Berger.¹⁰ He calls this the "Myth of Suburbia." In connection with this myth, it is instructive to note how one company analyzed the life of the suburban woman:

She makes a career of her children.

She works for the school, church, and community.

She and her husband work together to lead the "good life."

She loves parties.

She has different "looks" in different situations: breakfasting, driving, shopping, housework, gracious living, and partying.¹¹

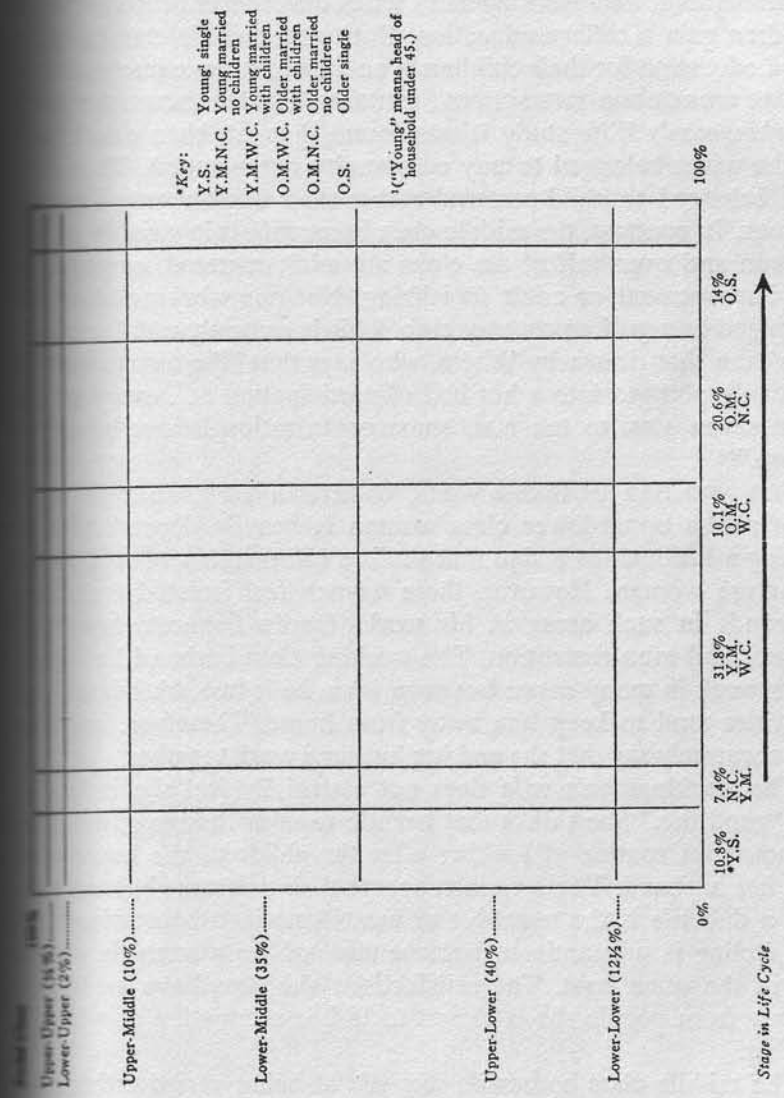
This may be a useful portrait of the upper-middle class housewife, but it certainly does not accurately represent the life-style of the working class wife. An examination of these statements and their relevance to the life-style of the workingman's wife follows.

SHE MAKES A CAREER OF HER CHILDREN: In a sense this is so, but her orientation to her children is different from the upper-middle class mother. The working class mother is intensely protective of her children due to her feeling that the world is a rather dangerous, unpredictable place. In contrast, the middle class mother takes a more matter-of-fact attitude toward sheltering her children

⁹ Much of the following discussion will be drawn from two studies: (1) In one, 600 women in Chicago, Louisville, Trenton, and Tacoma were interviewed (400 working class wives and 200 middle class wives). See Les Rainwater, Richard F. Coleman, and Gerald Handel, *Workingman's Wife* (New York: Oceana Publications, 1959). (2) In the other, 100 workers who moved to a suburban tract near San Jose, California were interviewed. See Bennet M. Berger, *Working Class Suburb* (Berkeley and Los Angeles: University of California Press, 1960).

¹⁰ *Ibid.*

¹¹ "Celanese Uses Emotion to Sell Clothes," *Printer's Ink*, CCLXIII (May 16, 1958), 92.



*Key:
 Y.S. Young single
 Y.M.N.C. Young married
 no children
 Y.M.W.C. Young married
 with children
 O.M.W.C. Older married
 with children
 O.M.N.C. Older married
 no children
 O.S. Older single

¹("Young" means head of household under 45.)

Figure 1. Family life-style matrix

from danger. The working class wife's goal is to bring up happy, good, and religious children. The middle-class mother's goal is to bring up well adjusted and successful children. She seldom mentions the happiness goal. The workingman's wife sees schools as a necessary evil. Few workingmen's wives make an effort to help their children gain a college education. But to the middle class mother, good education for their children is an area of intense interest.

SHE WORKS FOR THE SCHOOL, CHURCH, AND COMMUNITY: In the *Workingman's Wife* study it was found that less than one in four of the wives belonged to any community organization. Those that did, belonged to child-centered rather than adult-centered organizations. In contrast, the middle class housewife is invariably a club-woman and over half of the clubs are adult-centered, emphasizing self-improvement or adult socializing. Not one working class wife belonged to a golf or country club. This is certainly a different picture than that drawn by Whyte, who says that "the new residents suddenly plunged into a hot bed of participation . . . every minute from seven A.M. to ten P.M. some organization is meeting somewhere."¹²

SHE AND HER HUSBAND WORK TOGETHER TO LEAD THE "GOOD LIFE": The upper-lower class woman is heavily dependent upon having a husband as a sign that she is a full member of society and a mature woman. However, these women feel isolated from their husbands in such areas as his work, family finances, household chores, and even recreation. The working class husband has a long work week in many cases; but even when he is free, his leisure time activities tend to keep him away from home. Therefore, one cannot accurately say that she and her husband work together.

The workingman's wife does not essentially feel she is leading the "good life." She thinks that her life is an unchanging, dull, and monotonous routine of looking after the children, the housework, and her husband. These women accept their existence because they feel a dull life is the usual lot of most American housewives, and this feeling is substantiated because most of the women they know are in the same boat. The satisfactions she does have are gained mainly from people she is closest to in her occupation as wife and mother.

The middle class housewife sees life as being varied rather than monotonous. She experiences more variety in her life because she has more personal avocational interests than does the working class

¹² William H. Whyte, Jr., *The Organization Man* (New York: Doubleday & Co., 1957), pp. 317-18.

wife. So again the idea refers mainly to the middle class woman and not to the workingman's wife.

SHE LOVES PARTIES: The working class family does very little partying. The wife spends more time with relatives and is more emotionally involved with them than is the middle class woman. Most of her visiting is in family get-togethers and is not the type of party implied in the foregoing statement. In the Berger sample, 84 per cent stated that they never or rarely go to parties, and 16 per cent said they sometimes go to parties.

SHE HAS DIFFERENT "LOOKS" IN DIFFERENT SITUATIONS: The middle class woman dresses to conform to certain social expectations, to be right and proper on any particular occasion. But the working class woman dresses more to please her secret fantasies about what makes her look best.¹³ In tests she chooses the simple over the fancy dress, but actually buys the frilly, fancy one.

In buying clothing, as well as furniture and houses, she is guided by her desire to be "modern." By the term modern, she means the "current" or what is not old fashioned. For example, she conceives of the modern house as being a labor-saving device in the sense that it is easier to clean, more convenient, and so on. Similarly, she would choose a labor-saving appliance in preference to an eye-appealing piece of furniture because she wants to lessen the monotony and routine of her life.

Admittedly the foregoing sketch of the working class family has many variations and exceptions. However, the fact that the majority of this particular social class believe, act, and react in these ways is significant.

SUMMARY

The purpose of this discussion has been to show that there are significant differences in family life-styles which affect the behavior of family units and individuals in their activities as purchasers and consumers, and that these differences can be partially attributable to the placement of a family in the life-style matrix. Such an examination of consumer behavior should have useful implications for an educational undertaking involved in attempting to teach wise decision making in the allocation and utilization of resources as well as the efficient utilization of consumer goods.

¹³ Rainwater, Coleman, and Handel, *op. cit.*, pp. 184-202.

THE less you know how to do your work the harder it is to do.
—from HENRY L. DOHERTY as quoted in *Forbes*, XCII
(September 1, 1963), 50.