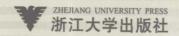◎ 刘艳彬 著

中国家庭生命周期模型的构建及与产品消费关系的实证研究

The Modeling of Family Life Cycle of China Families and Empirical Research of Its Relation With the Product Consumption

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内容提要 ∷∷

　　在市场营销领域家庭生命周期是个非常重要的概念,尽管有大量的学者(Wells 和 Gubar, 1966；Wagener 和 Hanna,1983 ；Danko 和 Schaninger,1990,1993；Wilkes,1995 等)对其进行了研究,然而目前研究仍然存在着概念上和实证上的不足。本研究通过对以前文献的分析和研究,在此基础上提出建立一个适合中国城市环境家庭生命周期模型,并指出检验该模型作为市场细分变量有效性的必要性。

　　为此,本书提出一个二阶段的建模方法,即首先采用现代家庭生命周期的流程图工具建立初始模型,而后采用质性研究方法对比相邻两个阶段的家庭消费情况,分析家庭事件对家庭产生的影响进一步简化原始模型,建立了一个适合中国城市环境的家庭生命周期模型。并在此基础上,以东北地区城市(沈阳市、哈尔滨市、长春市和吉林市等)家庭为例检验新建模型在 8 项家庭消费支出以及 14 项家庭产品消费支出中应用的价值,其主要结论有以下两点:首先,新建的城市家庭生命周期模型能够对家庭消费支出和产品消费具有显著的解释作用;其次,新建的城市家庭生命周期模型可以作为有效的市场细分变量在营销实践中的运用。

关键词:家庭生命周期、市场细分变量、家庭消费行为

摘 要

Abstract ....

"家庭生命周期"已被社会学家、消费者研究员和市场研究人员看作是认识家庭的一种方法,对他们而言,家庭生命周期是一个十分重要的概念(Lansing 和 Kish,1957;Rich 和 Jain,1968;Spanier,Lewis 和 Cole,1975;Murphy 和 Staples,1979)。Engel,Kolat 和 Blackwell(1978)指出:"因为家庭生命周期结合了收入和相应的需求,它已成为分类和细分个人及家庭最强有力的工具。"因此,有关市场营销和消费者行为学的教材通常认为家庭生命周期在解释消费者行为和进行市场细分时是一个重要的人口统计变量,它的功效在很多国家和市场上已经得到证实,不论是在商品或服务的消费领域,还是在家庭消费的分配领域及其他商业领域均是如此(Bellon et al.,2001)。尽管如此,关于这个概念以及它在消费者分析中的角色仍然存在概念上和实证上的问题。

本研究通过对以前文献的分析和研究,在此基础上提出建立一个适合中国城市环境家庭生命周期模型,并在东北范围内检验该模型作为市场细分变量有效性的必要性。为此本书提出一个二阶段的建模方法,即首先采用现代家庭生命周期的流程图工具建立初始模型,而后采用质性研究方法对比相邻两个阶段的家庭消费情况,分析家庭事件对家庭产生的影响进一步简化原始模型,建立一个适合东北环境的城市家庭生命周期模型。

通过对文献的梳理和对中国家庭人口统计环境的分析,利用流程图的方法确定了初始模型的 15 个生命周期阶段,分别是青年单

身、中年单身、老年单身、同居情侣、青年夫妇、中年夫妇、老年夫妇、子女依赖Ⅰ、子女依赖Ⅱ、子女依赖Ⅲ、子女依赖Ⅳ、主干家庭Ⅰ、主干家庭Ⅱ、主干家庭Ⅲ和主干家庭Ⅳ。进一步,通过质性研究方法确定结婚(区分同居情侣和青年夫妇)、孩子入小学(区分主干家庭Ⅰ和主干家庭Ⅱ)、孩子入中学(区分子女依赖Ⅱ和子女依赖Ⅲ;区分主干家庭Ⅱ和主干家庭Ⅲ)、孩子中学毕业(区分子女依赖Ⅲ和子女依赖Ⅳ;区分主干家庭Ⅲ和主干家庭Ⅳ)等家庭事件对家庭消费产生的影响,结论表明除孩子中学毕业(区分主干家庭Ⅲ和主干家庭Ⅳ)对家庭影响不明显外,其他事件对家庭均产生较大的影响,可以明显将家庭区分成两个不同的阶段。最终得到包括14个阶段的家庭生命周期模型,即包括青年单身、中年单身、老年单身、同居情侣、青年夫妇、中年夫妇、老年夫妇、子女依赖Ⅰ、子女依赖Ⅱ、子女依赖Ⅲ、子女依赖Ⅳ、主干家庭Ⅰ、主干家庭Ⅱ和主干家庭Ⅲ等14个阶段。该模型与现有的应用得较为广泛的模型,如 Wells 和 Guber(1966)模型、Murphy 和 Staples(1979)模型、Gilly 和 Enis(1982)模型,均有较大的区别。最明显的区别包括以下两点:首先考虑到同居情侣的大量存在以及其特殊的消费特征,将同居情侣视为一个独立的阶段,这更加符合现代家庭演变的特点;其次考虑到中国主干家庭较多的这一事实,在模型中加入主干家庭类别,根据不同家庭阶段的家庭消费特征将主干家庭区分为三个阶段,这样的划分更加符合中国家庭的特点。

通过对 2006 年中国人口统计数据的研究,新建家庭生命周期模型能够很好地适应中国城市人口统计环境,能够对 96% 以上比例的中国城市家庭做出明确的分类。然而,整个研究的价值并不仅限于此,而在于其是否能够在商业上作为市场细分变量得以运用,为此我们对其进行了实证研究。本书以东北地区城市家庭为例,采用问卷调查的方式,在沈阳市、哈尔滨市、长春市和吉林市等四个城市共发放问卷 2000 份,回收整理后得到 902 份有效问卷,采用回归分析和方差分析等统计方法,使用 SPSS 15.0 作为分析工具对数据进行了分析。其主要结论有以下几点:

首先,新建的城市家庭生命周期模型能够对家庭消费支出和产品消费具有显著的解释作用。在控制家庭月收入、家庭主人年龄以及家庭规模等变量影响的条件下,通过回归分析检验了对 8 项家庭消费支出以及 14 项产品消费的解

释作用,结果表明:新建的家庭生命周期模型能够对家庭食品支出、家庭服装消费、家庭教育支出、家庭休闲娱乐支出、家庭交通支出、家庭通讯支出、家庭医疗保健支出和家庭设备用品支出等8项家庭支出,以及厨房家具消费、客厅家具消费、卧室家具消费、电视机消费、冰箱消费、洗衣机消费、啤酒消费、白酒消费、果汁饮料消费、碳酸饮料消费、速冻饺子消费、面包/饼干/蛋糕消费、中餐馆消费和快餐店消费等14项家庭产品消费具有显著的解释作用。这一研究结论与Wilkes(1995)以及Bellon et al.(2001)的研究结果较为一致,表明新建的城市家庭生命周期模型在解释家庭消费方面是个非常有用的工具。

其次,新建的城市家庭生命周期模型可以作为有效的市场细分变量在营销实践中的以运用。通过对以家庭生命周期为自变量,以8项家庭消费支出和14项产品消费支出为因变量的方差分析结果表明:新建的城市家庭生命周期模型能够对家庭食品支出、家庭服装消费、家庭教育支出、家庭休闲娱乐支出、家庭交通支出、家庭通讯支出、家庭医疗保健支出和家庭设备用品支出等8项家庭支出,以及厨房家具消费、客厅家具消费、卧室家具消费、电视机消费、冰箱消费、洗衣机消费、啤酒消费、白酒消费、果汁饮料消费、碳酸饮料消费、速冻饺子消费、面包/饼干/蛋糕消费、中餐馆消费和快餐店消费等14项家庭产品消费作出明确的细分。这一研究结论与Bellon et al.(2001)的研究结果较为一致,表明新建的城市家庭生命周期模型在家庭消费支出以及产品消费方面是个有价值的细分变量。

因此,研究结果表明新建的家庭生命周期可以作为解释和细分各项家庭消费支出和产品消费支出的解释变量在市场营销领域得以运用。本研究的贡献主要体现在家庭生命周期的概念扩展、建模方法的创新以及在中国环境实证研究三个方面。

首先,扩展了家庭生命周期的概念,建立了适合中国环境的家庭生命周期。本研究将家庭生命周期概念扩展到了主干家庭,这一扩展使家庭生命周期概念更加适合中国这样主干家庭较多的环境,不仅推动了这一概念在中国环境的运用,同时也为这一概念在与中国相似的文化环境中应用提供了参考。另外,本研究也将概念拓展到了同居情侣,这使家庭生命周期的概念更加适合现代家庭的特点。

其次,丰富和完善家庭生命周期的建模方法。本研究在充分回顾前人研究方法的基础上,提出了二阶段的建模方法,即在考虑中国环境的家庭人口特点的基础上采用现代家庭生命周期方法建立初始模型,而后采用质性研究对初始模型各阶段在家庭消费上的区别能力进行研究,合并相似的阶段进一步修正和简化模型。这种方法既考虑到了特定家庭人口特点,也考虑对家庭消费情况的区别能力,相对于以前的建模方法更加细致、精确和科学,为其他同类研究提供了重要的参考。

最后,本研究将在实证研究上推动了家庭生命周期模型理论的进步,为模型在营销实践中的应用提供了依据。本研究在控制大量社会经济与人口统计变量的基础上首次检验了新建模型作为细分变量与产品消费之间的关系,此外本研究首次使用中国城市家庭的调研数据,在大量商品和服务消费领域内检验了家庭生命周期作为市场细分变量的有效性,为家庭生命周期在营销领域奠定了基础。

虽然本研究有一定的贡献,然而任何研究都是有局限性的,同样本研究的结果也具有一定的局限性,同时也为我们后期的研究提供了方向。

首先,本研究成果仅适用于中国北方城市的情况,由于南方和北方的文化差异及中国城市和乡村的文化差异,本研究成果对于南方城市和乡村情况都不具有说服力。因此,以后的研究要扩大研究的范围,对中国南方城市和乡村地区加以研究。

其次,本研究所获得一切信息均是静态的,包括家庭生命周期各阶段的家庭消费支出和人口统计状况等。然而婚姻、孩子的出生、入学以及家庭组成形式的改变等对家庭消费的影响我们并未获知。这个问题的解决方法是需要连续不断地对一组选定的对象作长期的测评,Rex 和 Wagner(2006)对美国家庭的最新研究表明这样的做法是很必要的,但在国内现行条件下获得这样的数据和信息是非常困难的,这只有寄希望于未来的研究了。

ABSTRACT ···

The Sociologists, consumer researchers and marketing researchers have been taking "family life cycle" as one way to understand the family, for them, the family life cycle is a very important concept(Lansing and Kish 1957; Rich and Jain 1968; Spanier, Lewis, and Cole 1975; Murphy and Staples1979). Engel, Kolat and Blackwell(1978) said that "because the family life cycle combines the income with demand, it has been considered as the most powerful method to classify and segment the individuals and families". Therefore, the marketing and consumer behavior textbooks believe that the family life cycle is an important demographic variable in explaining the consumer and segmenting the market, its validity have been confirmed in many countries and markets, either in the product or service consumption areas, or in the family consumption allocating areas and other business areas (Bellon et al. , 2001). Nevertheless, on this concept and its role in consumer analysis, it still has some problems on the concept and empirical research.

Based on the analysis of previous literatures, we will develop a family life cycle model fit to the Chinese urban families, and then examine the validity of this model as a

market segment variable. Therefore, our paper presents a two-stage modeling method. That is, first, we will use the modern family life cycle flow chart to build the initial model, and then use the quality research method to compare the family consumption situation in two adjacent stages, analyze the impact of family events upon family to further simplify the initial model, and finally develop a family life cycle model fit to the urban families in the northeast of China.

Based on the literature combing and Chinese family demographic environment analyzing, we use the flow chart to determine the 15 stages in the initial model, that is youth single, middle-aged single, elderly single, cohabiting couples, young couples, middle-aged couples, elderly couples, children rely on Ⅰ, Ⅱ, Ⅲ, Ⅳ, the three-generation family Ⅰ, Ⅱ, Ⅲ and Ⅳ. Next, we use the quality research method to determine the impact of family events on the family consumption, such as getting married (Distinguish between the cohabiting couples and young couples), children getting into the primary school (distinguish the three-generation family Ⅰ and Ⅱ), children getting into the middle school(distinguish between the children rely on Ⅰ and Ⅱ, distinguish the three-generation family II and III), children's graduation from the middle school (distinguish between the children rely on III and IV; distinguish between the three-generation family III and IV). The result shows that all the events have a tremendous influence on the family, except the children graduate from the middle school, the family could be divided into two different stages. Finally, our family life cycle model includes 14 stages, that is youth single, middle-aged single, elderly single, cohabiting couples, young couples, middle-aged couples, elderly couples, children rely on Ⅰ, Ⅱ, Ⅲ, Ⅳ, the three-generation family Ⅰ, Ⅱ, and Ⅲ. This model has big difference from the models that have been widely applied, such as Wells and Guber's model (1966), Murphy and Staples's model (1979). Gilly and Enis's model(1982). The most obvious difference lies in two points: firstly, taking into

consideration massive existence of the cohabiting couples and its special consumption characteristics, our model took cohabiting couples as an independent stage, which conforms to the characteristic of the modern family evolution; secondly, considering the universal existence of the backbone families, we add the backbone families type into our model, and based on the family consumption characteristics we divide it into three stages, which conforms to the Chinese families' characteristics.

Through the analysis of 2006 China's population statistic data, we find the new family life cycle model can adapt to the China urban demographic environment very well, and make the explicit classification for more than 96% china urban families. However, the research value is not restricted in this, but lies in whether it can be used in the business as a market segmentation variable. Therefore, we did an empirical research of this model. In this paper, we take the urban family in the northeast of China as an example, using the questionnaire survey method, and send 2000 questionnaires in Shenyang, Harbin, Changchun and Jilin, of which there are 902 validity questionnaires. The analysis methods are regression analysis, AOV analysis, etc. We use the SPSS15.0 as the analysis instrument. The main conclusions are as follows:

Firstly, the new urban family life cycle model has a significant explanation power in the family consumption expenditure and product consumption. We control the family month income, the age of the head of a household and the family scale, etc. And then we use the regression analysis to examine the model's the explanation power in 8 family consumption expenditures and 14 product consumption. The result shows that the new model has a significant explanation power in 8 family consumption expenditures and 14 product consumption, that is, family food expenditures, the family clothing expenditures, the family education expenditures, the family rest and recreation expenditures, the family transportation expenditures, the family communication expenditures, the family healthcare

expenditures and the family equipment thing expenditures; The consumptions of the kitchen furniture, living room urniture, bedroom furniture, television, refrigerator, washer, beer, white liquor, fruit punch, carbonic acid drink, the quick-freeze stuffed dumpling, the bread/biscuit/cake, and the expense in the Chinese restaurant and the fast-food restaurant.

Secondly, the new urban family life cycle model is an effective variable for market segmentation. Take the family life cycle model as an independent variable, the 8 kinds of family consumption expenditures and 14 kinds of product consumptions as the dependent variables, the AOV analysis result show that: the new model can make the explicit classification for the 8 kinds family consumption expenditures and 14 kinds product consumptions. This conclusion is consistent with the Bellon et al. (2001), and it means that the new family life cycle model is a valuable segmentation variable for family consumption expenditure and product consumption.

Therefore, the findings indicate that the new family life cycle model can be considered as a explanation variable to interpret and segment the family consumption expenditure and product consumption in the marketing domain. The research contributions mainly lie in three parts: expanding the family life cycle concept, innovating the modeling method and the empirical research in the Chinese environment.

Firstly, expand the family life cycle concept, and build the family life cycle model fit to the Chinese environment. We expanded the family life cycle concept to the three-generation family, therefore it conforms to the Chinese context better. It not only promotes the application of this concept in the Chinese context, but also provides a reference for the countries with similar cultural environment. Furthermore, we expanded the family life cycle concept to the cohabiting couples, and it conforms to the characteristics of the modern family.

Secondly, enrich and improve the modeling method. Based on the review

of previous researches, our paper presents a two-stage modeling method. That is, first we will use the modern family life cycle flow chart to build the initial model, and then use the quality research method to compare the family consumption situation in two adjacent stages, analyze the impact of family events on family to further simplify the initial model, and finally develop a family life cycle model fit to the urban families in the northeast of China. This method not only takes into consideration the specific family's demographic characteristic, but also takes the distinguish ability to family consumption into account. This method is more specific, precise and scientific, and it provides an important reference to the similar researches.

Finally, this research will promote the family life cycle model theory in the empirical study, and provide the basis for its application in the marketing practice. It's the first time to examine the relationship between the new model and the product consumption (controlling lots of social economic and demographic variables), and it's the first time to use the Chinese urban research data, examine the validity of taking the family life cycle model as an market segment variable in lots of product and service consumption areas, supply a foundation for the family life cycle in the marketing domain.

Although this research has certain advantages, any research has its limitation. Our research also has certain limitations, in the same time, the limitations supply the future research direction for us.

Firstly, our research conclusions are only suitable to the urban family in the northern part of China. Because of the cultural differences between the south and north, the urban and rural, the research results are not applicable to the family in south and rural. Therefore, the later research must expand the research scope, including the family in the south of china and the rural areas.

Secondly, the information we use in our research is static, including the family consumption expenditure and demographic situation in different stages. But we have not got the information about the impact of the marriage, child's

birth，the matriculation as well as the change of family composition form on the family consumption. To solve this problem，we need a group of informants，get data continuously and evaluate them in the long term. Rex and Wagner's (2006) research shows it is necessary to do so. But for us，it is hard to get this kind of information and data，so we hope we can do it in the future research.

C 目 录
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01 绪 论

1.1 研究背景

家庭是社会最基本的单位,也是大多数产品的基本消费单位,如住房、汽车和家用电器等产品,大部分是由家庭所购买和消费的。据测算,家庭消费占整个社会最终消费的 80% 左右,占国内总需求 50% 左右(张艳,1999)。即便产品为个人所购买和消费,往往也受到家庭及其成员的影响。因此,营销学者将家庭视为消费者行为学的重要研究单位。

家庭是个动态的单位,在家庭中,家人之间的关系不是固定不变的,是互动的动态系统,它随时都有可能发生改变和调整,并且随着时间的发展以及一些特殊家庭事件的发生而转化。这类事件很多,如结婚、第一个孩子的出生、最后一个孩子从家中离去、婚姻的解体、配偶的死亡、主要赚钱者的退休等。这些事件很多是自然的、在确定时间发生的,因而是可以预测的,如孩子的出生、入学、离家以及户主的退休等。这些事件与家庭的产品消费模式有着系统的连接,因此学者们发展了描述这些事件的模型,通常学者们用"家庭生命周期(Family Life Cycle)"这一概念来描述家庭事件引起的这些转变。

"家庭生命周期"已被社会学家、消费者研究员和市场研究人员看作是认识家庭的一种方法,对他们而言,家庭生命周期是一个十