Measuring The Family Life Cycle: An Analysis Based On The Family Purchasing Behavior

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Abstract :
Marketing researchers have taken great interest in understanding the consumption behavior of the family because the family is considered the most important unit of consumption and decision-making in society. Family is in fact generally viewed as a socializing agent. The purpose of this article is to analyze the purchasing behavior in a family context because the family is the center of a great number of purchasing decisions. The collective nature of consumption of products and services for family use very often implies the development and implementation of an elaborate and collective purchasing strategy. Knowing the purchasing habits within the family involves identifying the respective roles of the mother, father, and children, by product category, and during the different phases of the buying process. This study, which was conducted among 300 families, with or without children, aims to examine the family purchasing behavior.
*Key Words***:** Purchasing behaviour, The purchase decision, Family, Products, The cycle of life

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Introduction :
Some authors found out that the family is a special form of social group that is characterized by a number of strong face-to-face interactions between family members. Family theorists have identified two approaches for naming and classifying family phenomena, i.e. the structural-functional approaches, which emphasize the notion of function or role and give a static image of the family, and the interactive approaches which favor the rather dynamic dimension of the family, by conceiving it as a place of power where each of its members has a resource that enables him to exercise a certain power. On the other hand, many researchers have underlined the importance of family communication in the process of socialization by proposing a typology of different modes of communication. It is worth noting that socialization is an essential function of the family; it consists of learning values and behavior patterns in accordance with the local culture.

Furthermore, the concept of life cycle is one of the structural changes that affect the family unit. For marketing managers, this notion constitutes an interesting variable that helps them to better understand the behaviors and consumption habits that

characterize each phase of the life cycle. Indeed, it is a concept that they use as a segmentation criterion in many cases. Indeed, different needs appear and various specific products become necessary depending on the number and age of household members.

The family is generally viewed as an essential decision-making unit. In some cases, decisions, which may come from different family members, can be made by one individual with little influence. Under other circumstances, interactions between family members are so strong that they ought to be taken into account in order to make a real collective decision, rather than simply accepting the decision of one family member. Therefore, the roles and functions of the different family members in the purchasing decision process should be determined and well distributed.

The current research focuses on the household behavior when it comes to purchasing a set of products that are intended for family consumption. For this, it was deemed essential to provide some answers to the following research question:

What purchasing behavior should a family adopt when it comes to purchasing products?

I. Literature review:

The family is defined as a group of human beings who present different characteristics in accordance with local cultures and values, at a specific time. For this, it was considered important to elucidate the notion of group and to identify its different dimensions. According to Maisonneuve (1993), as cited by Hammou-Poline Judith (1997), in psycho-sociology and in marketing, a group is "*A set of individuals who share one or more common goals*". As for Dubois (1992), he specifies that the group constitutes the basic unit of social life. This group performs two functions with regard to the individual. The first one is an identification function, which means that human beings affirm their identity through social affiliation. The second one is a normative function which means that individuals should adapt their behavior, some of their opinions, attitudes and values, to those of the group under its pressure, in order to achieve some homogeneity within the group.

Furthermore, the group influences the individual's conduct by urging him to develop a social behavior, by helping him to become aware of himself, by offering him some behavior references that he can adopt in order to remain an active member of the group. It is worth adding that belonging to a group allows an individual to become self-aware with regard to the reference group. According to Hewitt (1970), as cited by Pras B. and Tarondeau J.C. 1981, this self-awareness involves the five components cited below:

• An organized set of motivations,
• A series of social roles,
• A set of standards and their underlying values,
• Knowledge and understanding of interactions within the group,
• An evaluation of its own activities, qualities and motivations.

These different elements allow the individual to simultaneously identify and differentiate himself from the group, assess his own feelings and attitudes in relation to others, and create a self-image that he wishes to communicate to the other members of the group. On the other hand, according to Castellan (1993), as cited by Hammou-Poline Judith (1993), the family may be viewed as the typical example of a primary group that is characterized by spontaneous affective relationships. It is also a social group as the interactions between family members all work together toward a common goal. In addition, the family structure is informal.

Furthermore, the ordinary family, which is also called the family of procreation, is composed by the husband, the wife and their children. It is also known as a nuclear family, elementary family or conjugal family, which is a family group consisting of parents and their children. It is this type of family that has the most profound and lasting influence on individual attitudes, opinions and values (Willems E., 1961; Van V.P. and Janssens-Umflat M., 1994).

The family is also called household; however, not all households are families. These two concepts should therefore be distinguished. It is useful to remember that the household is the statistical unit used in studies that have focused on economic issues such as the study of consumption. This concept is often employed in marketing because the household constitutes the unit of consumption which is supposed to have a single refrigerator, and a stove. Most often, one person is responsible for household purchases (Solmon Michael R., 2005).

According to the National Institute of Statistics and Economic Studies (INSEE), cited by Michon Christian et al. (2003), "*The household is a group of people who share the same main residence, whatever the family or other ties that unite them. A household can be reduced to one person*".

In general, the household or home is a housing unit or living unit home whose concept goes back a long way. In Antiquity, this unit designated cooking or heating fires around which dwelling places were built and subsequently listed. In Roman times, homes included extended families as well as the household slaves and servants. Nowadays, a household is understood to mean at the same time single people, married or unmarried couples, as well as families with children who live under the same roof. Therefore, the concept of household is broader than that of family, as one may speak of family only when two or more people live together (Lendrevie J., Lévy J., and Lindon D., 2003).

On the other hand, Lepage et al. (1996), cited by Balloffet Pierre (2000), proposed a classification of seven types of families, as illustrated in the table below.

Table 1 : « Classification of family types»

Family types	Short definition
1- Nuclear family	1- Man and woman with or without children.
2- Extended family	2- Nuclear family in addition to grandparents, uncles, aunts, cousins, some friends, ...
	3- A single parent with one or more children
3- Single-parent family	4- Divorced, separated or widowed adult who unites
4- Reconstituted or recomposed family	with another adult, accompanied by children from previous marriage(s) or not
	5- Same sex couple, with or without children
5- Homosexual family	6- Several couples or friends, with or without children,
6- Community or group as a family	living together
	7- It includes:
7- Substitute family	a) Host family,
	b) Person alone with "*his souvenirs*"
	c) Animal considered as a family member.

Source: Balloffet Pierre (2000)

Family marketing studies often focus on the first type, i.e. the so-called nuclear family (Gentry, Burns and Balloffet, 1990).

According to Pras B. and Tarondeau J.C. (1981) "*The family unit is a group of people with specific characteristics relating to the family size, intimate relationships between its members and resources that members use in common*".

Two types of family units should be distinguished; these are the family of origin and the current family (Van Vracan Paul; Janssens-Umflat Maritine, 1994).

It is worth mentioning that the family in which an individual is raised and educated is generally a group that includes fathers, mothers, brothers and sisters (Willems E., 1961). That individual then acquires the mental attitudes towards religion, politics, and economics taught to him by that group. Even when leaving the family nest, he will still be under the conscious influence of his parents in his purchasing decisions, because he often tends to remain faithful to experienced and learned patterns.

With regard to Roussel (1989), he distinguishes, according to the two dimensions mentioned above, the three family types given below:

- *Family by marriage* - The main goal of this union is to ensure emotional solidarity. Marriage is compared to a kind of social pact that guarantees social and family integration.
- *Family by merger* - Here the individual development and the collective success of the couple overlap.
- *Family by association* – Partners have equality conditions and positions, perform different tasks and are self-sufficient.

Concerning Reiss (1981), he proposes a typology that focuses on the way the family group manages its relationship with the socio-cultural context. He then arrives at eight family functioning types but only retains three that he actually observed.

- *Environmentally sensitive families* which are characterized by a feeling of being able to control the environment. These families seek to achieve goals through cooperation.

- *Consensus- sensitive families* which fold in on themselves and follow rigid standards.
- Interpersonal distance sensitivity families which have a poor perception of the environment structure and are primarily concerned with maintaining their own harmony.

With reference to Donati (1985), He suggests four types of families:

- *The amoral family* - This type favors internal solidarity and maintains only a utilitarian relationship with the social environment.
- *The organic family* - This family rather values the sense of responsibility and solidarity between its members; it is managed as a mirror of society.
- *The acquisitive family* – This family puts the social accession of its members at the forefront by promoting the acquisition of skills and social benefits.
- *The expressive family* - This type of family emphasizes on meeting the needs of individualistic expression. Note that the other functions of the family group, such as the acquisition, protection, socialization, etc., belong more to society than to the family group.

As far as Kellerhals and Troutot (1986) are concerned, they propose a typology which reveals three main kinds of families:

- *Bastion families* which are characterized by a fusion-type cohesion and a normative-type regulation; they are founded on general and constant rules. They are characterized by a strong social withdrawal.
- *Companion families* which are characterized by strong cohesion; they regulate themselves by discussing situations, on a case-by-case basis, and are open to the outside world.
- *Negotiating families* which are very open to the outside world; their cohesion is founded on the autonomy and specificity of each member. Family decisions are made only after seriously discussing each particular case.

Table (2): Family types in accordance with interactions

Family Action	Bastion	Compagnon	Negociation
Cohesion	Fusional	Strong cohesion	Great autonomy
Openness	Strong social withdrawal	Openness	Great openness
Regulation	Normative (principles)	On a case-by-case basis	Systematic discussion

1.1. The concept of family life cycle:

The concept of family life cycle (FLC), used by sociologists during the 1930s, was discovered by marketing researchers in the early 1950s as an extension of the

traditional household characteristic variable, i.e. age of head of household (Lansing and Kich , 1957; Loomis, 1936; Weller, 1951).

The family life cycle (FLC) can be defined as "*A process that breaks down the different stages of an individual's life according to his age, marital status, and presence of children*" (Pettigrew Denis et al., 2002).

Note also that the concept of family life cycle makes it possible to account for the evolution of the family according to the age of its members from birth to death. Therefore "*The family, like the individual, is a living cell which goes through phases comparable to childhood, adolescence, adulthood and old age during which needs as well as consumption and purchasing behaviors change*". It is important to note that the different family life stages are very often conditioned by the level of income, the number and age of children living in the household and the place of residence. All these factors have an influence on the quantity and nature of goods consumed (Pras B., Tarondeau J.C., 1981).

The concept of family life cycle (FLC) is of great interest to marketers who use it as a segmentation criterion in many cases. Indeed, different needs, and some very specific products, may arise depending on the number and age of household members. For instance, a marketing manager would find many more sources of innovation for his policy by looking at variations in the family life cycle model, for example by targeting divorced, single-parent families, older singles, etc. (Van Vracan Paul, Janssens-Umflat Maritine, 1997).

According to Darpy et al. (2003), the family life cycle stage, also called family category, is a characteristic that is widely used to describe family diversity. This feature combines several socio-demographic variables, such as the age of the head of the family, bearing in mind that in couples, the age of male spouse, marital status (single, married, widower ...), number and age of children in the family, are generally considered.

1.2. The different family life cycle models:

Over the last decades, a number of models have been proposed to describe the family life cycle stages. Indeed, Wells and Gubar (1966) developed the family life cycle concept which was initially developed in the field of the sociology of family. Afterwards, this concept rapidly emerged in marketing and gave rise to a very rich field of research (Wilkies, 1995; Andreasen, 1984)

Furthermore, many approaches encompassing a maximum of different households were proposed. It is particularly important not to exclude "non-traditional" families such as single people, single-parent families (with only one adult and one or more children), which are becoming more and more common.

On the other hand, Schaninger and Danko (1993) developed four family life cycle models; some are traditional and some are modern. These models are presented in Table 3 below.

Table (3): Main family life cycle models

Duvall (1971)	Wells and Gubar (1966)	Murphy and Staples (1979)	Gilly and Enis (1982)
Young singles	Young singles	Young singles	Singles I
Young couples without children	Young couples without children	Young couples without children	Young couples
Families with children (- 2.5 years old) or school-age children (2.5 - 6)	"Full Nest" I	Young couples with children	"Full Nest" I
		Divorced (young divorced without children, median age of divorced persons with or without children)	Single parent family I
		Divorced (young divorced with children, median age of divorced persons with children)	Singles II
Families with children in elementary school	"Full Nest" II		Late "Full Nest" II
Families with children in secondary school	"Full Nest" III	Median age of families without children	Late "Full Nest" I
			Single parent family II

Families in their prime of life	«Empty Nest» I	Median age of families with children	«Empty Nest» I
	«Empty Nest» II	Old couples	«Empty Nest» II
Old families	Singles I and II	Old singles	Singles III

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Source: Schaninger, Charles, Danko, William (1993)

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II. The traditional model:

Nine stages are ordinarily identified for this model. The nine stages of Wells and Gubar (1966), which are based on the age of parents and children and on employment status, have been accepted and adopted by researchers focusing on family and consumer science. As for Duvall (1971), he identified eight stages based on the ages of children and parents.

The study of these traditional models allowed noting that the nine-stage classification of Wells and Gubar (1966) has often been taken as a reference structure because it relates the purchasing behavior to the nature of family unit. The following table summarizes the variations in family consumption during the different stages.

Table (4): The traditional Wells and Gubar model (1966)

Singles	- Few finance charges, - Fashion opinion leaders, - Singles are oriented more towards leisure, - They buy basic kitchen equipment, basic furniture, cars, seduction accessories, and go on vacation.
Newlyweds without children	- Financial situation more favorable than in the near future, - Highest purchase rates and highest average purchases of durable goods, - They buy cars, refrigerators, stoves, practical and durable furniture, vacations
Full Nest I (The youngest child is under 6)	- Home shopping reaches its peak, - Few financial resources, - They are dissatisfied with their financial situation and their savings capacity, - They are interested in new products, - They like the products shown in advertisements, - They buy washing machines, dryers, televisions, baby food, medicines, vitamins, dolls, sleds, roller skates
Full Nest II (The youngest child is 6 or older)	- Their financial situation is getting better, - Some women start a professional activity, - Advertisement has less influence, - They buy wholesale, - They buy all kinds of food, cleaning products, bicycles, a piano and pay for music lessons.
Full Nest III (Older married couples with dependent children)	- The financial situation continues to improve, - More and more women are returning to work, - Some children have a job,

	- They are rarely influenced by advertising, - The average level of purchase of durable goods is quite high, - They buy new furniture with more value, less essential electrical equipment, boats, dental services, magazines
Empty Nest I (older married couples, no dependent children, the head of family has a job)	- Real estate ownership reaches its peak, - Satisfaction with the financial situation and savings returns, - They are interested in travel, leisure, maintenance and development of their culture, - They give a lot of gifts and make donations, - They are not very interested in new products, - They buy vacations, luxury goods, and decorative items for the house.
Empty Nest II (older married couples, no dependent children, the head of family is retired)	- Sudden drop in income, - They stay at home, - They buy medical devices, medical care, and health products. They eat well and sleep well.
Active widower	- Income remains high but they prefer to sell their house.
Retired widower	- The same medical and care products as other retirees, - Sudden drop in income, - They need special attention, affection and safety.

Source: Wells W.D. and Gubar G. (1966)

2.1. Modernization of family life cycle model:

The family life cycle has been revised and modernized in the light of new sociological data. It should be noted that the traditional model of Wells and Gubar (1966) and other traditional formulations of the family life cycle do not take into account divorced or childless families and therefore do not reflect major recent demographic changes. For this, other models have been proposed.

a. The limits of the classification of Wells and Gubar (1966): After examining several popular formulations of the family life cycle, Trost (1974) listed their main weaknesses. He significantly argued that these formulations exclude families that can never have children, single parent families, and underestimate the changing role of women / mothers over time. In addition to these structural critiques, there are other social change critiques that have altered the constitution of families and, in some cases, have significantly changed their lifestyles. It should be noted that one of the most influential factors in the family life cycle is the overall decline in the average family size. As the average number of children per family decreases, the mid-life cycle phases tend to shorten. The relatively new trend of marriages at a later age, which lengthen the duration of the "young single" phase, deserves to be noted as well.

A third important demographic development, which affects the family life cycle, is the rising rate of divorce. Divorces occur earlier than before, and remarriage occurs more quickly, so certain life cycle phases are often shorter than before.

b. The Family Life Cycle model of Murphy and Staples (1979): It consists of 5 major stages, i.e. young singles, young couples without children, other young

people, middle aged, and elderly, which in turn are subdivided into 13 sub-categories.

C.The model of Gilly and Enis (1982) : They divided the family life cycle into three main stages corresponding to phases during which the individual undergoes major changes in his life. In addition, three categories of people can then be considered. The first group includes people under 35; these are young people. Immediately afterwards, the second group consists of people of median age (between 35 and 64). Finally, the third and last group includes middle-aged people (people over 65). After this age distribution, each of these groups can in turn be divided according to the marital status of the people who make it up.

d.The model of Wilkes R.E. (1995): This is the most recent model. Here, Wilkes R.E. proposes an approach that identifies fifteen types of families, distinguishing more precisely between different households composed of a single adult. This approach takes into account events such as marriage, divorce, death of a spouse, arrival and leave of children, as well as the natural process of aging. In addition, this model singles out the households in which the last child is less than 6 years old or more than 6 years old.

Furthermore, the upper age group is made up of retired individuals and not individuals whose age is over 64, as is the case in the previous typology established by Gilly and Enis (1982). It should also be noted that, regardless of age, the transition to retirement is indeed a major event that has a direct effect on geographic mobility, time management or identity of the person. Indeed, retirement has consequently effects on consumption, i.e. vacations, presence at distribution channels, etc.

III. Methods and materials:

The present study is an attempt to address family purchasing behavior based on the previously proposed family life cycle models. For this, the size of our sample was set at around 300 women, representing 300 nuclear families and therefore 300 households residing in different districts of the town of Tlemcen.

3.1. Family composition:

This is about nuclear families that include newlyweds without children, newlyweds with children, elderly couples with children, and elderly couples without children.

Our preference for certain products is mainly motivated by the fact that several researchers in the field of purchasing decision-making have conducted their research using most of these products. Thus, for the purpose of conducting this study, it was decided to prepare a list of 16 products (food, dishes, children's clothes, husband's clothes, women's clothes, hygiene products, children's toys, decorative items for the home, and household appliances like refrigerator, television, computer, washing machine, living room furniture, vacation, car, and house). This list covers all items generally used in family life. This would certainly help to better understand the interactions between the different members of the family.

Family members perform a number of tasks. Indeed, when making a buying decision, there are generally five fundamental roles to consider within the family

(the initiator, the influencer, the decision maker, the buyer and the user). In some cases, some of these roles can be performed by the same person (recognizing the need, deciding, seeking information, and purchasing). However, many products or services require the intervention of several family members, which suggests a distribution of roles within the family.

For a better presentation of the areas of influence, associated with different products, different specific sub-decisions, and different stages of the decision-making process, it was deemed necessary to adapt this study to several models. It should be noted that family composition concerns nuclear families which are made up of newlyweds without children, newlyweds with children, elderly couples with children, and elderly couples without children.

3.2. Results and discussion:

A great number of researchers have been interested in family decision-making processes. They noticed that the influence of the couple on decision-making for families with or without children has changed with respect to the purchase of some specific products. The results reported in the table show that the couples with or without children all express the need for products, and in large quantities. This is especially true for some specific products, like children's clothes, which are purchased by families without children and are probably intended for nephews or others. The stage of newlyweds without children is traditionally short (2 years) before the first child is born. This phase can take up to several years due to the widespread use of contraception, the new vision of parenting approach, and the increase in the number of women who want to succeed in their careers or who work for financial reasons so that the couple can improve its financial situation. Then, after this stage of the family life cycle, two evolutions are possible. The first possibility is that the young couple divorces (the highest divorce rates occur during the first years of marriage). This brings both persons back to the previous stage and then into a new life cycle in the event of remarriage. The second possibility concerns newlyweds with children. It is important to note that divorce after the birth of children insinuates taking care of two separate households, which may have serious financial consequences.

The stages corresponding to the intermediate ages (35 - 64 years old)

During this phase of life, there are several possibilities:

- Elderly couples without children: although this is a minority group, it still has high purchasing power and large consumption.

- Couples with young children and adolescents: this group is identical to that described in the traditional life cycle. It is the most preponderant.

Conclusion:

The family is the focal point of many purchase decisions because each of the spouses tries to adapt as much as possible to the customs, and the buying and consuming habits of the other. It should also be noted that the purchases made by children are directly or indirectly influenced by parents.

It would therefore seem quite unfair to analyze the purchasing and consumption decisions independently of their context. Both buying and consuming belong to the household's lifestyle; these two activities help to define the manner of living that reflects the values and attitudes of the family. Therefore, it is necessary to clearly understand the way tasks are identified and responsibilities are assigned within the family in order to fully understand these two activities.

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Appendices

Tableau (1): Type of respondents

Type	Number	Percentage*
Young couples with children	145	48.33%
Young couples without children	73	24.33%
Elderly couples with children	64	21.33%
Elderly couples without children	18	6%

* Percentages are calculated based on 300 observations

Table (2): Percentage (%) of family decision and average influence according to the purchasing process phases

Decision-making process	Need recognition		Information seeking		Decision-making or final choice	
Product type	% of young couples without children	Average influence of spouses	% of young couples with children	Average influence of spouses	% of elderly couples with children	Average influence of spouses
Food	35.66 %	3.6	23.33%	3.13	33.2%	3.6
Dishes	5%	4.31	7.66%	4.29	11.33%	4.23
Children clothing*	24.88%	3.85	33.8%	3.8	27.96%	3.85
Men clothing	40.33%	2.6	32%	2.27	30.66%	2.28
Women clothing	0.33%	4.43	0.6%	4.5	12.66%	4.3
Hygiene products	24%	3.84	18%	3.88	25.66%	3.87
Toys**	43.06%	2.89	25.74%	2.81	35.64%	3.06
Decoration items	24.33%	3.64	25.33%	3.47	40.66%	3.31

Refrigerator	93.33%	2.98	17.35%	1.99	39.33%	2.25
TV	68%	2.74	9%	1.66	25%	1.9
Computer***	29.83%	2	12.7%	1.6	20.44%	1.69
Washing machine****	26.57%	3.76	35.66%	2.68	45.33%	2.94
Living room furniture	57%	3.32	42.33%	2.76	63%	3.04
Holidays	50.33%	2.87	22.33%	2.11	61.66%	2.76
Car *****	26.58%	1.8	3%	1.39	7%	1.41
House	81.66%	2.86	23.33	2.03	46.66%	2.35

* Averages and percentages are calculated on the basis of 213 observations (the rest of the families either do not have children, or the age of their last child is over 15 years old, which means that the decision to buy his clothes will be influenced rather by him alone or with his parents).

** Averages and percentages are calculated on the basis of 202 observations (the rest of the families either do not have children, or the age of their last child is over 10 years old, which means that the child is not concerned with toys)

*** Averages and percentages are calculated based on 181 observations (All 181 families have got a computer)

**** Averages and percentages are calculated based on 286 observations (286 women own a washing machine)

***** Averages and percentages are calculated based on 233 observations (233 families own a car)

Table (3): The purchasing process stages in which childless families participate, by product (%) ♦

Process stages Type of product	Product idea	Information Seeking	Opinion	Choosing a uct product	Buying the product
Food	100	63.45	97	100	74.05
Dishes	99	92.13	100	100	96.21
Children clothing*	99	89.93	90.42	90.69	90.9
Men clothing	67.56	49.18	53.78	36.21	45.4
Women clothing	100	100	100	100	97.29
Hygiene products	100	75.59	100	100	83.24
Toys**	67.3	49.2	60.63	55.87	56.34
Decoration items	81.29	75	84.59	77.02	72.43
Refrigerator	88.89	11.89	44.59	30.27	2.7
TV	57.83	4.08	27.02	7.48	0.54
Computer***	28.43	3.94	14.7	8.96	0.98
Washing machine****	86.48	42.93	77	61.58	5.64

Living room furniture	93.37	54.05	84.59	73.24	13.51
Holidays	92.97	13.51	81.62	62.97	0.54
Car*****	36.48	1	12.94	0	0
House	70.72	11.32	63.78	40	4.86

♦ Percentages are calculated based on 185 observations

* Percentages are calculated based on 132 observations

** Percentages are calculated based on 126 observations

*** Percentages are calculated based on102 observations

**** Percentages are calculated based on 177 observations

***** Percentages are calculated based on 139 observations

Table (4): The purchasing process stages in which families with children participate, by product (%) ♦

Process stages Type of product	Product idea	Information seeking	Opinion	Choosing a product	Buying the product
Food	100%	73.47	98.26	100	89.56
Dishes	99.13	98.13	100	100	99.13
Children clothing*	98.76	93.53	90.76	93.53	97.53
Men clothing	63.47	47.82	58.43	30	59.13
Women clothing	100	100	100	100	100
Hygiene product	99.13	93.13	100	100	96.52
Toys**	68.15	59.73	68.15	60.26	81.57
Decoration items	85.26	94.78	90.26	88.26	94.78
Refrigerator	90.43%	28.69	62.86	40	19.13
TV	81.73%	10.43	51.3	28.69	10.43
Computer***	43.41	9.11	33.03	23.47	17.72
Washing machine**** machine****	90.08	75.32	90.57	69.9	44.03
Living room furniture	92.26	70.26	89.52	75.43	56.52
Holidays	90.65	38.69	80.43	70.34	50.43
Car *****	40.42	6.08	33.04	6.38	14.89
House	76.52	35.22	74.78	46.08	44.34

♦ Percentages are calculated based on 115 observations

* Percentages are calculated based on 81 observations

** Percentages are calculated based on 76 observations

*** Percentages are calculated based on 79 observations

**** Percentages are calculated based on 109 observations

***** Percentages are calculated based on 94 observations