A MARKET SEGMENTATION STUDY OF SINGLE

(1-PERSON) HOUSEHOLDERS BY

DEMOGRAPHIC AND LIFE STYLE

CHARACTERISTICS

By

José Valentim Sartarelli

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ABSTRACT

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The 1970s have witnessed the emergence and growth
of the living alone phenomenon. This phenomenon has
resulted in a growing market segment of single (1-person)
householders, which has increasingly attracted the
attention of the business world. Despite this increase
in business interest, and the market's growing numerical
importance, there is very little information on this new
segment, particularly concerning the level of life style
homogeneity prevailing within it.

The issue of market homogeneity, here defined as
the lack of differences between any two demographic
segments, is of extreme importance to marketing. The
determination of whether or not a market is homogeneous
is critical to the implementation of the marketing con-
cept and also indispensable to the identification of
target markets.

To determine whether life style homogeneity existed within the single (1-person) household market, a mail survey of singles living alone was conducted in the Greater Lansing Metropolitan Area. Questions were asked about sex, age, marital status, income, home tenure, education, and occupation. Also included were eighty-five statements about activities, interests and opinions (AIOs). The questionnaires were sent to 1,500 singles living alone who were systematically selected from a list of single (1-person) householders purchased from R. L. Polk & Co.

The data thus gathered were submitted to a three-phase analysis. First, a demographic comparison was made between sample respondents and single (1-person) householders in the Lansing, Michigan, SMSA and in the United States. Second, the sample's responses to the eighty-five activities, interests and opinions state-ments were factor analyzed. Third, the life style factors identified in the second phase were used to compare subcategories or segments of sex, age and marital status, which best reflected the growth of the living alone phenomenon.

The demographic comparison of segment pairings revealed that the sample's profile was atypical of single (1-person) householders in both the Lansing SMSA and the United States. Therefore, none of the results

and conclusions should be generalized beyond the sample respondents.

The factor analysis identified the following life style factors among the sample's responses to AIOs: Self-Concept, Credit Use, Appreciation of the Arts, Fashion Consciousness, Religiosity, Price Consciousness, Vacation Style, Housekeeping Interest, Information Seeking, Appreciation of the Outdoors, and Sports Interest.

The results of the life style comparisons revealed a high degree of life style homogeneity across segment pairings of singles living alone. Males were differentiated from females by Sports Interest, one life style factor out of the eleven studied. Those aged 18-34 were differentiated from those 35 years old and older by Religiosity and Appreciation of the Outdoors which also differentiated 25-34 year olds from those 35 years old and older. The 18-34 group was differentiated from those 65 years old and older by Religiosity, Appreciation of the Outdoors, and Credit Use. No significant life style differences were found between 18-24 year olds and 25-34 year olds; between single (never-married) and divorced, separated, or widowed respondents; and between divorced or separated and widowed respondents.

José Valentim Sartarelli

The aforementioned life style differences did
not seem to be unique to the sample. A comparison with
the literature revealed that the differences were simi-
lar to those found in the population at large or among
subsegments thereof. In addition, a strong parallelism
was observed between demographic and life style
homogeneity across some of the pairings of demographic
segments used, suggesting some degree of dependence
between demographic and life style characteristics
across segment pairings. Finally, life style research
was found to be a useful approach to market segmenta-
tion. It helped both to identify life style factors or
dimensions and to describe existing market segments.

To my parents

Alzira R. S. Sartarelli

and

João Sartarelli

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iv

TABLE OF CONTENTS

LIST OF TABLES

viii

LIST OF FIGURES

CHAPTER I

INTRODUCTION

Problem and Purpose of the Study

American society in the second half of the twentieth century has undergone dramatic changes in virtually every aspect of its social, economic and technological life. Demographically, the past quarter of a century has witnessed a population growth moderated by declining fertility rates (1, 24), a continued decline of the average size of households and families (117, 118:18), growth of non family households, and major shifts in the importance of certain age cohorts, particularly those aged 25 to 34 years (117, 118:15). Among these many changes, the increasing number of people who choose to remain single has attracted the attention of both demographers and marketers.

Many reasons have been suggested for this socio-market phenomenon. Observers note the tendency to postpone marriage, the career ambitions of women, declining discrimination against singles, rising divorce rates, growing independence from parents exhibited by young people, and acceptance of unconventional living arrangements and derived life styles (75). The low fertility

1

rate of recent years (118:6) and the ability of the
young and the elderly to finance their own households
(109) are two other possible reasons.

More people are opting for a solitary life. In
1978, single (1-person) households numbered 16.7 million,
accounting for 22% of the total (112:6). The growth in
all households amounted to little more than 74% between
1950 and 1978, but the increase in single (1-person)
households was 322.7% (see Chapter II, Table 2-7).

The trend toward living alone could affect
society in several positive ways. First, it may con-
tribute to the revitalization of the inner cities (75).
Single (1-person) householders seem more willing than
other groups to patronize downtown establishments,
particularly entertainment facilities not found in the
suburbs. Second, as society's acceptance of this new
living arrangement grows, any remaining discrimination
against singles in general and single (1-person) house-
holders in particular is likely to disappear (99).
Third, living alone may contribute to healthier relation-
ships, in the sense that it provides the chance to know
oneself better before taking on a partner (75).

Living alone could have adverse consequences for
society. The continued growth of this phenomenon could
weaken the family as the dominant living pattern (99).
Moreover, it may well hamper the individual's ability to

live and work in groups. Martin Bronfenbrenner views living alone as a sign of the unraveling of the fabric of American society. He argues, further, that psychological growth and development are important aspects of young adulthood, and "with people who live alone, a lot of the skills people learn from living together do not get learned" (75).

From a marketing standpoint, living alone is helping to legitimize a new life style and is opening new markets and revitalizing existing ones. The magnitude and rapidity of growth of this phenomenon have greatly influenced the way people spend their time, energy and money. This effect has been felt in industries ranging from housing, home appliances, and automotives to food and travel. In the housing industry, new units are increasingly being purchased (26) or rented (20) by people living alone. In the home appliance industry, single (1-person) householders represent a market opportunity characterized by the ownership of small appliances (60). The automotive industry has been particularly affected by this new trend, for increasing numbers of new car purchases are made by young single adults (26). The effect on food retailing has been marked, since large numbers of single (1-person) householders eat out frequently (75). Finally, single adults

take three times as many trips as do their married
counterparts (26, 136).

In general, business firms have responded posi-
tively to the challenge by developing products especially
designed to serve this new market. Manufacturers such as
Presto, Sunbeam, and Mirro Aluminum have developed small
appliances aimed at the single (1-person) householder
(26:77). General Motors' downsizing program not only
seeks to respond to import competition, governmental
pressure and the oil shortage, but also aims at single
(1-person) householders who have become increasingly
important as buyers of new cars (26). Food processors,
realizing the importance of this new market segment, have
introduced products in single serving sizes (26, 97).

The trend toward living alone and its impact on
peoples' life styles are of the utmost importance to the
marketing discipline for two major reasons. First,
despite its growing importance, there is little informa-
tion about single (1-person) households. Second, the
scanty data available do not address the issue of life
style homogeneity, a subject of great importance to both
marketing theory and practice.

The literature on singles and single (1-person)
householders says virtually nothing about the degree of
life style homogeneity prevailing among them (see
Chapter II for details). In the broader category of

singles composed of those who have never married or who
are divorced, separated, or widowed, a review of the
literature reveals only sparse information. As might be
expected, singles do differ demographically from their
married counterparts (79:55). As for their life styles,
published information deals almost exclusively with buy-
ing behavior. The data indicate differences between
male and female singles both in terms of their general
buying styles and their psychographics (personality
traits) (98:61). Singles seem to be quite diverse in
home buying patterns (79:54). Some are highly impulsive,
while others are more rational, buying as a hedge against
inflation, to build equity, or to lower their taxes.

Scantier information was available on the
narrower category of single (1-person) householders. As
would be expected this is a demographically heterogeneous
group (see Chapter V, Table 5-1). The only study that
dealt specifically with the life style of this group was
one commissioned by the American Can Corporation in 1976
(41). It sought to identify the attitudes and opinions
of single (1-person) and two-person householders with
respect to food storage, preparation and serving. Con-
siderable attitudinal homogeneity was found among single
(1-person) male householders, both young and old. Some-
what less homogeneity was detected among single (1-
person) female householders, both young and old. None

was found when males and females were analyzed as two
independent groups.

From a theoretical standpoint, the question of
whether or not the single (1-person) household market is
homogeneous with respect to life style is quite impor-
tant. The application of the marketing concept philos-
ophy requires that consumers' needs and wants be
determined if their ultimate satisfaction is to be
pursued and enhanced (45:17). This philosophy, when
applied to strategic marketing planning, which basically
involves determining a target market and formulating a
marketing mix (45:165), requires gathering information on
the desired market, particularly concerning the degree
of homogeneity prevailing. If a market is heterogen-
eous, then market segmentation, defined as "the sub-
dividing of a market into homogeneous subsets of con-
sumers, where any subset may conceivably be selected as
a market target to be reached with a distinct marketing
mix" (45:166), becomes the strategy to follow. Segmenta-
tion allows the implementation of the consumer orienta-
tion component of the marketing concept. By splitting
the markets into subsegments, the identification of
consumers' needs and wants is facilitated.

From a practical standpoint, the issue of life
style homogeneity in the single (1-person) household
market is particularly important because many firms are

directing their marketing efforts toward these buyers
(26, 91, 97) without being properly informed. This lack
of information makes it difficult to determine target
markets. A firm's marketing efforts may become erratic
and insensitive to consumers' needs and wants, thereby
wasting resources.

In view of the aforementioned factors, it is
clear that empirical research is needed into the degree
of life style homogeneity prevailing within the single
(1-person) household market. The primary objective of
this study is thus to determine whether life style homo-
geneity exists within this market. In addition, the
study seeks to gather up-to-date demographic information
on single (1-person) householders and to verify the use-
fulness of life style research as a segmentation approach
for this market segment.

In this study, life style homogeneity was defined
as a lack of differences in life style between the groups
studied. Groups of single (1-person) householders were
paired according to sex (male and female) and various age
and marital status groups. Data were gathered by means
of a questionnaire. A sample of single (1-person) house-
holders residing within the Greater Lansing Metropolitan
Area was asked questions about general activities,
interests and opinions--AIOs--and their demographic
characteristics.

Major Hypotheses

Eleven groups of single (1-person) householders, which best portrayed the recent emergence and growth of the living alone phenomenon, were selected. These were then arranged into seven pairings relevant to the primary objective of this study. Each pairing represents a major hypothesis. Each major hypothesis seeks to determine whether significant life style differences exist between two demographically defined segments or groups of single (1-person) householders.

Each major hypothesis is broken down into sub-hypotheses (see Chapter V). These, in turn, represent a comparison between two demographic segments on the basis of life style factors generated from the factor analysis of the questionnaire statements concerning activities, interests and opinions (AIOs) of the sample householders.

By testing each subhypothesis any significant life style differences between demographic segments can be identified. The lack of significant differences means that life style homogeneity prevails across demographic segments.

The seven major hypotheses investigated in this study are:

> H1: There is no significant difference between male and female single (1-person) house-holders with respect to life style profiles.

H2: There is no significant difference between
     single (1-person) householders aged 18 to
     24 and 25 to 34 with respect to life style
     profiles.

H3: There is no significant difference between
     single (1-person) householders aged 18 to
     34 and those 35 years old and older with
     respect to life style profiles.

H4: There is no significant difference between
     single (1-person) householders aged 18 to
     34 and those 65 years old and older with
     respect to life style profiles.

H5: There is no significant difference between
     single (1-person) householders aged 25 to
     34 and those 35 years old and older with
     respect to life style profiles.

H6: There is no significant difference between
     single (1-person) householders who never
     married and those who are divorced, sep-
     arated or widowed with respect to life
     style profiles.

H7: There is no significant difference between
     single (1-person) householders who are
     divorced or separated and those who are
     widowed with respect to life style profiles.

Methodology

The study was divided into three phases. The
first involved determining the representativeness of the
sample selected from among single (1-person) householders
in the Greater Lansing Metropolitan Area. Demographic
characteristics of sample respondents were compared with
those of their counterparts in the Lansing SMSA and in
the United States.

The second phase identified life style factors
underlying the sample responses to eighty-five

statements about activities, interests, and opinions (AIOs). These factors were then used in the third phase of the study as variables for comparing the eleven demographically defined segments of single (1-person) householders.

The third phase sought to determine any life style differentiation among the selected demographic segments. This was a three-step process. First, a demographic analysis of each of the eleven demographic segments was undertaken. Second, responses to AIO statements by each demographic segment were tested to determine whether they could be attributed to chance. Finally, a test for life style differences between selected demographic segments was made in accordance with the seven major hypotheses.

The data used for these various operations were the demographic information and the AIO responses supplied by the sample participants. Sex, age, marital status, income, home tenure, education and occupation were the demographic variables selected. Of these seven, sex, age, and marital status best reflected the trend toward living alone. In fact, changes and shifts along these dimensions have paralleled the growth of this phenomenon (see Chapter II).

In the case of sex, for example, the trend toward living alone has coincided with basic changes in

the role of women. In recent years, more women have
sought careers and have suffered less than previously
from salary and credit discrimination in the market-
place (75). Because they are increasingly postponing
marriage (median age at first marriage rose to 21.8
years in 1978, up from 20.3 years in 1960) (see Chapter
II, Table 2-4), they are helping to create conditions
conducive to living alone.

With respect to age, in the 1970s there has been
dramatic growth in the younger cohorts, those aged 18 to
24 and 25 to 34. In 1973, they held the two largest
shares of the total adult population, 13.2% and 15.5%,
respectively (118:15). There also have been a growing
independence of the young from their parents and greater
social acceptance of alternative living arrangements,
experiments restricted mainly to younger groups (75).
These factors have contributed to make living alone so
acceptable that in 1978 more than one out of every five
households in the United States was occupied by only one
person (112:6).

As for marital status, the recent past has wit-
nessed a weakening in the married segment (see Chapter
II, Table 2-5). While 69.3% of males and 65.9% of
females were married in 1960, the figures were 62.8% and
58.4% in 1978. Conversely, the shares of the single
(never-married), divorced, and separated segments have

all risen during the same period. The growing popular-
ity of the single life vis-a-vis marriage has paralleled
the trend toward marriage postponement (116:4), divorce
(118:17), and cohabitation (118:19) observed in the
1970s.

In this study, the following subcategories of
sex, age and marital status were selected: male;
female; 18-24 years old; 18-34 years old; 25-34 years
old; 35 years old and older; 65 years old and older;
single (never-married); divorced, separated or
widowed; divorced or separated; and widowed.

These eleven segments were then arranged into
seven pairings: males and females; 18-24 and 25-34 year
olds; 18-34 and those 35 years old and older; 18-34 and
those 65 years old and older; 25-34 and those 35 years
old and older; single (never-married) and divorced,
separated or widowed householders; and divorced or
separated and widowed householders.

Each respondent was asked to complete a question-
naire containing eighty-five activities, interests and
opinions (AIOs) statements and seven demographic ques-
tions. The AIO statements were arranged on a Likert
scale ranging from "strongly agree (SA)" to "agree (A),"
"uncertain (U)," "disagree (D)" and "strongly disagree
(SD)." The research instrument is shown in Appendix C.

The AIO statements have been used in other life style research studies (28, 34, 36, 68, 70, 71, 77, 76, 92, 104, 123, 130, 124, 126, 132, 140). Statements were chosen on the basis of how frequently each had appeared in past studies and their relevance to an investigation of the life style patterns of people living alone.

The research instrument was pre tested to determine comprehensiveness, ambiguities and the cooperation which could be expected from respondents. A convenience sample of forty single (1-person) householders, all residing in the Lansing area, was chosen for the pre testing. After the satisfactory completion of the pretest the questionnaire, along with a letter of introduction (see Appendix A) explaining the purpose of the study and requesting cooperation, was sent to 1,500 people. These were systematically selected from a random sample of 10,000 names of single householders residing in the Greater Lansing Metropolitan Area. The random list was purchased from R. L. Polk & Co. (73).

Data collection took place between 18 November and 31 December, 1978. A first mailing of 1,000 questionnaires was made on 18 November. In the following two weeks, the response rate was relatively low. There was a high incidence of nondeliverables, that is, questionnaires returned by the U.S. Postal Service due to the nonexistence of listed addresses, incomplete

addresses and the fact that addressees had moved, leaving no forwarding address. A second mailing of 500 questionnaires was made on 1 December, 1978. Each questionnaire, in both mailings, was numbered sequentially to keep track of responses.

Two weeks after each mailing, a follow-up postcard (see Appendix B) was sent to all those who had not responded. Eventually, a total of 259 usable questionnaires was assembled. The response rate, obtained by dividing the total number of usable questionnaires returned by the number delivered, was 26.8% (see Chapter IV, Table 4-1). This figure is comparable to response rates obtained in mail surveys in general (44, 131).

The responses to the ninety-two questions by 259 single (1-person) householders were then analyzed in three phases. First, to determine the representativeness of the sample, a discrepancy index was applied. It compared respondents with their counterparts in the Lansing SMSA and the United States. These comparisons were made on the basis of sex, age, marital status, income, home tenure, education and occupation.

Second, responses to the set of AIO statements were submitted to factor analysis (58), which resulted in identifying eleven life style factors underlying thirty-two AIOs.

Third, the selected demographic segments and resulting pairings described earlier in the chapter were analyzed. This was done in three stages. A demographic profile of each of the eleven demographic segments was drawn. The Kolmogorov-Smirnov one-sample, two-tailed test (90) was applied to each segment. This was done to determine whether the responses to the thirty-two AIOs, identified by means of factor analysis, exhibited significant differences other than differences caused by chance variation. The Kolmogorov-Smirnov, two-sample, two-tailed test (90) was applied to each pairing of demographic segments. The purpose of this step was to determine whether significant life style differences, as measured by the eleven factors earlier uncovered and their respective component variables, could be found.

The research methodology is discussed in detail in Chapter IV with special emphasis on statistical approaches and techniques.

Limitations of the Study

This study contains several limitations. Some are inherent in the subject, and others are related to the methodology employed.

First, the study is exploratory, descriptive, and analytical. No attempt was made at prediction. This

narrowed the scope of the study, preventing it from offering a more complete understanding of the living alone phenomenon.

Second, data were gathered on single (1-person) householders at a particular time. Different results and conclusions might have emerged had the research been designed to evaluate activities, interests, and opinions over time.

Third, there are several methodological limitations. The sample was selected from one urban area in one state. The sample's demographic profile does not reflect characteristics of single (1-person) householders in the Lansing, Michigan SMSA or the United States. Also, there was a serious nonresponse problem. The only provision made to minimize nonresponses was the reminder cards. They frequently have been recommended in the literature as an effective means of minimizing nonresponses (106:393, 131:88, 42:440).

Nondeliverables did not affect a specific subgroup of respondents but rather the entire sample. Indeed, the frequency of nondeliverables was the same in both mailings. Moreover, inspection of nondeliverables did not indicate that the returned questionnaires came more from one geographic area or group than from others.

No life style comparison of subcategories of sex, age and marital status, controlling for variables

such as income and education, was performed, because of
small sample sizes. If performed, these comparisons
would have made the study more meaningful.

Finally, there is the problem of subjectivity in
factor analysis. Despite the importance of this prob-
lem, the results of the factor analytic process are
acceptable as long as the arbitrary decisions made in
analyzing the data are not overlooked, and the conclu-
sions not generalized to every situation. In addition,
factor analysis was not used in this study for hypothesis
testing, nor was it used to identify dimensions which
then served as a basis to predict market behavior.
Factor analysis was used here primarily as a data reduc-
tion technique, to generate dimensions on which demo-
graphic segments could be compared.

Contributions of the Study to Marketing

The study is expected to contribute to the
marketing discipline at the theoretical and the applied
level.

From the standpoint of theory, the major contri-
bution should rest with the description of a new market
segment. In terms of demographics and life style
factors, the findings should enhance knowledge and under-
standing of a portion of the marketplace still largely
unexplored. By using life style research, the study will

not only describe existing demographic segments identified a priori but also will identify new life style factors. These factors will flesh out the demographic profile of singles living alone, thereby enriching the overall analysis.

From the standpoint of marketing practice, the study should give marketing practitioners insights into the nature of the single (1-person) household market. It will provide information on the demographics and degree of life style homogeneity prevalent within this new market. This type of information is always valuable to strategic marketing planning.

In the specific case of single (1-person) householders, it can help practitioners decide whether to use a market segmentation or product differentiation approach in their marketing mix. The study is likely to generate information on the usefulness of life style research as a market segmentation tool. With such data marketers can devise the most appropriate posture for reaching the single (1-person) household market.

Organization

The remainder of the study is divided into five chapters.

Chapter II discusses the living alone phenomenon from a societal and a marketing standpoint.

Chapter III discusses life style research and segmentation, compares it with other segmentation approaches, and indicates why the life style approach was chosen to describe the single (1-person) household market.

Chapter IV explains the methodology employed in the study. It presents a detailed analysis of the variables, research instrument, sample and sampling methods, data collection process, and analytical techniques used.

Chapter V presents the major findings of the study, paying special attention to the results of the hypothesis testing.

Chapter VI contains a summary and conclusions, notes the study's major contributions to marketing theory and practice, and discusses those areas in which further research is warranted.

The appendices include copies of the letter of introduction, the follow-up card, and the questionnaire sent to the sample participants in the Greater Lansing Metropolitan Area.

CHAPTER II

THE LIVING ALONE PHENOMENON

Introduction

This chapter describes the single (1-person) household market. Such a market has become increasingly important in the 1970s, reflecting not only general societal trends but also the growing appeal that singlehood, as an alternative life style, seems to have among diverse clusters of the U.S. population.

To understand the importance of the single (1-person) household market, it is necessary that both singlehood and living alone be analyzed in an integrated manner. In this chapter, the possible causes of singlehood, its general characteristics, and its many implications of both an economic and a marketing nature are explored. Next, the modern tendencies not only to remain single but also to maintain a single household are studied. Finally, special attention is devoted to the issue of homogeneity within this segment of the population, a major focus of this research.

General Trends

American society is undergoing changes in population, living arrangements, and family structures. The total population grew from 152 million in 1950 to 205 million in 1970; it is expected to reach over 260 million by the year 2000 (24). The total estimated population of 217 million in 1978 is also "aging" rapidly, giving rise to the so-called graying of America phenomenon (118:5). In 1970 the median age was 27.9 years; it rose to 29.7 years in 1978 (118:15); it is expected to be over 30 by 1981, and over 35 by 1985 (1:64).

The growth in population and the aging phenomenon are related to the fertility rate. This is defined as the number of children born to an average woman in her lifetime, and an examination of the fertility rate over the past half century shows dramatic changes. Throughout the depression years, the rate remained about 2.3 children per woman (118:6). In the late 1950s and early 1960s there was a baby boom, with the rate averaging 3.7 for the period 1955 - 1959 and 3.5 for the years 1960 - 1964 (118:6). This trend did not continue in the late 1960s and 1970s, however. In 1976, the fertility rate fell to an all-time low of 1.76 (1:65), rising somewhat in 1978, to 1.79 (118:6). The effects of this "baby bust" are likely to be felt well beyond the end of this century,

22

significantly influencing the way firms do business in
the next 25 to 50 years.

These changes have affected two major consuming
institutions in society: the household and the family.
A household, as defined by the Bureau of the Census,
consists of "all the persons who occupy a housing unit
. . . (including) the related family members and all the
unrelated persons, if any, such as lodgers, foster
children, wards or employees who share the housing
unit" (113:52). As the total population has increased,
so has the number of households. This grew from over 43
million in 1950 to more than 76 million in 1978, as
shown in Table 2-1. A comparison of the growth in total
population with the growth in the number of households
between 1950 and 1978 shows that the former increased by
43%, while the latter rose by approximately 74%. Such a
disparity is reflected in the declining average size of
households, which dropped from 3.5 persons per unit in
1950 (119:43) to an estimated 2.81 persons per unit in
1978 (118:18). To gain historical perspective, it may
be noted that the average household size in 1776 was
5.7 persons per unit for the white population (93:311).
By 1890, the number had fallen to 4.8 persons per unit
for the total population. By 1930, the figure was 4.11
(119:43). Today, more than half of all U.S. households
include only one or two persons (109:1).

23

TABLE 2-1.--Total Population and Number of Households, 1950-1978 (1,000).

Year Population and Households	1950	1960	1970	1978	'50-'78 Change (%)
Total Population[a]	152,271	180,671	204,878	217,785[b]	43
Number of Households[c]	43,554	52,799	63,401	76,030	74

[a]U.S. Dept. of Commerce, Bureau of the Census, Statistical Abstract of the U.S.: 1978 (Washington, D.C.: U.S. Government Printing Office, 1978), p. 8.

[b]U.S. Dept. of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #336, "Population Profile of the U.S.: 1978" (Washington, D.C.: U.S. Government Printing Office, 1979), p. 5.

[c]U.S. Dept. of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #327, "Households and Families by Type: March 1978 (Advance Report)," (Washington, D.C.: U.S. Government Printing Office, 1978), pp. 6-7.

The growth in the total number of households
between 1970 and 1978 can be compared with the growth
in primary individual households, that is, those
composed of one person or of more than one person living
with non relatives. The growth of total households was
about 20% during 1970-1978, whereas the rate for
individual households was 60% in the same period (112:6).
Despite these changes, married couples (husband and
wife) still account for approximately two-thirds of all
households (109:1).

A family, which is one type of household, is
defined as "a group of two or more persons residing
together who are related by blood, marriage or adoption"
(113:53). In 1978, the total number of families in the
United States was estimated at 56.9 million (118:18).
Most lived in the cities, tended to be small (38% were
comprised of only two persons), and were white (88%).
Fifty-three percent of these families included at least
one person under 18 in the home, and about one-third of
all family members were under 18 years of age. Seventy-
two percent of the families owned their own homes or
were in the process of purchasing one, 17% of family
heads had completed at least four years of college, and
34% of the providers held white-collar jobs (111:1-2).

Another interesting development is that the
"average" American family, that is, a husband who works,

a wife who is not in the labor force, and two children,
has all but disappeared. Only 6% of U.S. families fit
this description (59:31).

The waning importance of the "typical" family is
not occurring in a social vacuum. The modern family
faces extreme pressures. One factor is the increasing
tendency toward postponement of marriage. In 1960, the
median age at first marriage was 22.8 years for males
and 20.3 years for females. By 1978, the figures had
risen to 24.2 years and 21.8 years (114:1). A more
remarkable example of this trend toward later marriage
is reflected by the large percentage of single (never-
married) people in the population. The percentage of
single (never-married) men between 20 and 24 years of
age was 53.1% in 1960, and it rose to 65.8% in 1978
(119:42, 112:4). The percentages in these same years
for women between 20 and 24 years of age were 28.4% and
47.6%. This trend does not necessarily indicate a
sharp rise in lifelong singleness, although a slight
increase in singlehood may be expected in the future
(118:9).

Another major factor affecting the instituion of
marriage is the increasing frequency with which people
of all ages divorce. As is shown in Table 2-2, there
were 35 divorced people for every 1,000 persons in intact
marriages in 1960. That figure rose to 47 in 1960 and

reached an all-time high of 90 in 1978. When the data
are further broken down by sex and age, it is revealed
that the divorce phenomenon affects women differently
than it does men; larger numbers of females than males
seem to remain single after divorcing. Analysis of
Table 2-2, controlling for age and time, also indicates
that, regardless of sex, until 1970 the number of
divorced persons per 1,000 married people 45 years old
and over was greater than among people under 45. By
1978, the reverse was true.

Other phenomena also warrant attention. The
most important is the shift in the population mix, which
may result in drastic changes in the way people live and
spend time, energy, and money. During the 1970s, two
groups grew in importance--those 18 to 24 and those 25
to 34 years old. Table 2-3 shows that as a percentage
of the total population, the former group, which
accounted for 12% in 1970, represented 13.2% of the
population in 1978; the share of the latter changed from
12.3% to 15.5% during the same period. These two groups
together accounted for more than 28.7% of the total
population, by far the largest cluster among adults 18
years old and older. The under-18 group decreased as a
percentage of the total population (from 34.1% in 1970
to 29% in 1978), while the age groups 35 to 44 and 45 to
54 decreased only slightly. Those aged 55 to 64 and 65

TABLE 2-2.--Divorced Persons Per 1,000 Married Persons with Spouse Present, by Sex, and Age: 1960-1978.

Sex and Age Years	Male			Female			Both Sexes		
	1960	1970	1978	1960	1970	1978	1960	1970	1978
Under 30	16	28	82	28	46	98	23	38	91
30 to 44	25	33	81	41	61	136	33	47	108
45 to 64	39	40	68	53	66	100	46	53	84
65 and Over	24	32	39	44	69	87	32	47	59
All Ages	28	35	71	42	60	110	35	47	90

SOURCE: Based on U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20 #336, "Population Profile of the United States: 1978" (Washington, D.C.: U.S. Government Printing Office, 1979), p. 17.

TABLE 2-3.--Age of the Population of the U.S.: 1970-1978.

Population Age	Number (1,000)		Percentage (%)	
	1970	1978	1970	1978
Under 18	69,692	63,378	34.1	29.0
18-24	24,455	28,944	12.0	13.2
25-34	25,146	33,936	12.3	15.5
35-44	23,214	24,383	11.4	11.2
45-54	23,254	23,184	11.4	10.6
55-64	18,603	20,668	9.1	9.5
65 Years and Over	19,972	24,054	9.8	11.0

SOURCE: Adapted from U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #336, "Population Profile of the U.S.: 1978" (Washington, D.C.: U.S. Government Printing Office, 1979), p. 15.

years and older both increased their share. In the case
of the former, the percentage rose from 9.1% to 9.5%,
and in the case of the latter, from 9.8% to 11.0%.

In the future, it is expected that growth in the
20-24 years group will slow markedly, declining steadily
throughout the 1980s (1:65). The 25-44 cohort will grow
faster than any other group in the next 12 years. The
greatest growth, at least initially, will occur among
those aged 25 to 34. The 45-54 cohort is likely to
continue to shrink until the second half of the 1980s.
The number of 55 to 64 year olds will expand rapidly by
1995 as the postwar baby boom matures. The slow growth
in the 65 years old and older group is likely to con-
tinue. By the year 2030, about 55 million people, one-
fifth of the population, are expected to be 65 years old
or older (83), creating a senior boom with unforeseeable
implications.

The phenomenal growth in recent years of those
aged 25 to 34 has made them the largest individual group
of adults in America (118:15). They constitute a
driving force in the market today. On the whole, they
are affluent, live in a world of floating values, seek
self-fulfillment, and are less work oriented than ever
before (135). Amitai Etzioni has characterized these
"young adults" as having less stamina and less self-
discipline than earlier generations (135:39). Some will

never mature sufficiently to meet their responsibilities, which is likely to influence the nature and characteristics of the future labor force.

Some observers believe that in the next century there will be an even stronger societal drive toward individualism than exists today (47). Signs of this can now be observed among young adults (25-34 cohort). They tend to be strongly self-centered, self-indulgent, and largely unconcerned about societal welfare (135:40). This "me first" attitude seems to be an extreme version of the individualist strain in American culture. In one respect, society as a whole may benefit since self-knowledge may improve interaction with others (135:43).

Another aspect of the growing importance of the age group 25-34 involves the dual career families, heavily represented in this age segment. These families are made up of men and women "who juggle careers and family duties so they can enjoy the good life that only money can buy" (135:46). They have considerable buying power and are in the market for boats, condominiums, winter cruises, expensive cars, and professional child rearing services. The lack of role models has made the lives of dual-career couples complex and difficult to define along lines acceptable to society (74). By pioneering new living arrangements, however, they are helping make alternative life styles more acceptable to

larger numbers of people, thereby contributing indirectly to higher levels of societal tolerance.

The Singles Phenomenon

Decreasing rates of population growth, declining fertility rates, a marked decline in the average size of households, growing pressures on the family as an institution, and a noticeable shift in the population mix are some of the major changes American society has experienced in the past quarter of the twentieth century. This list is not exhaustive, nor does it include all the factors of interest to demographers and marketers. Some of the changes induce others. Sometimes, they are caused by a complex of factors that shape the dynamic character of modern society.

Possible Causes

A major change in contemporary society is the trend toward adults remaining single for long periods of their lives. This tendency was observed in the 1960s and became more pronounced in the 1970s. As noted earlier, some of the causes are later marriage, the growing career ambitions of women, the mounting divorce rate, the growing independence of young people from parents, and a higher degree of social acceptance of unconventional life styles (75). All of these factors, coupled with the profound influence of the women's

liberation movement and growing sexual permissiveness, seem to have made singlehood an acceptable alternative living arrangement.

One change in living patterns has been an increase in cohabitation. In 1970, unmarried couples numbered 523,000, but by 1978 the figure had jumped to 1,137,000, a net increase of 117% in only eight years (118:19). Cohabitation is popular among college students, and a recent survey reveals that many are seriously searching for alternatives to traditional marriage (100). Cohabitation seems to be an important element in the "singles" phenomenon.

The trend toward later marriage is affecting both sexes, is more visible among the young and is becoming increasingly popular among those who were previously married. The impact upon the sexes can be observed from the data on median age at first marriage shown in Table 2-4. Between 1950 and 1978, the age increased from 22.8 to 24.2 years for men and from 20.3 to 21.8 years for women. Marriage postponement is more popular among the under 35 age group than among people over 35 (12:24). Many widows are remaining single (57). There are many reasons for this trend, varying from one individual to another, but economic independence seems to be the major force enabling both unmarried people and marriage survivors to remain single. A closer look also

TABLE 2-4.--Median Age at First Marriage by Sex: 1950-
          1978.

Year Sex	1950[a]	1960[a]	1970[a]	1978[b]
Male	22.8	22.8	23.2	24.2
Female	20.3	20.3	20.8	21.8

[a]Based on U.S. Department of Commerce, Bureau of
the Census, Current Population Reports, Series P-23, #77,
"Perspectives on American Husbands and Wives" (Washington,
D.C.: U.S. Government Printing Office, 1978), p. 4.

[b]U.S. Department of Commerce, U.S. Bureau of the
Census, unpublished Current Population Survey data, 1979.

shows that the incidence of singlehood is greater in
urban areas, where the acceptance of unconventional life
styles is more likely. It must be emphasized that the
postponement of marriage, so common among young people,
does not imply a permanent commitment to a solitary life
(118:9).

In summary, the data presented thus far indicate
that matrimony is still popular among Americans, although
growing numbers are marrying somewhat later than in the
past. This conclusion supports the contention that the
institution of marriage is not dead, but alternative
living arrangements are more viable than ever before.

General Characteristics

Singles can be classified into four groups:
single people proper (never-married), divorced,
separated, and widowed.

From Table 2-5 it can be seen that among those
14 years of age and over, the percentage of single
people, male and female, increased dramatically between
1960 and 1978. Single males accounted for 25.3% of the
population in 1960, and 30.6% in 1978; the corresponding
figures for females were 19.0% and 23.9%. A similar
trend can be observed in the divorced category.
Divorced males accounted for 1.8% of the population in
1960, and 4.2% in 1978; the statistics for females were

TABLE 2-5.--Marital Status of U.S. Population (%, 14 Years and Older).

Marital Status	1960[a]		1970[b]		1978[c]	
Year and Sex	Male	Female	Male	Female	Male	Female
Single	25.3	19.0	28.2	22.1	30.6	23.9
Divorced	1.8	2.6	2.2	3.5	4.2	6.0
Separated[d]	1.5	2.0	1.3	2.2	1.7	2.7
Widowed	3.5	12.5	3.0	12.5	2.3	11.6
Married	69.3	65.9	66.6	62.0	62.8	58.4

[a]U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #105, "Marital Status and Family Status: March 1960" (Washington, D.C.: U.S. Government Printing Office, 1960), p. 8.

[b]U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #212, "Marital Status and Family Status: March 1970" (Washington, D.C.: U.S. Government Printing Office, 1970), p. 9.

[c]U.S. Department of Commerce, Bureau of the Census, unpublished Current Population Survey data, 1979.

[d]Percentages add up to more than 100% because "separated" is a subcategory of the "married" category, which is being especially highlighted. Due to unavailability of 1978 data, figures on "separated" under 1978 are from the 1977 report, U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #323, "Marital Status and Living Arrangement: March 1977" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 7.

2.6% and 6.0%. Similar changes occurred in the sep-
arated category, where there were percentage increases
for both males and females. Widows and widowers
declined as a percentage of the population. Widowers
accounted for 3.5% of the population in 1960 and for
2.3% in 1978; the corresponding figures for widows were
12.5% and 11.6%.

The increases in the share of single (never-
married), divorced, and separated as a percentage of the
14 years old and over population are reflected in the
decreases observed in the share of widowed people and,
more important, in the declining percentage of married
people. Married males constituted 69.3% of the popula-
tion in 1960, and 62.8% in 1978. The figures for
married females were 65.9% and 58.4%.

Table 2-6 summarizes the demographic changes
among never-married people from 1960 to 1978. For
males 18-19 years of age, no dramatic changes took place.
Significant increases were recorded, however, for the
20-24 and 25-29 age brackets. Among those aged 20-24 in
1960, 53.1% had never married; 65.8% were in this situa-
tion in 1978. In 1960, 20.8% of 25-29 year olds had
never married, while this was true of 27.8% in 1978.
This strong tendency to remain single did not occur
among older groups. In 1960, 11.9% of 30-34 year olds
had never married, while 12.8% were in the same

TABLE 2-6.--Single (Never-Married) Persons, 18 Years Old and Over as % of Population.

Sex and Year Age (Years)	Male			Female		
	1960[a]	1970[a]	1978[b]	1960[a]	1970[a]	1978[b]
18	94.6	95.1	97.5[c]	75.6	82.0	84.8[c]
19	87.1	89.9	90.2[c]	59.7	68.8	73.8[c]
20-24	53.1	54.7	65.8	28.4	35.8	47.6
25-29	20.8	19.1	27.8	10.5	10.5	18.0
30-34	11.9	9.4	12.8	6.9	6.2	8.4
35-39	8.8	7.2	7.4	6.1	5.4	6.0
40-44	7.3	6.3	7.9	6.1	4.9	4.6
45-54	7.4	7.5	6.8	7.0	4.9	4.4
54-64	8.0	7.8	5.4	8.0	6.8	4.8
65 and Over	7.7	7.5	5.4	8.5	7.7	6.2

[a]U.S. Department of Commerce, Bureau of the Census, Statistical Abstract of the U.S., 1978 (Washington, D.C.: U.S. Government Printing Office, 1978), p. 42.

[b]U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #327, "Households and Families by Type: March 1978 (Advance Report)" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 4.

[c]Data for these subcategories are from 1977 (source a).

situation in 1978. Singlehood was less desirable among 35-64 year olds, as well as among those 65 years old and older. In the latter group, 7.7% had never married in 1960, and 5.4% in 1978.

Among females, changes were more dramatic. Between 1960 and 1977 the percentages of never-marrieds, 18-19 years old increased. The 20-24 age bracket exhibited the greatest increase in never-married status, from 28.4% of the total in 1960 to 47.6% in 1978. An increase was also recorded among 25-29 year old females, but not among 30-34 year olds. The 35-64 cohort, as was true for males in the same age group, lacked an interest in remaining single. Likewise, senior females exhibited little interest in remaining single; 8.5% of those 65 years old and older had never married in 1960, while 6.2% were in the same situation in 1978.

Between 1960 and 1978, singles as a group not only grew as a percentage of the total population, but also differed demographically from their married counter-parts (79:55). Nearly 60% of the singles were female. Almost one half of the singles were under 30. They were slightly better educated than married people, but tended to hold more low-paying jobs. While their income level was rising, it was behind that of married people.

Within the singles group, some heterogeneity was found. Single 25-34 year olds were better educated and

more affluent than those 25-65 years old (89:8). Among
18-24 year old singles, differences were found on how
males and females rated themselves on personality traits
(98:61). Research indicated that females were more
affectionate, broadminded, slightly more creative,
efficient, frank and sociable, kinder, more refined,
more stubborn, and more tense and trustworthy than were
male singles. Men were more domineering, egocentric,
self-assured, and slightly more intelligent than women.

With respect to purchasing behavior, the litera-
ture available indicates great diversity among singles.
The search for independence and the growing acceptance
of unconventional life styles parallels singles' highly
impulsive buying behavior. Concomitantly, increasing
numbers of singles seem to be in the market for very
rational, economic reasons. An example of this is found
in the housing industry, where singles are buying homes
in record numbers (87). They regard these purchases as
a hedge against inflation, a means of building equity,
and as a way to reduce taxes (79:54).

The Economics of Being Single

Despite the many enticements to remain single--
freedom to travel and to pursue one's education, easy
mobility in terms of promotions, freedom from child
rearing, avoidance of complicated and costly divorce

proceedings, and opportunities to try new living arrangements--there are still very strong barriers to living alone. Most of these involve discrimination against singles in such areas as taxation, travel, insurance, food, and shelter.

In terms of food purchases, it has been found that because of economies of scale, singles sometimes pay up to 35% more than married people (122:211). The size, volume, and weight of food products are usually oriented toward the consumption patterns of marrieds.

When traveling, two unattached single people also encounter discrimination. A married head of a household benefits from discounts for the accompanying spouse not available to a single couple (122:213).

With respect to taxes, the situation is not much better, despite recent publicity about the inequities of the tax burden (88:1). Under the 1969 tax law, singles pay up to 20% more than their married counter-parts on federal income tax (94:32). Even so, there has been a marked improvement since the 1948-1969 period, when singles often paid up to 40% more than marrieds in the same income category. Society is still far from enacting a one-tax schedule, although many taxpayers' groups have been formed in recent years to battle for more equitable treatment of singles (88).

Unfair treatment is also found in the area of insurance. Single men, aged 17 to 29, may pay from 1.5 to 3.5 times more for automobile insurance as do married men or single women (94:34). The same pattern of inequity is found in health coverage; two unattached people, living together, are likely to pay more than a married couple.

Some retirement plans, such as Social Security, discriminate against singles. Upon retiring, a single man will receive much less than a married man whose wife has never worked, although both men have contributed the same amount to Social Security (94:33).

Singles have benefited significantly from the passage of the 1975 Equal Credit Opportunity Act (94:33). The act banned discrimination based on sex and marital status and helped singles gain access to desired living quarters. It has reduced or possibly eliminated the practice common among landlords of refusing to rent to an unmarried individual, particularly single men, for fear that bachelors are not able to maintain the premises in livable condition. This discrimination tended to force single renters into somewhat higher priced developments which were more likely to accept them as tenants (122:213).

Finally, the single person may be discriminated against when he or she seeks employment or is being

considered for promotion. Singlehood is viewed as an
asset up to about the age of 30 because the individual
is considered more mobile, more willing to travel or to
be relocated than married people (94:34). Moreover,
many firms are finding bachelor executives more effec-
tive than their married counterparts because they tend
to have fewer demands on their time, be more aggressive,
work longer hours, and be more dedicated to the job (5).
Once a person reaches the mid-30s, however, single status
becomes a handicap. Prospective employers tend to ask
why the person is still unmarried, and two of the most
common reasons--homosexuality and lack of social graces--
do not contribute to a person's employability (94:34).
Despite these inequities, the singles phenomenon has
mushroomed and continues to grow.

Market Effects

Singles over 18 years old and older numbered more
than 47 million in 1978 (119:40) and are directly affect-
ing industries ranging from housing, apparel and mail
order retailing to travel. Singles are buying homes as
never before (87). In the area of fashion and apparel,
the growing importance of singles has already induced
department stores to revamp merchandising strategies to
accommodate the demands of this new life style (16). The
demand for fashionable and exclusive products, for

example, has induced stores to change product lines and advertising media. Singles are also affecting the mail order business (40). Affluent singles, whose active working and social lives leave little room for shopping, are new converts to catalogues.

Of the more than 47 million singles, 22 million are in the so-called swinging singles group of 18-34 year olds that constitutes a potential market of more than $210 billion (98). Dr. H. Lawrence Light, BBDO marketing services director, has stated: "The 18-34 singles market is where the action is. It has the greatest discretionary power and is the hottest segment of the population for media and marketers to cater to" (98:60). With young singles' buying behavior strongly oriented toward such areas as recreation and entertainment and with their large expenditures on appearel, these singles have generated a new wave of prosperity among manufacturers of such products as luggage, sporting equipment, jewelry, fashions, cosmetics, and personal care products (98:96). In the travel industry, unmarried young adults are envigorating a relatively mature business. Singles take more than three times as many trips as marrieds, tend to travel farther, and spend more money on traveling (136:34).

The Single (1-Person) Household
Phenomenon

A household headed by a person living alone is defined as a housing unit occupied by one sole person or a single (1-person) household (107). It has become a consumption unit of major significance in American society.

Possible Causes

Several reasons were cited previously to explain the appeal of singlehood. The same reasons help to explain the growing popularity of living alone. The tendency to postpone marriage, the growing career ambitions of women, the easing of salary and credit discrimination against women, the mounting divorce rate, the general independence of young people from parents, and the wide acceptance of unconventional living arrangements have been mentioned. In addition, the low fertility of women in the 1970s and the ability of young singles and the elderly to finance and maintain their own households have also contributed (109:1).

General Characterisitcs

Table 2-7 deals with the proliferation of primary individual (non-family) households. These households are either headed by a person living alone (1-person household) or by a head sharing the living

TABLE 2-7.--Households and Family Units, by Type.

Type of Unit	Units (1,000)				Change (%)			
Time, Units and Change	1950	1960	1970	1978	'50-'60	'60-'70	'70-'78	'50-'78
Households	43,554	52,799	63,401	76,030	21.0	20.0	19.9	74.5
Primary Families	38,838	44,905	51,456	56,958	15.6	14.6	10.7	46.6
Primary Individuals	4,716	7,895	11,945	19,071	67.4	51.3	59.6	304.3
Living Alone (1-Person Household)	3,954	6,896	10,851	16,715	74.4	57.4	54.0	322.7
1-Person Households as a (%) of Total Number of Households	9.08%	13.06%	17.11%	22.00%	--	--	--	--

SOURCE: Based on U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #327, "Households and Families by Type: March 1978" (Advance Report) (Washington, D.C.: U.S. Government Printing Office, 1978), pp. 6-7.

premises with unrelated individuals (no marriage, adoption, or birth ties) (110:158).

Between 1950 and 1978, the growth in the number of primary individual households (304.3%) far surpassed that of primary family households (46.6%). The primary individual household headed by a person living alone grew even more rapidly than the primary individual category. In 1978, single (1-person) households numbered over 16 million units, or more than 7% of the total population of the United States. The same category, which represented only 9.08% of the total number of households in 1950, grew to 22% in 1978. More than one out of every five households is now headed by a person living alone. Single (1-person) households account for more than one-third of every single adult (18 years old and older) in America.

Although the single (1-person) household is not the most popular living arrangement in the United States, it has shown impressive growth in the past twenty-five years, as Table 2-8 indicates. In 1950, there were almost three times as many two-person households as single (1-person) households. In 1978, for every three two-person households, there were two single (1-person) households. Most of these householders were female; 35 years old or older (40.7% of them were 65 years old or older); single (never-married), divorced, or separated;

TABLE 2-8.--Households by Number of Persons.

Units, Percentages, and Household Types	1950[a]	1960[a]	1970[a]	1978[b]
Total Number of Units (Millions)				
1-person	4.7	6.9	10.7	16.7
male	1.7	2.3	3.5	--
female	3.0	4.6	7.2	--
2-person	12.5	14.6	18.1	23.3[c]
Type of Household as a (%) of Total Number of Households				
1-person	10.9	13.1	17.0	22.0
2-person	28.8	27.8	28.8	30.7[c]

[a] U.S. Department of Commerce, Bureau of the Census, Statistical Abstract of the U.S., 1978 (Washington, D.C.: U.S. Government Printing Office, 1978), p. 45.

[b] U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Series P-20, #337, "Households and Families by Type: March 1978 (Advance Report)" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 6.

[c] U.S. Department of Commerce, Bureau of the Census, unpublished Current Population Survey data, 1979.

earned less than $10,000; rented living quarters; had less than or high school education; and held jobs other than professional (or technical) or managerial (or administrative) ones (110, 115).

There have been some major changes in single (1-person) households since 1970. The number maintained by adults under 35 years of age increased by 45% during the first seven years of this decade, more than in any other age category (95:14). Of the total 1-person households headed by under-35 year olds, 25% were either divorced or separated. The remaining 75% were made up of never-married persons.

In 1970, most single, divorced and widowed female household heads were over 35 years of age (49:33). It is expected that, by 1980, women over 35 living alone will represent 12% of all households, more than four times as many as those under 35. The under 35 year old group doubled in number between 1972 and 1977, and it is expected to grow at a rapid pace through 1985.

Single (1-person) households headed by single (never-married) and divorced men doubled during the first seven years of this decade, with much of the growth taking place among the under-35 group (49:33). The predominance of the over-35 group as heads of single (1-person) households will be significantly

reduced by 1980, with the balance tipping in favor of young adults, aged 18-34 years.

In addition to demographic differences, the analysis of heads of single (1-person) households shows evidence of attitudinal heterogeneity. In a study conducted by Marketing Research Packaging for the American Can Corporation, single (1-person) householders were questioned about their opinions on food storing, preparation, and serving (41). The study differentiated by sex and age. Considerable attitudinal homogeneity was found among young and old single (1-person) male householders. Somewhat less homogeneity was detected among young and old single (1-person) female householders. Little similarity was found when male and female opinions were compared.

Market Effects

Single (1-person) householders have become a numerically important market segment in the United States today. In addition, they are inducing qualitative changes likely to affect society in the years ahead. In the specific case of marketing, the living alone phenomenon may require a revision of marketing strategies to accommodate new consumer attitudes and behavior (99:60). Major emphasis may be put on product quality, durability, and variety, with income being

channeled to the purchase of convenience-oriented goods and services (1:67). In addition, the growing number of adults living alone is likely to affect the demand for products and services of major industries, as it has in the recent past.

With respect to the travel industry, single (1-person) householders, particularly younger ones, are affecting the market significantly (136, 26). Unmarried adults between the age of 18 and 40 take about three times as many trips as married people (26:77).

In the home appliance industry, single (1-person) householders represent a market opportunity characterized by ownership of a few and small appliances (60).

The automotive industry is also being influenced by the living alone phenomenon due to the fact that growing numbers of cars are being bought by single (1-person) householders. In 1977, they purchased 25% of all new cars (26:77).

The importance of the single (1-person) household market to the fast-food industry is reflected in the apparently greater propensity of people living alone to eat out (75). Indeed, single (1-person) householders spend 63% of their food budget eating out, a percentage three times greater than that spent by married householders (26:77).

Single (1-person) householders are having a
significant impact on the housing industry. The share
of single (1-person) households in total household growth
rose from 16% in the 1940s to 39% in the 1960s (20:164).
In the first four years of the 1970s, their share was
about 37%, and the average for the 1970s is expected to
fluctuate between 23% and 27%. In 1977, 17% of all new
home purchases were made by single (1-person) male
householders (26:77). Single (1-person) householders
have also given a strong boost to the rental market
(20:163).

Single (1-person) householders have also brought
about significant qualitative changes in the housing
market. First, in general, they occupy dwellings of
below average value, rental fees, and quality (20:164-
165). This has particularly affected the lower end of
the housing market, making it more competitive. Second,
since single (1-person) householders have not been found
to be particularly mobile (20:166), the contention that
their growth might have destabilizing effects upon
demand seems to be unfounded. Third, if the trend
toward living alone continues, the housing market is
likely to benefit considerably in the years to come,
since single (1-person) householders are lavish users of
shelter space (20:166). Throughout this decade, while
the ratio of persons per housing unit remained around

3.7 to one for households made up of two persons or more, the ratio for single (1-person) households was one to one.

In general, business firms have responded positively to the challenge of this new market, by developing products especially designed to serve it. In response to imports, government pressures, and oil shortages, and in view of the growing importance of this new market, all three automakers are downsizing their fleets (25, 26:77). Food processors have also been affected by the living alone phenomenon, and some seem to be responding. Campbell's has developed a "Soup for One" line, and A&P now carries single-serving cans of chicken, tuna, and corned beef (26:77). Gerber is repositioning some of its baby food for adult consumers in response to the birth dearth, and it is also venturing into the new area of single-serving foods (97). Finally, appliance manufacturers are tapping this new market by producing products that meet the needs of single (1-person) householders (26:77). Presto offers single hamburger cookers and miniature deep fryers. Sunbeam has introduced a pint-size cooker-fryer, a single hot dog steamer, and a two-slice toaster. Mirro Aluminum offers the "Eggory," a small omelet maker.

Summary

The past quarter of a century, particularly this decade, has witnessed population growth, declining fertility rates, a continued decline in the average size of households and families, an increase in non family households, and the growing importance of certain cohorts, especially the 25-34 group.

Among these many changes, the growing number of singles has attracted the attention of demographers and marketers. Many reasons have been suggested for this living alone phenomenon. They include the growing tendency to postpone marriage, the career ambitions of women, a decline in discrimination against singles, rising divorce rates, growing independence from parents, and the growing acceptance of unconventional living arrangements.

Singles number more than 47 million; most are female, are under 35 years of age, are better educated than their married counterparts, and earn rising incomes, but hold more low-paying jobs than marrieds. They encounter discrimination in food purchasing, travel, taxes, insurance, retirement programs, and employment.

The emergence of singlehood as an alternative life style has affected the way people spend time, energy, and money as well as the demand for products and

services of industries such as entertainment, recrea-
tion, travel, apparel, and cosmetics and personal care.

A person remains single and lives alone because
of the reasons mentioned above to explain the appeal of
singlehood. In addition, the low fertility rates of the
1970s, the growing ability of young and the elderly to
finance their own households, and the rise in income
experienced during this century have contributed to the
growth of single (1-person) households, which account
for more than one out of every five households.

The positive effects of the growth in single
(1-person) households may include revitalization of
inner cities, pressures for less discrimination, and
possibly healthier relationships between partners. On
the negative side, the place of the family as the
dominant living arrangement may be weakened and a genera-
tion of people may develop which is not used to living
as part of a group.

The emergence of living alone as a major societal
trend is affecting and will continue to affect the demand
for products and services of industries such as housing,
home appliances, fast food, automobiles, and travel.
Business firms are not idle in the face of this new
market challenge. New products aimed at meeting the
needs and wants of this market segment are being devel-
oped, and it is expected that this trend will continue.

CHAPTER III

LIFE STYLE RESEARCH AND SEGMENTATION

Introduction

This chapter describes and evaluates life style
both as a concept and as an approach to market segmenta-
tion. From a brief analysis of the major premise under-
lying life style research, it proceeds to define life
style research vis-a-vis psychographics. It then dis-
cusses the link between life style and market behavior
and the question of whether to use AIO statements or
product usage as measurements to describe life style.
The analytical focus then changes to the issues of
measurement, reliability, and validity. The last
sections touch upon the applications of life style
research, the explanatory and predictive capabilities of
the approach compared with other segmentation approaches,
and the disadvantages of the technique as well as some
of the major reasons it is widely used today in market-
ing research.

Major Proposition

Life style research is based on the premise that
"the more (one knows) about with whom (one is) attempting

55

to communicate, the more effectively (one) can communi-
cate with them" (67:291, 71, 72, 51, 138). This
premise illustrates the preoccupation of life style
researchers with meeting one of the major goals of
science, that of understanding and explaining real
world phenomena (19). The other goal of science,
prediction, has not received much attention from life
style researchers, except when the primary focus has
been on developing immediate and practical policy
recommendations.

Definitions

Wells (126:196) found more than 32 definitions
of life style and/or psychographics in a review of 24
articles. The definitions cover a wide range of fields
and applied studies, and in all there seems to be much
confusion between the concepts of life style and
psychographics.

The first attempt to define life style with the
purpose of applying it to marketing was made by Lazer
(48:130) in 1963.

> It (life style) is concerned with those unique
> ingredients or qualities which describe the
> style of life of some culture or group, and
> distinguish it from others. It embodies the
> patterns that develop and emerge from the
> dynamics of living in society . . . . Life
> style, therefore, is a major behavioral concept
> for understanding, explaining, and predicting
> consumer and business behavior.

Andreasen (2:21) simplified this definition
somewhat: "life style is a social science concept
connoting the totality of behaviors which comprise the
characteristic approach to life of a particular
individual or group."

In the early 1970s, when life style research
began to receive considerable attention from both practi-
tioners and academicians, Wind (133:302) conceptualized
life style as the reflection of the overall manner in
which people live and spend time and money: "Opera-
tionally, a person's life style can be measured and
described in two ways: by the products the person con-
sumes, and the person's activities, interests and
opinions (AIOs)."

In 1974, Plummer (72:33) in one of the most
comprehensive analyses of life style, particularly as
measured by people's activities, interests, and opinions,
defined it as a concept that "deals with everyday,
behaviorally-oriented facets of people as well as their
feelings, attitudes, and opinions."

More recently, this emphasis on the behavioral
facets of everyday living was reiterated in an article
in Marketing Times (8), which defined life style as a
tendency reflecting the association of behavioral
traits.

Over the years, the term psychographics has been variously defined. Sometimes its link to life style has been made clear, and others not even acknowledged.

Gonzalez (27), in a study of international marketing, defined psychographics as the study of life styles and the classification of people by the way they live.

Hustad and Pessemier (38:297) in an attempt to avoid the confusion between life style and psychographics, decided to formulate an altogether new type of approach: "Activity and attitude research is the systematic use of relevant activity and attitude variables to quantitatively explore and explain the purchase and consumption of specific products, services or brands." They defined an attitude as a predisposition to act; an activity as a manifest action.

Despite their efforts, they did not settle the definitional controversy, nor did they set an example that others followed. Researchers continued to talk in terms of psychographics and life style. Demby's (15:13) definition of psychographics is one of the longest and most specific:

> . . . (a) generally, psychographics may be viewed as the practical application of the behavioral and social sciences to marketing research; (b) more specifically, psychographics is a quantitative research procedure that is indicated when demographic, socioeconomic and user/non-user analysis are not

sufficient to explain and predict consumer behavior; (c) most specifically, psychographics seeks to describe the human characteristics of consumers that may have bearing on their responses to products, packaging, advertising and public relations efforts. Such variables may span a spectrum from self-concept and life style to attitudes, interests and opinions, as well as perceptions of product attributes.

Target Group Index, a reputable source of media data, uses an interesting version of psychographics. It is designed in terms of people's self-concept, obtained through self-ratings, and people's buying styles (92).

Bernstein (6), reporting on a broad psychographic study of the American population done by Needham, Harper & Steers, conceptualized psychographics as the measurement of people's attitudes and living styles. He made little effort to differentiate psychographic from life style research.

Among those who have tried to distinguish between life style and psychographics, Ziff (138), Hustad and Pessemier (39) and Wells (125) seem to have made the greatest contributions to definitional clarity.

Ziff proposed a new set of terms to replace psychographics: ego-graphics would encompass personality studies; life-graphics, life style studies; value-graphics, needs and values studies; and end-graphics, benefits. The major contribution of this categorization is to separate psychological from life style factors.

The former involve explanations of why people think and act in a certain way, whereas the latter refer to how people behave.

A similar approach was adopted by Hustad and Pessemier. According to them, psychographics refers to a broad range of general psychological and personality factors, while life style is defined by attitudes ("predispositions to act") and activities ("manifest actions").

Wells summarized most of the previous studies in the area. He termed as psychographic those studies that focus on abstract theory or clinically based personality traits; life style studies focus on specific activities, interests, opinions, attitudes, and values directly tied to consumer behavior (125:320). According to this definition, life style could be understood as referring to how a person lives and spends time, energy, and money. It does not seek the reasons a person lives in a certain way, and it does not try to classify people on the basis of personality traits.

Life Style and Market Behavior

The relationship between life style factors and market behavior has been defined in various ways.

Lazer (48) approached the question from a macro perspective. He envisioned a continuum ranging from

culture and society, through life style pattern and
values, to the market reaction of consumers, as illus-
trated in Figure 3-1.

```
        ┌─────────────────────────┐
        │   Culture and Society   │
        └─────────────────────────┘
                     ↓
      ┌─────────────────────────────┐
      │    Group and Individual     │
      │    Expectations and Values  │
      └─────────────────────────────┘
                     ↓
   ┌──────────────────────────────┐
   │  Life Style Pattern and Values │ ─ ─ ← ─ ─ ┐
   └──────────────────────────────┘            │
                     ↓                          ↑
        ┌──────────────────────┐
        │  Purchase Decisions   │ ─ ─ ─ ─ ← ─ ─ ┘
        └──────────────────────┘                │
                     ↓                          ↑
      ┌───────────────────────────────┐
      │  Market Reaction of Consumers  │ ─ ─ ← ─ ─ ┘
      └───────────────────────────────┘
```
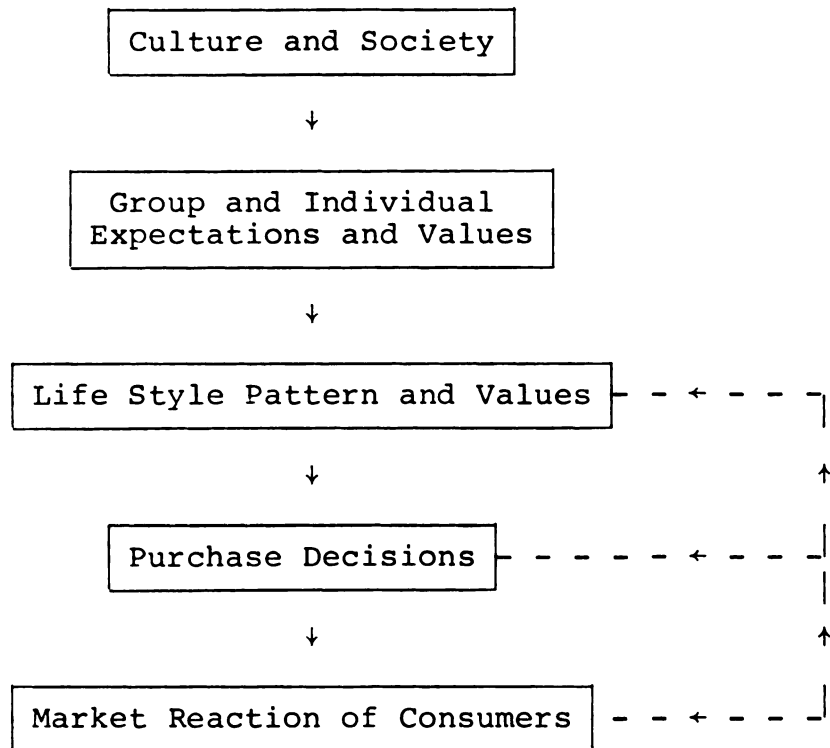
Figure 3-1. A Life Style Hierarchy.

          This perspective was also evident in a study by
Plummer (70) that related life style, social, and
economic trends to consumer satisfaction. His model
used converging spheres, with life style factors occupy-
ing an intermediate position in a spectrum ranging from
social and economic factors to product experience (70:391).
His framework is depicted in Figure 3-2. According to

this framework, an individual's satisfaction should be more easily determined by his product experience than by his social and economic characteristics.
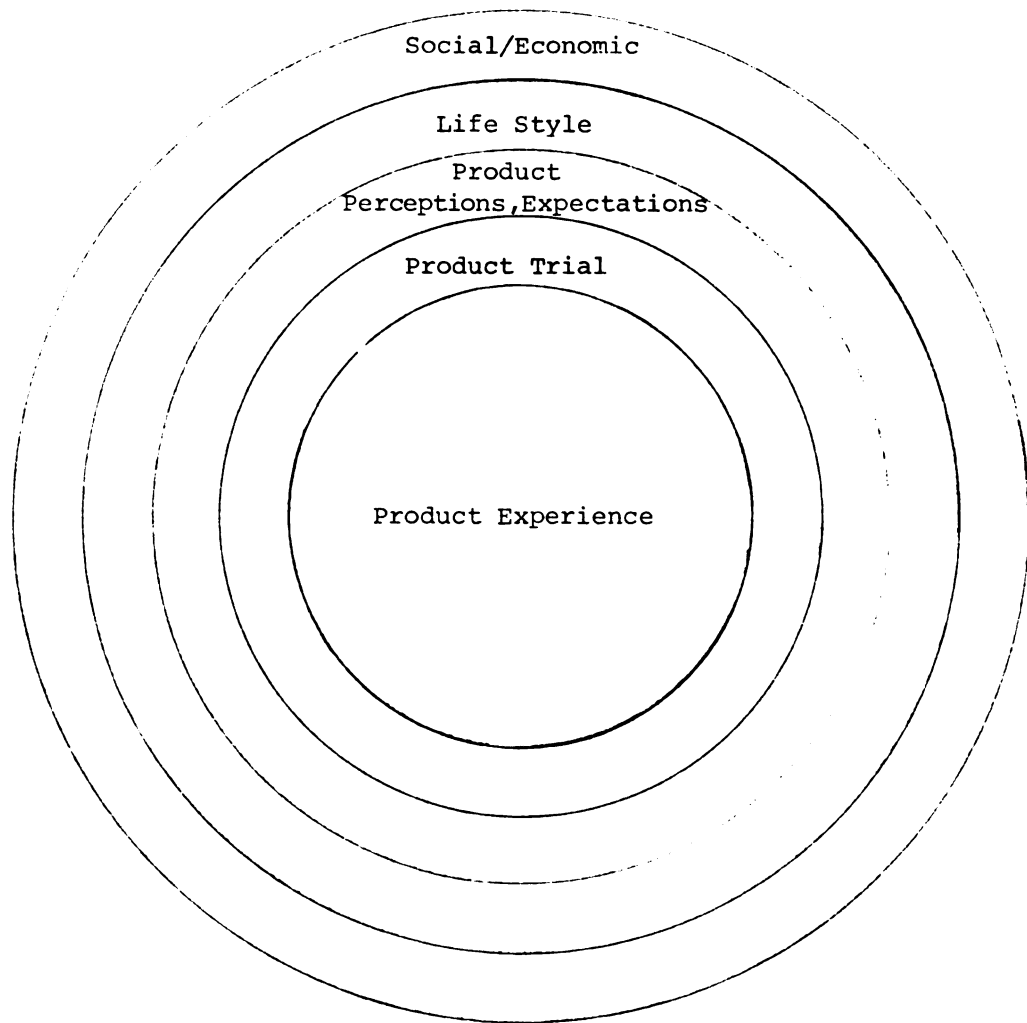
Figure 3-2.--The Plummer Model.

Some authors have emphasized a micro perspective, focusing on the consumer and the factors that may explain and/or predict market behavior. Hustad and Pessemier (128) suggest a continuum of consumer characteristics ranging from demographics and personality traits to intentions, the last step prior to final purchase. Their concept is illustrated in Figure 3-3.

Demographics and Personality Traits	Activities, Interests, and Opinions	Evaluation of Product Benefits	Preferences	Intentions	Purchases

Figure 3-3.--A Continuum of Consumer Characteristics.

Hustad and Pessemier define life style factor or variables as the set of activities, interests, and opinions characterizing a certain individual. Based on their hypothesized continuum, an individual's future purchase behavior should be more accurately predicted by his activities, interests, and opinions than by his demographic and personality characteristics. A substantial amount of research tends to confirm this hypothesis, as is discussed in a later section.

Approaches to Life Style Research: AIOs Versus Product Usage

Since publication of Lazer's seminal work in 1963, the operationalization of the life style concept in marketing has followed two major routes, one based on product usage, the other centered on activities, interests, and opinions statements--AIOs (21, 133:302). Product usage as an explanatory and predictive tool has not been widely used in marketing (50, 64), but numerous applications for AIO statements have been found (9, 11, 28, 34, 36, 39, 55, 62, 68, 72, 77, 104, 120, 123, 130, 124, 132). They have apparently become the standard approach for life style research.

A review of the studies dealing with AIOs shows there is considerable disagreement on meanings. In general, however, an activity has been defined as "a manifest action, generally an observable event," for example, the way a person spends time at work and at leisure; an interest is the "degree of excitement that accompanies special and continuing attention to some object, event, or topic"; and an opinion is "an expressed attitude, belief or value," for example one's view on issues, society, and oneself (123:59, 67:291).

Measurement

Although most life style studies have used some combination of activities, interests, and opinions to describe the way a person spends time, energy, and money, there has been very little uniformity in the way the statements have been generated, on the degree of specificity conveyed by each statement, on the choice between standardized and ad hoc variables, and on the number of statements used.

Sources of Life Style Variables

AIO statements can be developed from many sources. Wells and Tigert (130:31) list the following possibilities: intuition, hunches, conversation with friends, other research studies, and narrative groups. Demby (15) adds devising a list of life style activities that may be related to a particular consumption pattern and review of psychological, sociological, and anthropological literature.

Wind (133) suggests defining AIO items in relation to leisure time, work, and consumption patterns of a person either living alone or with others with respect to either general behavior or specific product class. His disenchantment with present methods of generating items is reflected in this statement: "Despite the great interest in life style, there is no explicit

66

theoretical model which covers all the relevant aspects
of one's style of life" (133:303).

General Versus Product-
Specific Variables

Statements on activities, interests and opinions
can be of two types, general and product-specific.
General AIOs "cover any area and seek to establish a
broad-based pattern reflecting the consumer's life style"
(123:54). Specific AIOs "are those which are thought to
have some direct relationship to the product category
under study" (123:54).

Since general and specific statements are some-
times used to explain and/or predict the same market
behavior, attempts have been made to define the relation-
ship between them. A study by Zins (140) tested the
hypothesis that people clustered in terms of general
statements would also be clustered in terms of specific
items, and that clusters based on general and specific
statements would have the same brand choice. Empirical
verification negated both of these hypotheses (140:509).
Unless other studies prove otherwise, Zins' work
indicates that general and specific AIOs have little in
common in their ability to define market segments, or
to explain and/or predict market behavior.

The use of general or product-specific statements
in a particular study is a function not only of the

study's objectives but also depends on the advantages and disadvantages inherent in each approach.

General life style studies offer several advantages (125:333). First, they allow the charting of life style trends over time. Second, they permit the use of a common pool of general statements, which in turn allows comparison among studies. Third, general statements are less tied to current events. Fourth, the data pool generated forms a body of knowledge from which one can draw conclusions that were not anticipated in the beginning of the study.

The disadvantages of using general statements include the lack of time stability of results and the apparent weak link with market behavior (125:332).

Despite the fervor with which some researchers defend the development of life style research based on product-specific AIOs (39, 61, 123, 128), there does not seem to be enough empirical evidence to warrant dismissing general statements as a viable approach. Furthermore, the product-specific approach has problems of its own (125:332). First, the analysis may degenerate into redundancy. Second, the need for a problem tailored analysis tends to make the implementation of this type of research a rather imprecise exercise in segmentation. Redundancy here refers to the possibility, for example, of a study of ski resorts defining consumers as

particularly fond of active, cold-weather outdoor sports, such as skiing (125). Such a conclusion is hardly a useful description and adds little to an understanding of ski resort users.

Product-specific life style research does have some advantages. It establishes a close link to the product, does not suffer as badly from the lack of time reliability and offers the marketing manager a practical way to relate consumers' characteristics to consumers' reactions to products (125:332).

Standardized Versus
Ad Hoc Variables

The choice between standardized and ad hoc scales is usually a function of a study's objectives. Wells (125) is of the opinion that there are some strong reasons for using standardized AIOs. First, standardization allows norms to be developed through repeated use. Second, when standardized items are used by different researchers, tests of validity can be easily run. Third, when a scale is repeatedly used, it develops "surplus meaning," that is, continued use of the same battery of items leads to a greater understanding of the network of other variables to which it relates, enabling the researcher to say much more about the battery than would otherwise be the case.

The use of tailor-made, ad hoc statements, in contrast, is apt to offer the user a better fit at a higher price (128:462). Since both approaches have advantages, it is not uncommon to find a combination of standardized and ad hoc AIOs used in the study of a specific problem and/or product.

Multi-Item Scales Versus Large Number of Items

A related issue involves the choice between a large number of AIO items, some not even directly related to the subject under investigation, and statements grouped around a limited number of multi-item scales.

Multi-item scales are more reliable than individual items and allow for easier analysis of validity; their repeated use is likely to teach the user what behavior to associate with each scale (125: 345). There are some disadvantages (130:31). First, they limit coverage because they reduce the number of topics covered. Second, the use of a label for a multi-item scale, such as "price consciousness," forces the analyst to focus only on that dimension. Third, the use of preestablished multi-item scales precludes the exploration of unexpected and relevant relationships. Fourth, at times the analyst may be prevented from investigating the explanatory and predictive power of an

individual item solely because it is part of a scale, and no breakdown analysis is being performed.

The use of multi-item scales makes sense in those instances when the researcher has considerable information about the subject and only verification is being sought (128:464). When information is limited, it is advisable to use an instrument with a very large number of individualized items. There is then room for a "fishing expedition," an unstructured investigation, which offers more coverage and increases the probability of finding relevant associations (125:345). However, a free-ranging investigation has its drawbacks: it does not permit the testing of highly articulated theory, and it does not prevent the finding of significant relation-ships due mostly to chance (125:345).

Reliability

Contrary to work in the field of education, business research in general, and marketing studies in particular, have paid little attention to the issue of reliability. In the specific case of life style and/or psychographic research, with the exception of articles by Tigert (103) and Wells (126), very little has been published on this subject.

Reliability studies provide information about the consistency of a person's scores on a series of

measurements (103:310). A very reliable study implies a high degree of freedom from error (126:202). A reliability coefficient allows the researcher to establish the correlation between two measurements obtained in the same manner (103:310).

Wells (126), in his critical review of psychographics, mentioned various types of reliability studies. They ranged from those seeking to determine the reliability of individual items, AIO-based factors and dependent variables and relationships, to those focused on reliability of structure.

The reliability of individual items and factors has been neglected in marketing, particularly in the area of ad hoc psychographic studies (126:203). Tigert (103) conducted a test-retest reliability study in 1966; a sample of housewives from Lafayette, Indiana, answered a set of 150 AIO questions submitted to them in October 1965 and again in April 1966. Reliability coefficients were calculated for every individual item and for all resulting factors obtained by means of a principal components factor analysis. With respect to individual items, the study indicated that 10 of the statements had reliability coefficients higher than 0.80; 70, from 0.60 to 0.79; 69, from 0.39 to 0.59; and 11 had coefficients lower than 0.3 (103:312). It was also found that the reliability of each item depended on the time interval

between tests and on the nature of the question asked. For example, interest items showed the highest degree of stability, whereas attitudinal responses were found to be very temporary and, therefore, more unstable. With respect to factors, the study concluded that factors of a lasting and general nature, such as "fashion conscious" and "special shopper," exhibited high reliability (103:312). Temporary or specific factors, such as "new brand trier" and "brand loyal" exhibited low reliability. The study also compared the reliability of sum scores calculated for the multi-item scales with that of individual variables. The reliability coefficients for the sum scores were found to be higher than for individual item scores.

Another type of reliability study, of dependent variables and relationships between statements, is virtually unknown in life style and psychographic research (126:203-204).

In terms of reliability of structure, that is, whether clustered segments, obtained through Q-factor analysis, for example, are reliable over time and over studies, very little has been done (126:204). Wells (126) contends, however, that reliability of structure is dependent upon the number of variables, the size of the sample, the number of segments extracted, and the segmentation technique used (126:205).

In summary, with rare exceptions (126, 138, 103), life style and psychographic researchers have given scant attention to the reliability analysis of their measurements and conclusions. This lack of concern seems to stem from the novel nature of life style and psychographic research and from the seemingly traditional disinterest of marketing people in general for reliability research.

Validity

While reliability involves the degree of freedom from random error exhibited by a measured construct, validity is related to whether a measurement measures what it is intended to measure (126). Wells (126:205) discusses two types of validity, predictive and construct. The construct validity of ad hoc variables is dependent upon the face value of each statement. With respect to the construct validity of factors (for example, those obtained through R- or Q-factor analysis), the question of whether natural factors or segments exist at all remains unanswered due to the lack of research studies in this area.

The predictive validity of life style and psychographic studies, in contrast to the practice in economics, is measured in terms of prediction of individual consumer behavior (126:206). Little research has been

conducted in this area, with the exception of Evans

(45:171) and Tigert (103). Evans did not find many

significant psychographic differences between owners of

Chevrolets and Fords, concluding that discrimination was

virtually impossible. Tigert's efforts met with more

success. In a study basically concerned with reliability

testing, he identified "fashion consciousness" as a good

predictor of fashion magazine readership. It is

interesting that this factor, although its predictive

capability was high, did not show a particularly high

degree of reliability (coefficient of reliability =

0.60).

The results of studies on the predictive validity

of life style and psychographics research have paral-

leled those obtained with personality data. These can be

summarized as follows:

> . . . when there is absence of good reason to
> establish relationship between two variables,
> correlations have situated around 0.20; where
> psychographic constructs were more prominent,
> correlations situated around 0.30; when rele-
> vant dimensions have been linked together in
> multiple regression, multiple correlations
> have reached 0.50's and 0.60's (126:206).

Life Style Segmantation

Market segmentation, defined as the "subdividing

of a market into homogeneous subsets of customers"

(45:166), has enjoyed substantial popularity among

marketing people since the 1950s. As a managerial tool,

its development and use preceded life style research by
many years. Numerous criteria have been used in sub-
dividing markets into homogeneous segments of customers.
According to Dhalla (17), these criteria are of two
types, general and situation specific. The former
classify consumers by broad characteristics such as
demographics, personality traits, or life style. The
latter group consumers on some pattern closely related
to consumption, such as frequency of usage of a product,
brand loyalty, or perceived product benefits.

Plummer (72) contends that segmentation criteria
can be grouped in terms of people or products (72:34).
In the first group, he includes demographics, social
class, life cycle stage, product usage innovativeness,
and psychological factors. Among product-oriented
criteria he lists product benefits, product usage,
value, ingredients or taste, perceived attributes, and
advertising appeals. Thus, life style characteristics
can be defined either as people oriented (general AIOs,
with as little product specificity as possible) or as
product oriented (product or situation-specific AIOs).

The selection of one segmentation approach over
others, for example, life style over demographics, is
dependent upon factors both internal and external to any
given study. Plummer (72:35) summarizes these factors
into three questions. First, is the chosen segmentation

approach, for example, life style, consistent with the objectives of the study? Second, does the segmentation approach reveal differences? Third, can these differences be understood? The approach selected should offer the best answers to these questions.

Life style is currently widely used as a segmentation approach because it does a better job of answering these questions than do demographic, socio-economic, and personality variables, as will be seen in the next section. In addition, life style research, based on activities, interests and opinions (AIOs), contributes to market segmentation by describing existing market segments, by developing new segmentation variables and by identifying new market segments (125).

Description of Existing
Market Segments

In describing existing market segments, life style research enriches the profiles of consumers, thereby suggesting better ways to reach them (123:52).

Life style research has been used to differentiate young from old people, the poor and moderately rich from the very rich, and urban from suburban residents (125:339). Myers and Gutman (56) have used life style variables to analyze people's income and social class differentials. Tigert and Wells (105) used life style variables to differentiate among young white-collar,

and middle-aged blue-collar workers. Life style research has also been used in the differentiation of English from French Canadian women (96).

Wells (127) used the technique to characterize and compare users and nonusers of eye make-up and shortening. He found the users of shortening more traditional than users of eye make-up along most life style dimensions. Greeno and Sommers (30) used life style items to analyze the differences between users and nonusers of convenience foods. They found the results useful in defining marketing communication strategies. Marketing researchers at Nestlé used AIOs in analyzing product usage patterns of coffee (37). They identified life style segments and then determined whether the segments were heavy, medium, or light users of coffee. As a result, a better identification of target markets was achieved. Good (28) used AIO statements to differentiate between purchasers of furniture from department as opposed to furniture stores.

Tigert (101) developed profiles of heavy users of a number of products using AIOs. Together with Lathrope and Bleeg, he also studied the fast food business, differentiating between users and nonusers of this type of service (104). Reynolds and Darden (77) used life style segmentation to differentiate between frequent and infrequent outshoppers at retail stores in a small

Georgia community. McCullough (52) used life style variables to differentiate successfully between patrons and nonpatrons of a retail store in Texas.

Plummer (68) used AIOs to identify differences among credit card users. He found significant differences between female and male users. Hawes, Talarzyk, and Blackwell (34) found significant life style differences among holders of Master Charge, BankAmericard and both types of cards, and those using neither. In 1975, Hawes (33) successfully used AIOs to discriminate between users and nonusers of credit for leisure pursuits.

Several successful applications of life style segmentation research can be found in the fields of communication, the media and entertainment. Darden and Perrault (13) used AIOs to test the relationship of vacation behavior and media usage. A high correlation was found, and both seemed to be a function of life style. Michaels (55) also investigated media usage and found life style variables capable of discriminating between frequent and infrequent readers of magazines and between types of magazine read. Villani (120), in a study involving both personality and life style variables, found these to be good differentiators of television viewing behavior. Homan, Cecil, and Wells (36) were successful at differentiating between those who frequently and seldom went to movies. Heavy moviegoers

were further segmented into three categories by means of cluster analysis. Richly complex life style differences were discovered among three groups (36:223-227).

Hasenjaeger (32) conducted a comparative analysis of selected decision-making processes among rural and urban dwellers. The life style of each group was found to be a strong differentiator of the way decisions were made.

Bushman (11) used AIOs to discriminate between those who did and those who did not like certain products. Effective discrimination was achieved. Similar results were obtained by Reynolds, Crask and Wells (76) in a study of contemporary feminine life style. A filter question was used to separate traditional from modern women, and significant differences were found between the two.

Development of New
Segmentation Variables

Life style research also contributes to market segmentation by developing "new variables or dimensions from life style information" (123:53). Interest, in this case, has focused on developing scales to measure differences in consumer propensities. Wells (125) and Demby (15) have done work in this area, as have Pessemier and Tigert (63), who developed scales for prediction of a variety of consumer behavior, such as

media usage, brand recognition, and product usage.

Frank and Strain (22) also have developed predictor

scales of product use based on AIO statements.

Identification of New
Market Segments

Life style research significantly contributes to

market segmentation through the identification of

totally new market segments. In this type of study,

> . . . the researcher generally will present a
> set of AIO statements to a consumer sample and
> collect consumers' responses; data are cluster
> or factor analyzed to develop groups of con-
> sumers with relatively uniform life styles;
> these groups, considered to be market segments,
> can be described in terms of the AIOs or pos-
> sibly the demographics which might discriminate
> between them (123:53).

These new market segments exhibit rich life style char-

acteristics, and an awareness and understanding of them

can help direct a firm's promotional efforts.

One of the first studies of this kind was done

by Pessemier, Teach and Tigert at Purdue University in

1965 (62). Working with 150 AIOs and a variable number

of personality factors, a total of 22 life style factors

or segments were generated and used as predictors of

various measures of market behavior. Among these were

advertising slogan awareness, brand recognition, pur-

chase concentration by brand for several product

classifications, and purchase of a local service

commodity.

Wilson (132), working with a sample of home-
makers, identified life style factors or segments such
as "happy housekeeper," "fashion conscious," and
"special shopper." These factors were then successfully
related to such indicators of market behavior as usage
of a number of products, number of hours spent watching
television, and magazine reading.

New market segments were also identified by Ziff
(139), who worked with a panel of housewives. On the
basis of 214 general AIO statements, 6 factors were
identified. From product-specific statements (drugs), 4
factors were generated. Both general and product-
specific statements were able to identify homogeneous
segments, but the latter provided richer understanding.

Pernica (61) identified types of consumers
responsive to different promotional schemes. He found
that media placement could be guided by consumers'
reading and viewing habits and demographic profiles
(123:53).

Weisenberger (123) used AIOs to generate new
general segments which were then tested for universality.
The general segments identified were not of an enduring
nature.

Douglas and Urban (18) used life style to profile
women in the United States, United Kingdom, and France.
Despite the various instances of data noncomparability,

five factors were identified that explained most of the variance in the responses of participants to life style statements. They further concluded that there was a basis for examining life style patterns in international markets. In addition, their study revealed that differences in life style varied from one product class to another (18:53).

Richards and Sturman (78) used responses from a sample of women to both general and product-specific AIOs. The purpose of their study was to identify segments relevant to the marketing of bras. Five segments were defined--conservative, fashionable, brand conscious, outgoing, and home/price conscious. The study helped in the selection of target markets for bras, subsequently guiding product design, positioning and sales promotion. More important, the study revealed that life style segmentation can be useful, even in the apparel goods market, where a high degree of unpredictability prevails (78:90).

Friedlander (23) drew upon life style research to explore the diverse patterns within American society. Three major life style dimensions emerged--formalistic, sociocentric and personalistic. Inferences were then drawn concerning intergenerational issues, cultural change and future organizational structures.

Recently, an extensive life style study of the Atlanta market area was conducted (9). Factor and cluster analyses identified market segments of males and females with direct implications for target marketing.

Of a macro nature was the study developed by Needham, Harper and Steers with a sample of 3,288 consumers from throughout the United States (6). Based on the answers to 199 Likert-scaled statements, the U.S. population was divided into ten different life style segments, five female and five male. Segments such as "Thelma, the old fashioned traditionalist," and "Candice, the chic suburbanite," emerged.

Life Style Versus Other Segmentation Approaches

Hustad and Pessemier (128) contend that AIO-based life style characteristics are more relevant to the ultimate consumer act of purchase than are demographic and personality factors (see Figure 3-3). Their model implies that it should be easier to explain and predict consumer behavior by means of life style as opposed to demographic or personality variables. This same argument has been defended by Wells (128), Ziff (138), Yankelovich (134) and Demby (14). Plummer (71) has gone a step beyond and stressed that demographic data merely provide the skeleton of consumer study. It is life style data that add meat to these bare bones.

In counterargument, some contend that consumer information obtained through life style research is merely a reflection of demographic data. They see little independence between demographic and life style data. Although dependence between these two types of data has been found in the past (120:434), "there is little doubt among those that have had experience in this field that (life style) data contain information that cannot be found in, or inferred from, demographics alone" (128). In addition, life style differences have been found when demographic differences did not exist. Moreover, life style data add a richness to demographic information that is useful to both product managers and advertising copywriters (128:462).

Empirically, in contrast to other approaches to market segmentation, life style research has been found to generate a more complete body of information about consumers, to discriminate better between segments, and to predict market behavior better.

In terms of generating a more complete body of information, life style data have been found to be better than demographics (4, 54, 66, 68, 69, 81, 101, 104, 127).

In terms of the ability of life style to discriminate between segments, Villani (121, 120) has found it better than either personality or demographic characteristics in explaining television viewing

behavior. This is in agreement with Darden and Perrault's (13) finding that media exposure is a function of life style, and with Pessemier and Tigert's study (63) that found AIO-based life style factors superior to either demographic or personality ones.

McCullough (52) concluded that life style was as effective as demographics in discriminating between patrons and nonpatrons of a retail store in Texas. He recommended that life style should be used as a supplement to rather than a substitute for demographics, on the basis that it helps the analyst obtain a more complete profile of customers.

A similar conclusion was drawn by Sheth (84). His basic argument in favor of a more integrated approach to segmentation, with demographic, life style, and socioeconomic variables complementing one another, rested on the fact that none of these, by itself, thoroughly explains consumption behavior, especially at the level of an individual or household's brand choice.

Bushman (11) found life style variables better discriminators than demographics of those who liked and did not like a variety of products. Hasenjaeger's (32) analysis of selected decision-making processes of rural and urban groups found life style capable of identifying differences not revealed in the socioeconomic analysis of the two groups.

Finally, life style factors can predict market behavior. This ability has been observed in many studies conducted in the recent past. Pessemier, Teach and Tigert (62), in their large-scale study at Purdue University, found life style scales to be good predictors of market behavior. In addition, they concluded that life style did a better job at prediction than did either demographic or personality factors.

Wilson (123) analyzed the living patterns of homemakers and concluded that life style factors were more accurate than demographics in predicting market behavior as measured by usage of a number of products, number of hours spent watching television, and exposure to magazines.

Good (28), in a study relating consumer life styles to market behavior regarding household furniture, found life style factors better than demographics at predicting market behavior. The same conclusion was reached by Reynolds and Darden (77) in their study of intermarket patronage and consumer outshopping.

Problems, Criticisms and Benefits

As with any other new area of research, problems abound in life style research. They range from lack of underlying theory to difficulties in data gathering, analysis and interpretation.

The most pressing problem is the lack of a
conceptual framework to explain the motivational process
underlying life style factors (61:50, 7:198). The
attempts to relate AIO-based life style factors to
market behavior have been steps in the right direction.
A body of literature is emerging which seems to be
building the theoretical foundations for future research
in this area. Life style research has been refined at
both the definitional and methodological levels, as
discussed earlier in the chapter. The fact that life
style research is capable of explaining and predicting
phenomena, as illustrated by the many empirical studies
discussed here, indicates the potential that this area
holds for furthering the knowledge of consumer behavior.

At the technical level, two sets of problems
emerge. One involves the results of life style research
and segmentation, and the other concerns the way data
are collected, analyzed, and interpreted.

Segments generated by the life style approach
overlap and show low levels of correlation with market
behavior (130). In addition, some segments may be
diffuse (6).

The overlapping, regardless of the method used
in generating segments (judgement, or R- or Q-factor
analysis), exists because consumers' perceptions of
products overlap (130:33). Even when overlapping is

present, further data manipulation seems capable of identifying genuine differences.

The problem of low correlation with market behavior must be viewed from a broader perspective (102:33). First, low correlations are typical of the social sciences, where prediction is difficult. Second, studies indicate that life style factors have consistently performed better than demographics and personality factors in explaining and predicting market behavior. Third, correlations may appear low initially, but when a further breakdown of data is performed (for example, when heavy users are further segmented), experience has shown that correlation levels tend to improve.

With respect to segment diffuseness, experienced researchers tend to explain this as a reflection of the degree of complexity prevailing in the marketplace. Moreover, some contend that marketing decisions are constantly being made based on data no less diffuse than those produced by life style research (6:81).

The second set of technical problems involves the gathering, analysis and interpretation of life style data (125). With respect to data gathering, the format of the questions (for example, ambiguous statements) and their content (for example, too many statements on the same dimension) may confuse the respondents and produce invalid data.

In terms of analysis, techniques such as factor analysis may cause problems (125:348). R-factor analysis, for example, generates a factor that is the product of many inputs. The assumption that it represents an actual market entity is difficult to defend (125:349). Q-factor analysis also has pitfalls. It is characteristically low in reliability (125:351) and tends to generate small segments (125:352). The use of a less sophisticated technique, such as simple cross-tabulation, offers problems too. For example, simple cross-tabulation may overlook those life style elements that the subgroups do not share (125:350). In addition, it may induce erroneous generalizations, that is, permit statements about an attitude not held by more than 50% of the respondents (125:351).

With respect to data interpretation, the major problem is inexperience. It takes an experienced analyst to interpret the findings properly (125:355).

Despite the importance of these technical difficulties, they are not sufficiently critical to warrant abandonment of the life style research technique. First, their impact can be minimized if the analyst exercises caution before defining and interpreting results. Second, most of the problems stem either from the technique used to analyze the data (factor analysis, cross-tabulation) or from the approach used to gather

them (questionnaire survey). They are not inherent in life style research. Finally, the life style approach has so many virtues that it should not be abandoned.

There are several advantages to life style research. First, it works with large samples, requires little intervention by an interviewer, and permits a great quantity of data to be unambiguously transferred from questionnaire to computer and be easily analyzed by means of sophisticated techniques (125:37). Second, it provides marketing with a new tool for product and message positioning and it helps to explain purchase behavior (72:36-37). Third, life style research has been found effective in describing existing market segments, in developing new segmentation variables, and in identifying new market segments. Fourth, life style, as a segmentation approach, has frequently been proven better than demographic, personality and socioeconomic variables at explaining and predicting market behavior.

Summary

Life style research is based on the premise that the more one knows about the person with whom one is attempting to communicate, the more effective the communication is likely to be. This premise has guided most research efforts thus far, and it seems to justify life

style research as a viable analytical tool for the study
of consumer behavior.

Life style deals with the way people live and
spend their time, energy and money. Psychographics, in
comparison, deals with an individual's psychological
motivations for buying.

According to some researchers, life style
characteristics are a step closer to market behavior
than are either demographic or personality factors.
They have been mostly operationalized in terms of
activities, interests and opinions statements--AIOs.

Notwithstanding the scarcity of research in the
area of reliability and validity, past studies have on
some occasions shown life style to be a reliable
research tool. With respect to validity, studies have
indicated adequate performance at the predictive level.

Life style research has found applications in
message and media selection, product positioning, and
retailing. As an approach to market segmentation, it
has enhanced the description of existing market segments
and has developed new segmentation variables and
identified new market segments.

As a market segmentation approach, life style
has frequently outperformed demographic, personality,
and socioeconomic variables in discriminating between

market segments and in explaining and predicting market
behavior.

Despite the many problems with this new
research technique, "more than a decade of research has
clearly established the value of life style research to
the practioner" (7).

CHAPTER IV

RESEARCH METHODOLOGY

Introduction

This chapter describes the research design used in the determination of whether life style homogeneity exists within the single (1-person) household market. It first describes the overall research framework, with special emphasis on the variables used. Next, it discusses the research instrument and the pretest. This is followed by an analysis of the sample and the sampling method used. Finally, the results of the data collection are presented, and the various analytical and statistical tools are described and evaluated.

Research Design Framework

The study was divided into three phases. First, to verify the representativeness of sample respondents, a demographic comparison was made of survey respondents with both Lansing SMSA single (1-person) householders and those in the U.S. population at large.

The second phase involved the identification of life style factors among single (1-person) householders. Responses to the set of AIO statements were factor

93

analyzed, which resulted in the identification of eleven life style factors underlying thirty-two of the AIOs.

The third phase focused on the actual life style differentiation of previously selected demographic segments. This was done in three stages. First, the profile of each of the eleven selected demographic segments was drawn. Second, the Kolmogorov-Smirnov, one-sample, two-tailed test was applied to each segment to determine whether the responses to the thirty-two AIOs exhibited significant differences other than those caused by chance variation. Third, the major hypotheses, H1 through H7 (see Chapter I), were tested by means of the Kolmogorov-Smirnov, two-sample, two-tailed test. The test required the determination of working hypotheses, defined in Chapter V.

Demographic Variables

To compare the sample of respondents with both Lansing SMSA single (1-person) householders and those in the population at large, sex, age, marital status, income, home tenure, education, and occupation were chosen.

Of these census-based categories, sex, age, and marital status best reflected the trend toward living alone. In fact, changes and shifts along these dimensions paralleled the growth of this phenomenon (see

Chapters I and II). The subcategories of sex, age, and marital status were therefore selected as representative demographic aspects of the single (1-person) household market. In terms of these characteristics, the existence of life style homogeneity within the single (1-person) household market was investigated.

In the category of sex, the trend toward living alone has coincided with basic changes in the role of women in society. In recent years, increasing numbers of women have sought careers, furthered their education, and joined the labor force (75). In addition, they have suffered less than previously from salary and credit discrimination (75, 94). They are increasingly post-poning marriage (the median age at first marriage rose 1.5 years between 1960 and 1978) (see Chapter II, Table 2-4) and are joining the ranks of the organized women's movement. These changes are helping to create conditions conducive to living alone. A comparison between single (1-person) female and single (1-person) male house-holders, as stated in hypothesis H1, was the means chosen to determine the level of life style homogeneity prevail-ing within the single (1-person) household market with respect to sex.

Regarding age, in the 1970s there has been a growing independence of the young from their parents and a greater acceptance of alternative living arrangements

by society (75). Among adults 18 years old and older,
the emphasis on and growing importance of the young has
meant an almost natural breaking point between those
18-34 years old and those 35 and older. The younger
segment increased its share of the total population in
the 1970s more than did the segment 35 years old and
older (see Chapter II, Table 2-3). In 1978, the 18-34
group offered the greatest market potential and discre-
tionary power (98:60). In terms of the single (1-person)
household market, households headed by those under 35
grew more than those headed by people over 35 years of
age and older during the 1970s (95:14). Nevertheless,
in 1978 most adults living alone were 35 years old or
older (115:45).

Within the group 18-34 years old, 25-34 year
olds warrant special analysis. In 1978, this group
comprised 15.5% of the total population, compared to
13.2% for 18-24 year olds (118:15). The 25-34 group
comprised 16.2% of the U.S. population of single
(1-person) householders; only those aged 55-64 and 65
years old and older accounted for higher percentages.
In addition, the number of single (1-person) households
headed by 25-34 year olds grew more than any other age
segment in the first eight years of this decade (114:5).

Within the group 35 years old and older, those
65 and older occupy a special place. As a percentage of

the total U.S. population, this group grew very little

during the 1970s (118:15), but it is expected to

comprise one-fifth of the population by the year 2030

(83). Despite the recent growth of the living alone

phenomenon among those under 35 years, in 1978 the group

65 years old and older still accounted for 40.7% of the

total number of single (1-person) householders in the

U.S. population (115:45).

In this study, the following comparisons of age

segments were made: 18 to 24 versus 25 to 34 year olds;

those 18 to 34 versus those 35 years old and older; 18

to 34 year olds versus those 65 years old and older; and

those 25 to 34 versus those 35 years old and older.

These comparisons were the means chosen to determine the

level of life style homogeneity prevailing within the

single (1-person) household market with respect to age,

as summarized in major hypotheses H2, H3, H4, and H5.

Marital status is another important demographic

factor. There recently has been a weakening in the

married segment of the population (see Chapter II,

Table 2-5). In 1960, 69.3% of males and 65.9% of

females were married; in 1978, the figures were 62.8%

and 58.4%. Conversely, the shares of the various

singles segments (those never married and those divorced,

separated, or widowed) have all risen with the exception

of the widowed segment. The growing popularity of the

single life vis-a-vis marriage has paralleled the trend in the 1970s toward marriage postponement (116:4), divorce (118:17), and cohabitation (118:19).

Among singles living alone, special attention should be directed to those who have never married. In contrast to divorced, separated, or widowed people, they are at the pre-marriage living alone stage. An increasing percentage of U.S. single (1-person) households is maintained by single (never-married) people (114:5). The figure reached 31.7% in 1978 (115:55). In comparison, the percentage of single (1-person) households maintained by divorced, separated, or widowed persons declined during the 1970s.

Within this latter group, widowed people hold a special place in the living alone explosion of the 1970s. Contrary to divorced or separated singles, who usually live alone out of choice, the widowed live alone because of reasons beyond their control. In the past, widowed singles constituted the majority of people living alone, but in 1978 they comprised only 43.1% of U.S. single (1-person) householders (115:55). There has been a decline in the share of this segment in the 1970s. Households headed by divorced or separated singles increased their share of single (1-person) households to an all-time high of 25.2% in 1978 (114:5, 115:55).

In this study, two comparisons of marital status were made: those never married were compared to divorced, separated, or widowed people, and divorced or separated were compared to those who have been widowed. These comparisons were the means chosen to determine the level of life style homogeneity prevailing within the single (1-person) household market with respect to marital status, as summarized in hypotheses H6 and H7.

Life Style Variables

Eighty-five statements about activities, interests, and opinions (AIOs) were selected from the review of the literature on life style research and segmentation (see Chapter III). Statements were chosen on the basis of how frequently each appeared in past studies and their relevance to an investigation of the life style patterns of people living alone.

The AIOs are general in nature. The choice of general as opposed to product-specific statements was a consequence of the exploratory nature of the study, which required a wide coverage of life style dimensions, and the recognized usefulness of general AIOs as segmentation variables. The review of the literature did not rule out general statements as effective alternatives to product-specific ones, nor did it establish the

superiority of the latter in every research problem (see
Chapter III).

With respect to the issue of statement standardi-
zation, it was felt that a compromise should be worked
out. The selected AIOs are ad hoc in nature; an effort
was made to choose those more apt to portray accurately
the life style of people living alone. Nevertheless,
many of those selected had previously been used in
standardized batteries of AIOs in other life style
studies.

Finally, the AIOs eventually assembled strike a
balance between multi-item scales and individual state-
ments. The use of more than one item representing the
same life style dimension offers, as is revealed in the
literature, the advantage of more precise identification
of the underlying dimensions being investigated. Multi-
scale items may compartmentalize the study around a
limited number of life style dimensions. To prevent
this compartmentalization, individual and apparently
unrelated statements were incorporated into the final
battery of AIOs, reproduced in Appendix C.

Instrument and Pretesting

The survey instrument used in this study contains
a total of ninety-two questions, seven of a demographic
nature (sex, age, marital status, income, home tenure,

education, and occupation) and eighty-five of a life
style nature (AIOs). Appendix C shows the instrument in
its final form.

The demographic categories and subcategories are
census-based. The AIOs were arranged in accordance with
a 5-point Likert scale: "strongly agree (SA)," "agree
(A)," "uncertain (U)," "disagree (D)," and "strongly
disagree (SD)." A numerical ranking accompanied each of
these choices ranging from 1 ("strongly agree") to 5
("strongly disagree").

Prior to data collection, the questionnaire was
pretested. This process sought to determine people's
willingness to cooperate with the research effort, the
comprehensiveness and clarity of each statement, and
the appropriateness of using a 5-point scale.

A convenience sample of 40 people, 21 of whom
were staff members in the College of Business, Michigan
State University, was selected. A copy of the question-
naire and a letter of introduction asking for coopera-
tion were sent to each person.

The results of the pretest indicated that sample
participants were willing to cooperate. The response
rate from the College of Business staff was 61.9%,
compared to 78.9% from the remaining 19 people (chosen
from the population at large). No feedback was provided
as to whether or not the statements were comprehensive.

With respect to clarity, the pretest revealed that most questions were straightforward and clear. No question was entirely rewritten for the final questionnaire. Finally, no negative feedback was received as to the appropriateness of the 5-point scale.

Sample and Sampling Method

A two-step sampling approach was used in this study. First, a random list of 10,000 single (1-person) householders living in the Greater Lansing Metropolitan Area was purchased from R. L. Polk & Co. (73). Second, two samples were systematically selected from that list. "A systematic sample is one in which each sample element has a known and equal probability of selection" (29:212). In systematic sampling, "the permissible samples of size n that are possible to be drawn have a known and equal probability of selection, while the remaining samples of size n have a probability of zero of being selected" (29:213).

Systematic sampling offers two major advantages (29:213). First, it may increase representativeness if the sample is ordered on the basis of a criterion of interest to the researcher. Second, it tends to lead to low sampling error. The major disadvantage is that estimation of the variance of the universe based on sample variance is difficult because the probability of

other samples being chosen, once the systematic interval
is defined, is reduced to zero (29:213).

Initially, a sample of 1,000 names was chosen.
The selection was made according to the following
procedure: (1) names were numbered from 1 to 10,000;
(2) 10,000 was divided by 1,000 to determine the selec-
tion interval, in this case 10; (3) a number between 1
and 10 was randomly chosen to determine the first name
to be drawn from the list, in this case, 9. Once the
first name had been selected, the other 999 were
systematically drawn at intervals of 10 (the second
name was the nineteenth on the list, the third was the
twenty-ninth, and so on).

This sample of 1,000 names comprised the first
mailing. A second mailing was necessitated by the large
number of nondeliverable questionnaires returned by the
U.S. Postal Service.

The drawing of the second sample of 500 names
followed a similar procedure. The remaining 9,000
names were divided by 500 in order to determine the
interval magnitude, in this case, 18. A number between
1 and 18 was randomly selected, identifying the first
name to be drawn, in this case, 6. Once the first name
had been selected (sixth on the list), the other 499
were systematically drawn at intervals of 18 (the second
name was the twenty-fourth, and so on). This procedure

meant that the names selected in the first sample draw-
ing were avoided.

Data Collection

The data were collected by means of a mail
questionnaire (see Appendix C), a method which offers
several advantages: coverage of a wide geographic area,
no field work, reduction of interviewer bias, elimina-
tion of distortion due to time lags, and low cost
(42:440, 131:83). The disadvantages include low
response rates, a bias in favor of people who are
interested in the subject, and slow returns (131:83).
Some of these problems may be minimized by follow-up
letters and monetary incentives, although total correc-
tion is very unlikely (42:440).

The first mailing was made on 18 November 1978.
The questionnaire, letter of introduction (see Appendix
A), and a prestamped return envelope were sent to 1,000
single (1-person) householders systematically selected
from the R. L. Polk list. The letter of introduction
requested cooperation and assured strict confidentiality.
The deadline for accepting returns was set for 18
December 1978.

On 1 December 1978, approximately two weeks after
the first mailing, it was decided that a second mailing
should be made; a large number of nondeliverable

questionnaires had been returned by the U.S. Postal
Service. The Postal Service offers as reasons for
nondelivery: incomplete or nonexistent addresses,
addressee not known at given address, or addressee
moved leaving no forwarding address. A second sample of
500 names was then systematically selected. The survey
package (introductory letter, questionnaire, and pre-
stamped return envelope) was mailed to each. The dead-
line for accepting returns from this second mailing was
set for 31 December 1978.

On 4 December 1978, follow-up cards (see Appendix
B) were sent to those in the first mailing who had not
returned a completed questionnaire. The mailing of
reminders was facilitated by the sequential numbering of
each questionnaire mailed, which allowed the researcher
to keep track of responses. Returned questionnaires
included both usable and nonusable ones. The latter
were those from respondents who were married, were not
living alone, or who were no longer living in the Greater
Lansing Metropolitan Area; those which had not been
completely filled out; those from physically incapacita-
ted people who had received help in completing the
questionnaire; and those filled out in the name of
deceased respondents. These were eliminated from the
final data base.

The use of follow-up cards to improve the mail survey response rate has been found quite effective in many studies, as reported by Kanuk and Berenson (42:440). Tull and Hawkins (106:393) and Wentz (131:88) have also recommended the use of reminders as a means of reducing the nonresponse rate.

On 15 December 1978 follow-ups were sent to all those who had not responded to the second mailing. The same response control procedure used in the first mailing of reminders was again used.

On 31 December 1978, data collection ceased. The results are reported in Table 4-1. Two major conclusions can be drawn. First, the survey response was similar in both mailings. The table indicates, for example, that the proportion of nondeliverables was very similar in both mailings. Similarity was also found in the proportion of nonusables and in the magnitude of the response rates obtained. These findings reveal a relatively high degree of homogeneity within the list of 10,000 names, which apparently was not skewed in any direction of interest.

The second conclusion concerns the response rate obtained. In Table 4-1, Response Rate III is calculated by dividing the total number of usable questionnaires returned by the effective sample (the sample originally selected minus nondeliverables); the result is 26.8%.

TABLE 4-1.--Data Collection Results.

Questionnaires Mailings	Number in Mailing (A)	Not Deliverable[a] (B)	Effective Sample (A-B)	Usable (C)	Not Usable[b] (D)	Response Rate I $\left(\dfrac{C+D}{A}\right)$	Response Rate II $\left(\dfrac{C+D}{A-B}\right)$	Response Rate III[c] $\left(\dfrac{C}{A-B}\right)$
First Mailing	1,000	353	647	174	49	22.3%	34.5%	26.9%
Second Mailing	500	179	321	85	23	21.6%	33.6%	26.5%
Survey Total	1,500	532	968	259	72	22.1%	34.2%	26.8%

[a] Questionnaire resturned by Postal Service due to incomplete address, non-existent address, addressee not known or addressee moved without leaving forwarding address.

[b] Questionnaire returned by respondent who was either married, not living alone, or not living in the Greater Lansing Metro Area any longer. In addition, incomplete and not filled out questionnaires were also labeled "not usable" along with those returned by physically incapacitated people who had their questionnaire filled out with the help of others and those questionnaires filled out in the name of deceased respondents.

[c] Effective response rate, division of total number of usable questionnaires by effective sample.

This rate is comparable to those ordinarily found in mail surveys; as Kerlinger (44:414) contends, "generally poor returns of less than 40 or 50% are common." Wentz (131:83) has found that response rates of 40% or better are exceptional, with returns of 5 to 10% being the most common. Thus, the rate for this survey falls within an acceptable range.

Data Analysis

After completing the data collection, the demographic and life style (AIO) information gathered from 259 single (1-person) householders was keypunched onto IBM cards. In order to ensure accuracy, keypunching and coding of each questionnaire were double checked.

The data were analyzed in three phases. First, a demographic comparison was made of the sample respondents and single (1-person) householders in the Lansing SMSA and the U.S. population at large through the use of a discrepancy index. Second, life style factors were identified from among the responses to the eighty-five AIOs by means of factor analysis. The third phase involved three stages. The profile of each demographic segment was drawn. Next, the Kolmogorov-Smirnov, one-sample, two-tailed test was applied to each segment to determine whether the differences in response to the AIOs could be attributed to chance. Finally, the

Kolmogorov-Smirnov, two-sample, two-tailed test was used to test each major hypothesis, H1 through H7. The test sought to identify whether or not there were significant life style differences among the previously defined demographic segments.

Discrepancy Index

A discrepancy index measures whether a certain category in the population is being under or over represented by a sample drawn from the same population (46:82). It therefore indicates the representativeness of the sample chosen in relation to the larger population from which it is drawn.

An example of how a discrepancy index works is offered in Table 4-2 for clarification. The example deals with simulated and not actual data. The table shows that sample respondents over represent females in the Lansing area by 75%, whereas males are under represented by 50%.

In this study, a discrepancy index was used to determine whether selected demographic features of single (1-person) householders in the Lansing SMSA and the U.S. population at large were over or under represented in the survey sample.

TABLE 4-2.--A Simulated Example of an Application of Discrepancy Index.

Demographic Category (Sex) / Percentage and Index	(%) of Sample Respondents (A)	(%) of Lansing SMSA Single (1-Person) Householders (B)	Discrepancy Index (%) $\left(\frac{A-B}{B}\right) \times 100$
female	70	40	+75
male	30	60	-50

Factor Analysis

Wells and Sheth (129:459) define factor analysis as "a multi-variate statistical technique that addresses itself to the study of interrelationships among a total set of observed variables." It may be used to determine the underlying dimensions among a set of variables, to test hypotheses about relations among variables, and to develop measuring devices which may be used as new variables (129, 29, 58). While searching for the under-lying dimensions within a data set, the technique has the ability to summarize large numbers of variables or entities into smaller sets. The use of factor analysis to test hypotheses and to develop new measuring vari-ables are neither common nor readily accepted by scholars and practitioners.

The factor analytic process of massaging data, although mathematically complex, is conceptually simple (29:421). Given a set of variables about which actual observations have been recorded, factor analysis explores which variables exhibit high intraset and low interset correlation. It then determines the number of sets in existence, each set defining a factor or dimen-sion. Finally, it answers the question of whether the dimensions themselves can be considered uncorrelated.

With respect to the measurement scale of the variables being factored, most models require

interval-scaled data (29:149). Nominal- and ordinal-scaled data may also be factor analyzed. With these scales, the analysis tends to be less clear (82:224). In the specific case of nominal-scaled data, factor analysis can only be applied if data can be transformed to a two-point scale.

Prior to the actual factoring of a data set into a smaller one, three somewhat subjective but very important decisions must be made (58:470-473). First, it must be decided whether the research interest lies in the relationships among variables or among people. Second, the type of data to be factored, and the factoring technique to be used, must be defined. Third, the type of rotation desired must be stipulated.

With respect to the first decision, the choice is between exploring the correlations among variables, over a group of respondents at one point in time (R-type factor analysis), or seeking correlations among respondents over a group of variables at one point in time (Q-type factor analysis).

The second decision is of a two-step nature. First, it must be decided whether to factor a correlation matrix, a covariance matrix, or a cross-product matrix (129). Once this is determined the question arises of which factoring technique to use, a principal components model or a common factor model. Technically,

the main difference between the two models lies in what
will be used in the diagonal of the correlation matrix,
unity or approximated communalities. The principal
components model gives an exact transformation of the
basic data set. The common factor model assumes that
the observed variables are influenced by many deter-
minants, some of which are shared by other variables
(common factors), while others are not shared by any
other variable (unique factors) (129:471). The common
factor model, although less exact, tends to be more
realistic, particularly in the area of human attitudes
and behavior, where interdependence among variables and
complexity are rules rather than exceptions.

The third decision involves the choice between
rotational methods. The need for rotating a matrix to
find a terminal solution stems from the indeterminacy
problem. Indeterminacy refers to the infinite number
of summary data sets that can be obtained through factor
analysis from the information on the original data matrix
(85:137). In other words, there is no unique set of
factors capable of representing all the richness of the
original data. Rotation enables one to choose from
among different alternative ways of arriving at the
terminal or final solution, thus reducing the indeter-
minacy problem and possibly achieving a higher degree of
parsimony. There are two types of rotational methods,

orthogonal and unorthogonal. Orthogonal methods yield factor solutions that are totally uncorrelated to one another whereas unorthogonal methods yield correlated results. The former is mathematically simpler but empirically not as realistic as the latter (58:472).

Factor analysis produces results that must be understood before any attempt is made to use them. While summarizing a data set into a smaller one, it generates factors. These may be constructs, hypothetical entities underlying variables, scales, tests, items or measures of almost any kind (44:659). In addition, it yields factor scores, linear combinations of an individual's actual scores (85:141). Factors are in actuality composites of variables. The relationship between a factor and its component variables is defined by factor loadings, which depict how closely each variable is related to each factor (129:460). A factor loading is no more than a correlation coefficient between a factor score and a variable score, varying between -1 and +1. The closer it is to +1, the closer the relationship between each original variable and its surrogate factor.

Two other results are also important, communality and eigenvalue. Communality reflects how much of each variable is accounted for by the underlying factors taken together (129:461). An eigenvalue indicates the relative

importance of each factor in accounting for the variance of a particular set of variables (129:461).

Factor analysis was used in this study to uncover the life style factors underlying the AIO data gathered on single (1-person) householders residing in the Greater Lansing Metropolitan Area.

The development of life style factors was accomplished by means of the SPSS computer program (58:468-514). An R-type factor analysis was performed, using a common factor factoring technique, PA2. The final or terminal factor solution was reached by means of an orthogonal rotation, VARIMAX.

Kolmogorov-Smirnov, One-Sample, Two-Tailed Test

The Kolmogorov-Smirnov, one-sample, two-tailed test measures goodness of fit (86:47). It is concerned with the degree of agreement between the distribution of a set of observed, sample values and the values specified in a theoretical distribution. The application of this test requires randomly selected samples, ordinal-scaled data, and continuous sampling distributions.

The null hypothesis states that there is no difference between the frequency of responses to each variable category (86:48). Any difference is thus assumed to be caused by chance variation.

116

Siegel (86:50) proposes the following steps for the application of the test. First, specify the cumulative step functions under the null hypothesis. Second, arrange the observed scores in a cumulative distribution, pairing each interval of the observed distribution with those of the theoretical one. Third, for each step on the cumulative distribution, subtract the observed value from its theoretical pair. Further, by inspection, identify the maximum absolute difference (Kolmogorov-Smirnov, calculated statistic), comparing it with the critical value of the test (Kolmogorov-Smirnov, critical statistic) to be obtained from the appropriate table (86:251).

The Kolmogorov-Smirnov, one-sample, two-tailed test of goodness of fit offers several advantages (86:51, 53:76-76). First, it detects smaller differences than does chi-square. Second, its power is known and its boundaries calculated, whereas the power of chi-square is generally not known. Third, it treats individual observations separately, thus not losing information to the collapsing of categories, which is quite common with chi-square. Fourth, it requires less computation time than does chi-square. One general advantage of the Kolmogorov-Smirnov is its applicability to any sample size. Chi-square may not be applied at all when the sample is too small.

The Kolmogorov-Smirnov, one-sample, two-tailed
test of goodness of fit was used in this study to
determine whether any observed differences between
responses to variable categories could be attributed to
chance. The thirty-two AIO statements identified by
factor analysis were the variables considered. The
categories were the ordinal categories of the Likert
scale used.

The SPSS-6000 Supplement computer program
(90:8-12 through 13) was used in testing the following
demographically defined single (1-person) household
segments: males; females; 18-24 year olds; 18-34 year
olds; 25-34 year olds; those 35 years old and older;
those 65 years old and older; single (never-married);
divorced, separated, or widowed; divorced or separated;
and widowed.

These samples met all three requirements pre-
sented earlier. The null hypothesis stipulated that for
each sample there was no difference in the frequency of
responses to each of the five categories of the Likert
scale used: "strongly agree (SA)," "agree (A),"
"uncertain (U)," "disagree (D)," and "strongly disagree
(SD)." Any observed differences were considered chance
variations. The alternate hypothesis stated that the
frequencies of responses were not equal, or that the
sample and the theoretical distribution differed.

For each sample, the program defined a theo-
retical cumulative distribution under the null hypoth-
esis. Since the null hypothesis stipulated no dif-
ferences among variable categories, the theoretical
cumulative distribution was 20, 40, 60, 80 and 100%,
corresponding to the categories in the Likert scale.
The observed sample scores in percentages were then
arranged in a similar cumulative distribution, pairing
each interval of the observed distribution with those
of the theoretical. For each interval, the observed
value was subtracted from the theoretical. The program
then computed the largest differences, positive, nega-
tive, and absolute. The largest absolute difference
(Kolmogorov-Smirnov calculated statistic) was then
reported by the program along with its significance
level. The significance levels of each test, on every
variable for every sample, were automatically calculated
by the computer and printed. A check was performed by
resorting to the appropriate table (86:251).

Kolmogorov-Smirnov, Two-Sample, Two-Tailed Test

This test seeks to determine whether two
independent samples have been drawn from the same
population or from populations with the same distribution
(86:127). It is sensitive to differences in central
tendency, dispersion, and skewness between any two

samples. The application of the Kolmogorov-Smirnov,
two-sample, two-tailed test requries independent,
randomly selected samples, ordinal-scaled data, and
continuous sampling distribution.

The null hypothesis under this test states that
the two samples or groups are from the same population
(86:128). The two-tailed alternate hypothesis states
that the two samples or groups are from different
populations.

Siegel (86:135) proposes the following steps
for the application of this test. First, arrange each
of the two groups in a cumulative frequency distribu-
tion, using the same intervals for both. Second, by
subtraction, determine the differences between the two
sample cumulative distributions at each listed point.
Third, by inspection, determine the largest of these
differences, which in the case of a two-tailed test is
the maximum absolute difference (Kolmogorov-Smirnov
calculated statistic). Fourth, test for significance
by comparing the calculated statistic with the
Kolmogorov-Smirnov critical statistic to be obtained
from the appropriate statistical table.

The Kolmogorov-Smirnov two-sample, two-tailed
test is more powerful than either chi-square or the
median test; it is less powerful than either the t-test
(96%, for small samples) or the Mann-Whitney test (86:36).

It was used in this study to determine whether life
style differences existed between demographically
defined segments of single (1-person) householders.
The demographic segments of single (1-person) house-
holders. The demographic segments of single (1-person)
householders compared were the following: males versus
females; 18-24 year olds versus 25-34 year olds; 18-34
year olds versus those 35 years old and older; 18-34
year olds versus those 65 years old and older; 25-34
year olds versus those 35 years old and older; single
(never-married) versus divorced, separated, or widowed
householders; and divorced or separated householders
versus widowed householders. These segments met all
the requirements for the application of the test.

The null hypothesis stated that there was no
significant difference between demographically defined
segments of single (1-person) householders with respect
to their life style profiles. The alternate hypothesis
stated that there was significant difference between
demographically defined segments with respect to their
life style profiles. Inasmuch as the alternate hypoth-
esis did not stipulate any direction, the two-tailed
test was used.

The SPSS-6000 Supplement computer program
(90:8-32 through 33) was used to test the above major
hypothesis, broken down into working hypotheses (see

Chapter V). The program calculated the cumulative distributions for each pairing of demographic segments on the basis of the 5-point Likert scale ("strongly agree (SA)," "agree (A)," "uncertain (U)," "disagree (D)," and "strongly disagree (SD)"). The largest differences, positive, negative, and absolute (Kolmogorov-Smirnov calculated statistic), were computed and printed, along with the Kolmogorov-Smirnov Z and the two-tailed probability level. The printed probability level represented the level at which the null hypothesis could be rejected, that is, the level at which the Kolmogorov-Smirnov calculated statistic was equal to or larger than the Kolmogorov-Smirnov critical statistic. A check of these significance levels, which took into consideration the size of the samples being compared and the type of alternate hypothesis being tested, was performed by resorting to the appropriate statistical table (86:259).

The probability level at which a statistically significant difference was said to exist between a pair of demographic segmetns over a life style variable, or AIO, was set at $p < 0.10$.

Once differences between two selected demographic segments had either been statistically established or dismissed on the basis of each life style variable (a total of thirty-two life style variables or AIOs, as identified by factor analysis), the significance of each

factor was determined in accordance with the following rules. First, if the number of variables in factor (i) statistically significant (S) at $p < 0.10$ is equal to the number of variables in factor (i) not statistically significant (NS) at $p < 0.10$, then factor (i) is indeterminate (I) at $p < 0.10$. Second, if the number of variables in factor (i) statistically significant (S) at $p < 0.10$ is greater than the number of variables in factor (i) not statistically significant (NS) at $p < 0.10$, then factor (i) is significant (S) at $p < 0.10$. Third, if the number of variables in factor (i) statistically significant (S) at $p < 0.10$ is less than the number of variables in factor (i) not statistically significant (NS) at $p < 0.10$, then factor (i) is not significant (NS) at $p < 0.10$.

An indeterminate factor (I) means that, given the probability level $p < 0.10$, the rules of factor signif-icance defined above, and the number and mix of variables in factor (i), there is not enough information to estab-lish whether a difference between two demographic segments is significant at the selected p level.

CHAPTER V

RESEARCH FINDINGS

Introduction

Results of the survey of single (1-person)

householders residing in the Greater Lansing Metropolitan

Area are presented in this chapter. The results of the

demographic comparison of sample respondents with single

(1-person) householders in the Lansing SMSA and the

United States are presented first. Next, the factor

analysis findings which identified the major life style

factors underlying the statements on activities,

interests, and opinions (AIOs) are discussed. Findings

are then presented on demographic profiles and the test

of goodness of fit applied to each demographic segment.

Finally, the results of the life style differentiation

of selected demographic segments of single (1-person)

householders are analyzed. The chapter ends with a

summary of the findings of the study.

Demographic Comparison of Sample
Respondents and Single (1-Person)
Householders in the Lansing SMSA
and the United States

Introduction

A discrepancy index was used to determine the
degree of representativeness of the sample respondents
in relation to single (1-person) householders in the
Lansing SMSA and the United States. The verification
was based on the census categories of sex, age, marital
status, income, home tenure, education and occupation.
Data on Lansing SMSA single (1-person) householders were
obtained from the 1970 Census of Population (108); data
on U.S. single (1-person) householders came from the
1978 census update (115). The 1970 data were used
because more recent information for SMSAs was either
unavailable or was based on too small a sample to allow
any significant comparative analysis (108).

Results of the Demographic
Comparison

Table 5-1 summarizes the results of the applica-
tion of the discrepancy index. Discrepancy Index I
shows large demographic differences between sample
respondents and Lansing SMSA single (1-person)
householders.

With respect to sex, age and marital status,
the sample overrepresented single (1-person) male

TABLE 5-1.--A Demographic Comparison of Sample Respondents, Lansing SMSA Single (1-Person) Householders and U.S. Single (1-Person) Householders.

Category	Percentage of Sample Respondents (A)	Percentage of Lansing SMSA Single (1-Person) Households[a] (B)	Discrepancy Index I $\left(\frac{A-B}{B}\right) \times 100$	Percentage of U.S. Single (1-Person) Households (C)	Discrepancy Index II $\left(\frac{A-C}{C}\right) \times 100$
Sex					
Male	53.7	35.9	+ 49.6	38.0[b]	+ 41.3
Female	46.3	64.1	− 27.8	62.0	− 25.3
Age					
Under 18	0.4				
18-19	0.0	0.6			
20-24	10.6 } 12.0	1.8 } 10.6	+ 13.2	9.6[c]	+ 25.0
		8.2			
25-34	42.1	14.1	+ 198.6	16.2	+159.9
35-44	15.4	8.2	+ 87.8	7.6	+102.7
45-54	8.5	11.2	− 24.1	9.5	− 10.5
55-64	13.5	17.6	− 23.3	16.4	− 17.7
65 and Over	8.5	38.2	− 77.7	40.7	− 79.1
Marital Status					
Single	58.1	33.3	+ 74.5	31.7[d]	+ 83.3
Divorced	31.4	18.8	+ 67.0	18.4	+ 70.6
Separated	1.2	4.2	− 71.4	6.8	− 82.4
Widowed	9.3	43.6	− 78.7	43.1	− 78.4

TABLE 5-1.--Continued.

Category	Percentage of Sample Respondents (A)	Percentage of Lansing SMSA Single (1-Person)[a] Households (B)	Discrepancy Index I $\left(\frac{A-B}{B}\right) \times 100$	Percentage of U.S. Single (1-Person) Households (C)	Discrepancy Index II $\left(\frac{A-C}{C}\right) \times 100$
Income					
Less than $4,999	9.3 ⎫	55.9 ⎫		56.4[e] ⎫	
$5,000-$5,999	4.3 ⎬ 18.6	7.1 ⎬ 70.6	− 73.6	⎬	− 67.0
$6,000-$6,999	5.0 ⎭	7.6 ⎭		⎭	
$7,000-$9,999	10.1	17.6	− 42.6	14.4	− 29.9
$10,000-$14,999	27.1	9.4	+ 188.3	15.8	+ 71.5
$15,000-$24,999	29.1	1.8	+1,516.6	10.4	+179.8
$25,000-$49,999	13.2	0.6	+2,100.0	2.5	+428.0
$50,000 and Over	1.9	0.0	---	0.5	+280.0
Home Tenure					
Own	39.8	50.9	− 21.8	44.0[f]	− 9.5
Rent	60.2	49.1	+ 22.6	56.0	+ 4.2
Education					
Less than 8th Grade	1.2	10.0	− 88.0	14.4[g]	− 91.7
Eighth Grade	2.7	17.6	− 84.6	12.1	− 77.7
1-3 Years High School	5.1	14.1	− 63.8	14.1	− 63.8
High School	13.7	24.7	− 44.5	27.9	− 50.9
1-3 Years College	25.4	10.6	+ 139.6	14.9	+ 70.5
College Graduate	17.6 ⎫	10.6 ⎫		⎫	
Some Graduate Training	14.1 ⎬ 51.9	3.5 ⎬ 22.9	+ 126.6	16.6 ⎬	+212.7
Post-Graduate Training	20.2 ⎭	8.8 ⎭		⎭	

TABLE 5-1.--Continued.

Category	Percentage of Sample Respondents (A)	Percentage of Lansing SMSA Single (1-Person) Households [a] (B)	Discrepancy Index I $\left(\frac{A-B}{B}\right) \times 100$	Percentage of U.S. Single (1-Person) Households (C)	Discrepancy Index II $\left(\frac{A-B}{C}\right) \times 100$
Occupation					
Professional or Technical	54.8[h]	22.6	+142.5	22.0[i]	+149.1
Manager or Administrator (Exc. Farm Managers)	17.8	7.0	+154.3	11.0	+ 61.8
Sales Worker	3.5	9.4	- 62.8	5.6	- 37.5
Clerical Worker	11.2	25.0	- 55.2	20.0	- 44.0
Craftsman or Kindred Worker	3.6	11.7	- 69.2	8.9	- 59.5
Operative	1.0	9.4	- 89.4	11.9	- 91.6
Non-Farm Laborer	3.6	0.8	+350.0	3.4	+ 5.9
Service Worker	3.5	12.5	- 72.0	15.1	- 76.8
Farmer or Farm Manager	0.5	1.5	- 66.7	1.2	- 58.3
Farm Laborer or Farm Foreman	0.0	0.0	--	0.9	- 44.4
Student	5.1[j]	--	--	--	--
Retired	8.2	--	--	--	--
Unemployed	4.7	--	--	--	--
Others	5.1	--	--	--	--

[a]Data on 1970 Lansing SMSA single (1-person) household population was obtained by accessing Census tapes at Michigan State University Computer Center, East Lansing, Michigan. 1970 data were used because more recent Census data, on a SMSA basis, was mostly unavailable or when available was based on too small of a sample of single (1-person) householders to allow for any significant comparative demographic analysis.

TABLE 5-1.--Continued.

[b]Calculated from U.S. Department of Commerce, Bureau of the Census, _Current Population Reports_, Series P-60, #117, "Money Income in 1977 of Households in the United States" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 45.

[c]Ibid.

[d]Ibid., p. 55.

[e]Ibid., p. 22.

[f]Calculated from U.S. Department of Commerce, Bureau of the Census, _Current Population Reports_, Series P-20, #326, "Household and Family Characteristics: March 1977" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 134.

[g]Calculated from U.S. Department of Commerce, Bureau of the Census, _Current Population Reports_, Series P-60, #117, "Money Income in 1977 of Households in the United States" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 45.

[h]Based on subtotal of respondents excluding non-working categories, i.e., students, retirees, unemployed and others.

[i]Calculated from U.S. Department of Commerce, Bureau of the Census, _Current Population Reports_, Series P-60, #117, "Money Income in 1977 of Households in the United States" (Washington, D.C.: U.S. Government Printing Office, 1978), p. 45.

[j]Based on total number of sample respondents.

householders in the Lansing area by 49.6% and under-
represented females by 27.8%. Respondents overrepresented
younger to middle aged Lansing single (1-person) house-
holders (18 to 44 years old) and underrepresented other age
categories. Overrepresentation was 198.6% for the 25-34
age group. The 65 years old and older group was the one
most underrepresented by the respondents (77.7%). The
sample overrepresented never-married and divorced house-
holders in the Lansing area by 74.5% and 67.0%, respec-
tively. Separated and widowed householders were under-
represented by 71.4% and 78.7%, respectively.

With respect to income, respondents under-
represented lower income (up to $9,999) Lansing single
(1-person) householders and overrepresented higher income
clusters ($25,000 and over).

In terms of home tenure, the proportion of respon-
dents who owned their own home was smaller than the propor-
tion of Lansing single homeowners. The proportion of respon-
dents who rented was greater than the corresponding propor-
tion in the Lansing single (1-person) household population.

The sample underrepresented less educated Lansing
SMSA single (1-person) householders (less than or only a
high school education) and overrepresented college educated
ones. Single (1-person) householders in the Lansing area who
either had graduated from or had attended college were over-
represented in the sample by 139.6% and 126.6%, respectively.

The findings concerning occupation were quite similar. The proportion of sample respondents holding professional (or technical) jobs was much greater than the proportion among Lansing SMSA single (1-person) householders. Differences in a similar direction and of even greater magnitude were found with respect to managerial (or administrative) occupations and in the nonfarm laborer subcategory. Regarding other sub-categories, underrepresentation ranged from 55.2% for clerical workers to 89.4% for operative jobs.

In short, most sample respondents were male, under 35 years of age, had never married, earned $10,000 or more, rented their living quarters, were highly educated (51.9% held a college degree or had done post-graduate work), and were employed in a professional (or technical) or managerial (or administrative) capacity.

This profile is far from typical of most 1970 Lansing SMSA single (1-person) householders. They were predominantly female, 35 years old or older, and were divorced, separated, or widowed. They earned less than $10,000, were as likely to rent as to own their own home, and were not college educated (66.4% had less than or only a high school education). Most held jobs other than professional (or technical) or managerial (or administrative) ones.

These discrepancies could be explained by the fact that data on Lansing SMSA single (1-person) householders were gathered in 1970, those for sample respondents in 1978. The dramatic demographic changes which occurred during the 1970s (see Chapter II) could explain some of the differences. In addition, the geographic areas compared did not exactly overlap. Lansing SMSA encompasses a wider geographic area and a larger population than does the Greater Lansing Metropolitan Area.

Table 5-1 also demographically compares sample respondents and U.S. single (1-person) householders. Discrepancy Index II shows large demographic differences between the two groups.

With respect to sex and age, sample respondents overrepresented single (1-person) male householders by 41.3% and underrepresented females by 25.3%. Respondents overrepresented younger householders (those less than 44 years of age) and underrepresented older groups. The largest differences were observed among 25-34 and 35-44 year olds; Discrepancy Index II shows 159.9% and 102.7%, respectively.

With respect to marital status, the proportion of never-married sample respondents was greater than the proportion among U.S. single (1-person) householders. Similar results were observed in the divorced

subcategory. In contrast, separated and widowed were much more predominant in the single (1-person) household population than among sample respondents.

Sample respondents underrepresented lower income (up to $9,999) U.S. single (1-person) householders and overrepresented the other categories. Of particular importance was the sample's overrepresentation of singles living alone, earning between $25,000 and $49,999 and those earning $50,000 and more; the figures were 428% and 280%, respectively.

With respect to home tenure, some similarity was observed. Sample respondents underrepresented U.S. single (1-person) householders who owned their own home by 9.5% and overrepresented those who rented by only 4.2%.

Large disparities were found in terms of educational attainment and occupation. Sample respondents were more educated than U.S. single (1-person) householders. In the sample, 51.9% had either a college or postgraduate education, compared with 16.6% of the U.S. single (1-person) household population. Respondents also overrepresented U.S. single (1-person) householders who held professional (or technical) or managerial (or administrative) jobs by 149.1% and 61.8%, respectively. Overrepresentation also occurred in the nonfarm laborer subcategory. Underrepresentation occurred in the

remaining occupational subcategories. Proportionally
fewer sample respondents were involved in such activities
as sales, clerical and service jobs compared to single
(1-person) householders in the U.S. population at large.

As mentioned earlier, most sample respondents
were male, aged 35 or younger, had never married,
earned $10,000 or more, were highly educated, rented
their own living quarters and held professional (or
technical) or managerial (or administrative) jobs. This
profile is quite different from that of single (1-person)
householders in the U.S. population at large. The latter
typically were female, older (47.1% were 55 years old or
older), divorced, separated, or widowed and earned less
than $10,000 a year (71.8% earned up to $9,999). They
owned their own home, had little education (most never
went beyond high school), and held jobs other than
professional (or technical) or managerial (or administra-
tive) ones. As a rule, sample respondents and U.S. single
(1-person) householders rented rather than owned their own
home.

The atypical profile of sample respondents vis-a-
vis U.S. single (1-person) householders could be explained
by the fact that the living alone phenomenon affects dif-
ferent areas of the country unevenly. For instance,
singles living alone are quite common in large urban areas
but not very prevalent in smaller areas, like the Lansing

SMSA. Moreover, the aggregate nature of the U.S. figures may account for the fact that they portray the traditional profile of singles living alone (old, divorced, separated or widowed, and so on), while the sample profiles the emerging single (1-person) householders (young, single, and so on).

Identification of Life Style Factors Among Single (1-Person) Householders

Introduction

Life style factors were generated by means of the SPSS factor analysis program (58:468). An R-type factor analysis was performed on the basis of a common factoring technique, PA2. The final factor matrix was determined by means of an orthogonal rotation, VARIMAX.

With respect to number of factors, an eigenvalue of 2.0 was stipulated. Factors rotated were those accounting for a total variance in the data set greater than the variance accounted for by at least two variables combined.

The cut-off level for factor loadings was set at 0.50. Any variable loading below that level on any of the factors was not considered in the final factor set. In general a loading of 0.40 or above is considered quite good, one over 0.50, quite strong (28:51, 132:307).

Results of Factor Analysis

Tables 5-2 and 5-3 summarize the results of the factor analysis performed on the data set. They list the life style factors identified as well as the most representative component variables or statements.

The analysis performed meets all four criteria defined by Zaltman and Burger for establishing the significance of a factor analysis (137:509). First, each beginning eigenvalue should have a value greater than 1.0; 2.0 was the value used in this program. Second, the loadings of the post-VARIMAX rotation should be greater than 0.30; the cut-off adopted here was 0.50, strong by standards of other studies (28, 132). Third, the explained variance of all factors in the factor analysis should be greater than 40%. In this study, the percentage of total variance explained by the eleven factors was found to be 46.1%, comparable to percentages accepted in studies of a similar nature (11, 28). Finally, no variable should load significantly on more than one factor. The analysis of the factor loading matrix, which Table 5-3 summarizes, indicates that significant loadings on more than one factor, by a single variable, did not occur.

Table 5-2 shows the life style factors under-lying the data set gathered on single (1-person) householders. These were Self-Concept, Credit Use,

TABLE 5-2.:   Life Style Factors Generated From AIO
              Statements.

Factor Number	Factor Name	Percentage of Total Variance Explained
1	Self Concept	11.4
2	Credit Use	5.2
3	Appreciation of the Arts	4.8
4	Fashion Consciousness	4.2
5	Religiosity	3.5
6	Price Consciousness	3.4
7	Vacation Style	3.2
8	Housekeeping Interest	2.8
9	Information Seeking	2.7
10	Appreciation of the Outdoors	2.5
11	Sports Interest	2.4
Total		46.1

TABLE 5-3.--Life Style Factors and Most Representative AIO Statements.

Factor Number and Name	Question Number	Statements	Factor[a] Loading
1 Self-Concept	48	I think I have more self confidence than most people.	0.63
	1	I have a lot of energy.	0.53
	20	I like to take chances.	0.53
	60	I think I have a lot of personal ability.	0.50
2 Credit Use	8	I buy things with a credit card or charge card.	0.76
	3	It is good to have charge accounts.	0.75
	32	I like to pay cash for everything I buy.	-0.75
	12	To buy anything, other than a house or a car on credit, is unwise.	-0.68
3 Appreciation of the Arts	79	I enjoy going through an art gallery.	0.72
	26	I enjoy going to concerts.	0.59
	55	I enjoy listening to classical music.	0.58
4 Fashion Consciousness	47	I try to keep abreast of changes in styles and fashion.	0.69
	14	Dressing fashionably is an important part of my life.	0.64
5 Religiosity	50	I go to church regularly.	0.72
	45	I pray several times a week.	0.68
	33	Spiritual values are more important than material things.	0.51

TABLE 5-3.--Continued.

Factor Number and Name	Question Number	Statements	Factor[a] Loading
6 Price Consciousness	68	I usually watch for ads for announcements of sales.	0.76
	11	I shop a lot for specials.	0.71
	78	When I find a coupon in the paper, I clip it and redeem it at shopping.	0.65
	65	I usually look for the lowest prices when I shop.	0.58
7 Vacation Style	36	A vacation should not be hectic but quiet and relaxing.	0.63
	4	On a vacation, I just want to rest and relax.	0.57
8 Housekeeping Interest	82	I enjoy most forms of housework.	0.76
	76	I must admit I really do not like housekeeping chores.	-0.75
	22	My idea of housekeeping is "once over lightly."	-0.57
9 Information Seeking	43	I usually like to wait and see how other people like new brands before I try them.	0.62
	61	I often seek out the advice of my friends regarding which brands to buy.	0.55
10 Appreciation of the Outdoors	64	I like to go camping.	0.72
	42	I love fresh air and the outdoors.	0.46
	49	A cabin by a quiet lake is a great place to spend the summer.	0.45

TABLE 5-3.--Continued.

Factor Number and Name	Question Number	Statements	Factor Loading[a]
11 Sports Interest	81	I usually read the sports page in the daily paper.	0.76
	73	I like to watch or to listen to baseball or football games.	0.68

[a]The cut-off loading was set at 0.50, except for factor 10, where the need for a better definition of the dimension required that a 0.45 cut-off be accepted.

Appreciation of the Arts, Fashion Consciousness, Religiosity, Price Consciousness, Vacation Style, Housekeeping Interest, Information Seeking, Appreciation of the Outdoors, and Sports Interest. These labels best typify the common variance that seems to underlie the various statements in Table 5-3.

Table 5-3 shows the life style factors to be unique and independent from one another. Factors were found to differ from one another in terms of both component variables and loadings. Some factors were represented by four variables, others by two or three. With respect to factor loadings, results of up to 0.76 were found, with several life style factors loading not less than 0.60 on any of their component variables. Such was the case with the factors Credit Use, Fashion Consciousness, and Sports Interest.

The thirty-two most representative AIO statements and the eleven resulting life style factors were utilized in the third phase of the study as life style dimensions with which to compare selected demographic segments of single (1-person) householders.

Life Style Differentiation of Selected Demographic Segments of Single (1-Person) Householders

Introduction

Eleven demographic segments were selected (see Chapters I and IV): males; females; 18-24 year olds; 25-34 year olds; those 35 years old and older; those 65 years old and older; single (never-married) householders; divorced, separated or widowed householders; divorced or separated householders; and widowed householders.

These eleven segments were arranged into seven pairings: males versus females; 18-24 year olds versus 25-34 year olds; 18-34 year olds versus those 35 years old and older; 18-34 year olds versus those 65 years old and older; 25-34 year olds versus those 35 years old and older; single (never-married) versus divorced, separated, or widowed householders; and divorced or separated versus widowed householders.

The data gathered on these various segments were analyzed in three steps. First, a comparative analysis of the demographic profile of each paired segment of single (1-person) householders was undertaken.

Second, each individual segment of single (1-person) householders was submitted to the Kolmogorov-Smirnov (K-S) one-sample, two-tailed test to determine whether differences in responses to the thirty-two AIOs could be attributed to chance.

Third, the major hypotheses, H1 through H7 (see Chapter I), were tested by means of the Kolmogorov-Smirnov (K-S), two-sample, two-tailed test. The demographic pairings defined above were compared on the basis of Self-Concept, Credit Use, Appreciation of the Arts, Fashion Consciousness, Religiosity, Price Consciousness, Vacation Style, Housekeeping Interest, Information Seeking, Appreciation of the Outdoors, and Sports Interest, and their respective component variables, thirty-two in all. These factors were used to operationalize the major hypothesized expectation statements into testable relationships.

Demographic Comparison of
Selected Segments of Single
(1-Person) Householders

Introduction.--The seven selected demographic pairings of single (1-person) householders were compared on the basis of sex, age, marital status, income, home tenure, education, and occupation. This comparative analysis sought to identify differences within each pairing in the hope that such a differentiation would be helpful in interpreting the results of the hypothesis testing. No collapsing of any demographic category was performed prior to the actual profiling.

Results of the Demographic Comparison.--Table 5-4 shows the demographic profiles of single (1-person)

TABLE 5-4.--Demographic Profiles of Selected Segments of Single (1-Person)
Householders: Males vs. Females.

Category	Males (%)	Females (%)
Age		
Under 18	0.0	0.0
18-19	0.0	0.0
20-24	10.1	13.4
25-34	43.2	41.2
35-44	13.7	17.6
45-54	10.1	6.7
55-64	13.7	13.4
65 and Over	9.4	7.6
Marital Status		
Single	60.4	55.5
Divorced	28.8	34.5
Separated	1.4	0.8
Widowed	9.4	9.2
Income		
Less than $4,999	7.2	11.7
$5,000-$5,999	2.9	5.8
$6,000-$6,999	3.6	6.7
$7,000-$9,999	8.7	11.7
$10,000-$14,999	25.4	29.2
$15,000-$24,999	29.0	29.2
$25,000-$49,999	19.6	5.8
$50,000 and Over	3.6	0.0
Home Tenure		
Own	46.4	32.0
Rent	53.6	68.0
Education		
Less than 8th Grade	1.4	0.8
Eighth Grade	2.2	3.4
1-3 Years High School	7.2	2.5
High School	10.1	17.8
1-3 Years College	26.1	24.6
College Graduate	18.8	16.1
Some Graduate Training	11.6	16.9
Post Graduate Degree	22.5	17.8
Occupation		
Professional or Technical	41.3	43.2
Manager or Administrator	13.8	13.6
Sales Worker	2.2	3.4
Clerical Worker	1.4	16.9
Craftsman or Kindred Worker	5.1	0.0
Operative	1.4	0.0
Non-Farm Laborer	5.1	0.0
Service Worker	5.1	0.0
Farmer or Farm Manager	0.7	0.0
Farm Laborer or Farm Foreman	0.7	0.0
Student	6.5	3.4
Retired	8.0	8.5
Unemployed	3.6	5.9
Others	5.1	5.1

male and female householders. The profiles were some-
what similar. Most male respondents were less than 35
years of age, had never married, earned $15,000 or more
(23.1% earned over $25,000), had one to three years of
college or more, rented their living quarters, and held
professional (or technical) or managerial (or adminis-
trative) jobs. Most female respondents were similar in
all respects except income category. The majority
earned less than $15,000 (only 5.8% earned more than
$25,000, compared to 23.1% of males).

In the age pairing 18-24 years and 25-34 years,
profiles were very similar. This is not surprising in
light of the slim age difference. As is shown in Table
5-5, most respondents in these two age groups had never
married, earned between $10,000 and $24,999, rented
their living quarters, and had one to three years of
college or more. The younger group was predominantly
female, the older group predominantly male. With
respect to occupation, the majority of 25-34 year olds
held professional (or technical) or managerial (or
administrative) jobs, whereas the 18-24 year olds held
nonprofessional, nonmanagerial jobs. A much greater
proportion of the younger group than the older was made
up of students (16.7% versus 5.6%). The occupational
discrepancy was expected in view of the age difference
between the two groups.

TABLE 5-5.--Demographic Profiles of Selected Segments of Single (1-Person)
          Householders: 18-24 Year Olds vs. 25-34 Year Olds.

Category	18-24 Year Olds (%)	25-34 Year Olds (%)
Sex		
Male	46.7	55.0
Female	53.3	45.0
Marital Status		
Single	93.3	74.3
Divorced	3.3	25.7
Separated	3.3	0.0
Widowed	0.0	0.0
Income		
Less than $4,999	13.3	7.4
$5,000-$5,999	0.0	2.8
$6,000-$6,999	10.0	2.8
$7,000-$9,999	13.3	13.0
$10,000-$14,999	46.7	32.4
$15,000-$24,999	16.7	29.6
$25,000-$49,999	0.0	11.1
$50,000 and Over	0.0	0.9
Home Tenure		
Own	10.4	28.7
Rent	89.6	71.3
Education		
Less than 8th Grade	0.0	0.0
Eighth Grade	0.0	0.0
1-3 Years High School	3.3	1.9
High School	13.3	14.8
1-3 Years College	26.7	31.5
College Graduate	43.3	13.0
Some Graduate Training	6.7	21.3
Post Graduate Degree	6.7	17.6
Occupation		
Professional or Technical	40.4	45.4
Manager or Administrator	6.7	16.7
Sales Worker	6.7	3.7
Clerical Worker	13.3	7.4
Craftsman or Kindred Worker	0.0	4.6
Operative	0.0	0.0
Non-Farm Laborer	6.7	3.7
Service Worker	6.7	4.6
Farmer or Farm Manager	0.0	0.0
Farm Laborer or Farm Foreman	0.0	0.0
Student	16.7	5.6
Retired	0.0	0.0
Unemployed	3.3	3.7
Others	0.0	4.6

Table 5-6 shows the profiles of 18-34 year olds and those 35 years old and older. In both segments, the majority of respondents was male, had one to three years of college education or more, and held professional (or technical) or managerial (or administrative) jobs. Note, however, that while 15.2% of the younger segment was composed of students, retirees, unemployed, and others, 32.2% of the older group was listed as such. Differences were observed in relation to marital status, income, and home tenure. Most 18-34 year olds had never married, earned less than $15,000, and rented their living quarters; most of those 35 years old and older were divorced, separated, or widowed, earned $15,000 or more, and owned their own home.

Table 5-7 presents comparisons of 18-34 year olds and those 65 years old and older. In both segments, most respondents were male. The age difference helps explain the discrepancies found with respect to other categories. The majority of those 65 years old and older were widowed, earned less than $10,000, owned their own living quarters, had less than or only a high school education, and were retired. The 18-34 year old respondents had never married, earned $10,000 or more, rented their living quarters, had one to three years of college or more, and held professional (or technical) or managerial (or administrative) jobs.

TABLE 5-6.--Demographic Profiles of Selected Segments of Single (1-Person) Householders: 18-34 Year Olds vs. 35 Year Olds and Over.

Category	18-34 Year Olds (%)	35 Year Olds and Over (%)
Sex		
Male	53.2	54.6
Female	46.8	45.4
Marital Status		
Single	78.4	34.5
Divorced	20.9	43.7
Separated	0.7	1.7
Widowed	0.0	20.2
Income		
Less than $4,999	8.7	9.2
$5,000-$5,999	2.2	6.7
$6,000-$6,999	4.3	5.9
$7,000-$9,999	13.0	6.7
$10,000-$14,999	35.5	17.6
$15,000-$24,999	36.8	31.9
$25,000-$49,999	8.7	18.5
$50,000 and Over	0.7	3.4
Home Tenure		
Own	24.8	57.1
Rent	75.2	42.9
Education		
Less than 8th Grade	0.0	1.7
Eighth Grade	0.0	6.0
1-3 Years High School	2.2	8.5
High School	14.5	12.8
1-3 Years College	30.4	19.7
College Graduate	19.6	15.4
Some Graduate Training	18.1	9.4
Post Graduate Degree	15.2	26.5
Occupation		
Professional or Technical	44.2	39.8
Manager or Administrator	14.5	12.7
Sales Worker	4.3	0.8
Clerical Worker	8.7	8.5
Craftsman or Kindred Worker	3.6	1.7
Operative	0.0	1.7
Non-Farm Laborer	4.3	0.8
Service Worker	5.1	0.0
Farmer or Farm Manager	0.0	0.8
Farm Laborer or Farm Foreman	0.0	0.8
Student	8.0	1.7
Retired	0.0	17.8
Unemployed	3.6	5.9
Others	3.6	6.8

148

TABLE 5-7.--Demographic Profiles of Selected Segments of Single (1-Person)
          Householders: 18-34 Year Olds vs. 65 Year Olds and Over.

Category	18-34 Year Olds (%)	65 Year Olds and Over (%)
Sex		
Male	53.2	59.1
Female	46.8	40.9
Marital Status		
Single	78.4	22.7
Divorced	20.9	13.6
Separated	0.7	0.0
Widowed	0.0	63.6
Income		
Less than $4,999	8.7	18.2
$5,000-$5,999	2.2	9.1
$6,000-$6,999	4.3	13.6
$7,000-$9,999	13.0	22.7
$10,000-$14,999	35.5	27.3
$15,000-$24,999	26.8	4.5
$25,000-$49,999	8.7	0.0
$50,000 and Over	0.7	4.5
Home Tenure		
Own	24.8	77.3
Rent	75.2	22.7
Education		
Less than 8th Grade	0.0	4.5
Eighth Grade	0.0	18.2
1-3 Years High School	2.2	13.6
High School	14.5	22.7
1-3 Years College	30.4	9.1
College Graduate	19.6	18.2
Some Graduate Training	18.1	4.5
Post Graduate Training	15.2	9.1
Occupation		
Professional or Technical	44.2	18.2
Manager or Administrator	14.5	4.5
Sales Worker	4.3	0.0
Clerical Worker	8.7	0.0
Craftsman or Kindred Worker	3.6	0.0
Operative	0.0	0.0
Non-Farm Laborer	4.3	0.0
Service Worker	5.1	0.0
Farmer or Farm Manager	0.0	0.0
Farm Laborer or Farm Foreman	0.0	0.0
Student	8.0	0.0
Retired	0.0	72.7
Unemployed	3.6	0.0
Others	3.6	4.5

When 25-34 year olds were compared to those aged 35 years old and older, results were similar to those obtained from the comparison of 18-34 year olds and those aged 35 and older. Table 5-8 shows that the majority of respondents in the 25-34 and 35 years old and older segments were male, had one to three years of college or more and held professional (or technical) or managerial (or administrative) jobs. Differences were found, however, in relation to marital status, income, and home tenure. Most 25-34 year olds had never married, earned less than $15,000, and rented their living quarters, whereas most of those 35 years old and older were divorced, separated, or widowed, earned $15,000 or more, and owned their own living quarters.

Table 5-9 shows the profiles of those respondents who had never married compared to divorced, separated, or widowed householders in the sample. Most never-married householders were male, under 35 years of age, earned between $10,000 and $24,999 (61.1% fell in this range), rented their living quarters, had one to three years of college or more, and held professional (or technical) or managerial (or administrative) jobs. The divorced, separated, or widowed respondents were almost evenly divided between males and females and between those who rented and those who owned their living quarters. In this group, approximately half were

TABLE 5-8.--Demographic Profiles of Selected Segments of Single (1-Person)
Householders: 25-34 Year Olds vs. 35 Year Olds and Over.

Category	25-34 Year Olds (%)	35 Year Olds and Over (%)
Sex		
Male	55.0	54.6
Female	45.0	45.4
Marital Status		
Single	74.3	34.5
Divorced	25.7	43.7
Separated	0.0	1.7
Widowed	0.0	20.2
Income		
Less than $4,999	7.4	9.2
$5,000-$5,999	2.8	6.7
$6,000-$6,999	2.8	5.9
$7,000-$9,999	13.0	6.7
$10,000-$14,999	32.4	17.6
$15,000-$24,999	29.6	31.9
$25,000-$49,999	11.1	18.5
$50,000 and Over	0.9	3.4
Home Tenure		
Own	28.7	57.1
Rent	71.3	42.9
Education		
Less than 8th Grade	0.0	1.7
Eighth Grade	0.0	6.0
1-3 Years High School	1.9	8.5
High School	14.8	12.8
1-3 Years College	31.5	19.7
College Graduate	13.0	15.4
Some Graduate Training	21.3	9.4
Post Graduate Degree	17.6	26.5
Occupation		
Professional or Technical	45.4	39.8
Manager or Administrator	16.7	12.7
Sales Worker	3.7	0.8
Clerical Worker	7.4	8.5
Craftsman or Kindred Worker	4.6	1.7
Operative	0.0	1.7
Non-Farm Laborer	3.7	0.8
Service Worker	4.6	0.0
Farmer or Farm Manager	0.0	0.8
Farm Laborer or Farm Foreman	0.0	0.8
Student	5.6	1.7
Retired	0.0	17.8
Unemployed	3.7	5.9
Others	4.6	6.8

TABLE 5-9.--Demographic Profiles of Selected Segments of Single (1-Person) Householders: Single (Never-Married) vs. Divorced, Separated or Widowed Householders.

Category	Single (Never-Married) Householders (%)	Divorced, Separated or Widowed Householders (%)
Sex		
Male	56.0	50.9
Female	44.0	49.1
Age		
Under 18	0.0	0.0
18-19	0.0	0.0
20-24	18.7	1.9
25-34	54.0	25.9
35-44	8.7	25.0
45-54	8.7	8.3
55-64	6.7	23.1
65 and Over	3.3	15.7
Income		
Less than $4,999	6.7	12.0
$5,000-$5,999	3.4	5.6
$6,000-$6,999	3.4	7.4
$7,000-$9,999	12.1	7.4
$10,000-$14,999	32.9	19.4
$15,000-$24,999	28.2	30.6
$25,000-$49,999	12.8	13.9
$50,000 and Over	0.7	3.7
Home Tenure		
Own	33.1	49.1
Rent	66.9	50.9
Education		
Less than 8th Grade	0.7	0.9
Eighth Grade	0.7	5.7
1-3 Years High School	2.0	9.5
High School	8.0	21.9
1-3 Years College	26.0	24.8
College Graduate	22.0	11.4
Some Graduate Training	18.0	8.6
Post Graduate Degree	22.7	17.1
Occupation		
Professional or Technical	45.3	37.7
Manager or Administrator	15.3	11.3
Sales Worker	3.3	1.9
Clerical Worker	9.3	7.5
Craftsman or Kindred Worker	2.7	2.8
Operative	0.7	0.9
Non-Farm Laborer	2.7	2.8
Service Worker	3.3	1.9
Farmer or Farm Manager	0.0	0.9
Farm Laborer or Farm Foreman	0.7	0.0
Student	7.3	1.9
Retired	3.3	15.1
Unemployed	3.3	6.6
Others	2.7	8.5

employed in professional (or technical) or managerial
(or administrative) jobs, and half held other kinds of
jobs. Note that 15.1% had already retired. The
majority of divorced, separated, or widowed respondents
had one to three years of college education or more
(38% had less than or only a high school education,
compared with 11.4% for the never-married group). With
respect to income, 50% earned between $10,000 and
$24,999, while 61.1% of the never-marrieds earned in
the same range. As was expected, a clear-cut age
difference between the two groups was observed. Most
never-marrieds were younger than 35 years but most
divorced, separated or widowed householders were 35
years of age or older.

Considerable discrepancies were observed when
divorced, separated, and widowed householders were
broken down into divorced or separated as compared to
widowed householders. As Table 5-10 shows, the
divorced or separated segment was evenly divided between
males and females; most were 35 years old or older,
earned $15,000 or more, rented their living quarters,
had one to three years of college or more, and held
professional (or technical) or managerial (or administra-
tive) jobs. Most widowed householders, in comparison,
were males aged 65 years or older. The majority earned
less than $15,000, owned their own living quarters, and

153

TABLE 5-10.--Demographic Profiles of Selected Segments of Single (1-Person)
Householders: Divorced or Separated vs. Widowed Householders.

Category	Divorced or Separated Householders (%)	Widowed Householders (%)
Sex		
Male	50.0	54.2
Female	50.0	45.8
Age		
Under 18	0.0	0.0
18-19	0.0	0.0
20-24	2.4	0.0
25-34	33.3	0.0
35-44	31.0	4.2
45-54	8.3	8.3
55-64	21.4	29.2
65 and Over	3.6	58.3
Income		
Less than $4,999	13.1	8.3
$5,000-$5,999	4.8	8.3
$6,000-$6,999	3.6	20.8
$7,000-$9,999	6.0	12.5
$10,000-$14,999	17.9	25.0
$15,000-$24,999	36.9	8.3
$25,000-$49,999	14.3	12.5
$50,000 and Over	3.6	4.2
Home Tenure		
Own	39.3	83.3
Rent	60.7	16.7
Education		
Less than 8th Grade	0.0	4.2
Eighth Grade	1.2	20.8
1-3 Years High School	7.4	16.7
High School	23.4	16.7
1-3 Years College	32.1	0.0
College Graduate	8.6	20.8
Some Graduate Training	8.6	8.3
Post Graduate Degree	18.5	12.5
Occupation		
Professional or Technical	40.2	29.2
Manager or Administrator	13.4	4.2
Sales Worker	2.4	0.0
Clerical Worker	8.5	4.2
Craftsman or Kindred Worker	3.7	0.0
Operative	1.2	0.0
Non-Farm Laborer	3.7	0.0
Service Worker	2.4	0.0
Farmer or Farm Manager	1.2	0.0
Farm Laborer or Farm Foreman	0.0	0.0
Student	2.4	0.0
Retired	4.9	50.0
Unemployed	7.3	4.2
Others	8.5	8.3

had less than or only a high school education. Exactly 50% of this group was retired, and only 33.4% held professional (or technical) or managerial (or administrative) jobs.

The demographic differences found across some of the paired segments may or may not be paralleled by life style differences. If they are, then a certain degree of dependence between the two data sets may be suggested, pending further research. If they are not, the argument in favor of dependence loses much of its persuasive power.

Test of Goodness of Fit of
Selected Demographic
Segments of Single
(1-Person) Householders

Introduction.--Each selected demographic segment of single (1-person) householders was submitted to the Kolmogorov-Smirnov, one-sample, two-tailed test prior to the application of the Kolmogorov-Smirnov, two-sample, two-tailed test. The purpose was to determine whether any observed differences among responses to "strongly agree (SA," "agree (A)," "uncertain (U)," "disagree (D)," and "strongly disagree (SD)" by each demographic segment on each of the thirty-two AIO statements could be attributed to chance. If the differences were due to chance, then the life style differences among the demographically defined segments would not make much

statistical sense. If the response differences were not owing to chance alone, then it would be statistically worthwhile to search for life style differences among segments.

Results of the Kolmogorov-Smirnov (K-S), one-sample, two-tailed test.--Table 5-11 summarizes the results of the Kolmogorov-Smirnov, one-sample, two-tailed test. The null hypothesis states that there is no significant difference between the frequency of responses by each demographic segment to each of the five intervals used to scale the thirty-two AIOs identified and the frequency obtained from a uniform theoretical distribution, in which the percentages of responses to each interval are equal.

Table 5-11 shows the largest and the smallest number of respondents from each demographic segment who answered any of the thirty-two AIOs. The small difference between the largest and the smallest number of respondents means that all of the thirty-two AIOs were answered by virtually the same number of respondents.

Based on these upper and lower bound sample sizes, the corresponding Kolmogorov-Smirnov (K-S) calculated statistics were generated by the SPSS-6000 supplement computer program (90). The K-S critical statistics were determined by referring to the appropriate

TABLE 5-11.--Test of Goodness of Fit of Selected Demographic Segments on 32 Life Style
          Variables.

Demographic Segments	Largest and Smallest Number of Respondents	K-S Statistic (Critical)	K-S Statistic (Calculated)	Sig.
Males	139	0.1382	0.6924	S[a]
	138	0.1387	0.1709	
Females	120	0.1488	0.6833	S[a]
	119	0.1494	0.2038	
18-24 Year Olds	30	0.2400	0.7167	S[b]
	30	0.2400	0.1833	
25-34 Year Olds	109	0.1561	0.6950	S[a]
	108	0.1569	0.2130	
18-34 Year Olds	139	0.1382	0.6996	S[a]
	138	0.1387	0.2176	
35 Year Olds and Over	119	0.1494	0.6744	S[a]
	116	0.1513	0.1744	
65 Year Olds and Over	22	0.2356	0.6136	S[c]
	22	0.2356	0.2045	
Single (Never-Married) Householders	150	0.1331	0.6900	S[a]
	149	0.1336	0.2033	
Divorced, Separated or Widowed Householders	108	0.1569	0.6852	S[a]
	107	0.1576	0.2037	
Divorced or Separated Householders	84	0.1779	0.6905	S[a]
	83	0.1789	0.1898	
Widowed Householders	24	0.2448	0.6667	S[d]
	24	0.2448	0.1667	

NOTE: The range of K-S statistic (critical), for each demographic segment of single
(1-person) householders, was established by computing the critical values for both the
largest and the smallest number of respondents who answered any one of the 32 life style
variables identified by factor analysis. The range of K-S statistic (calculated) was
established by picking the largest and smallest calculated values observed.

[a]Statistically significant at $p < 0.01$.

[b]Statistically significant at $p < 0.05$. The exceptions to this included questions
11 and 76, significant at $p < 0.15$ and question 61, significant at $p < 0.25$.

[c]Statistically significant at $p < 0.15$. The exception to this included questions
61 and 78, both significant at $p < 0.35$.

[d]Statistically significant at $p < 0.10$. The exceptions to this included questions
3, 26, 43, 47, 50 and 64, significant at $p < 0.25$ and question 78, not significant
($p < 0.55$).

statistical table, with $p < 0.01$ (86:251). Since the lower bound of the calculated K-S statistic range was greater than the upper bound of the critical range, for every segment of single (1-person) householders, the null hypothesis was rejected at $p < 0.01$ (see table notes for exceptions). The rejection implied that there were significant differences in the responses of each demographic segment of single (1-person) householders to each of the five intervals of the Likert scale and that these differences could not be attributed to chance. The existence of significant differences statistically justified the search for life style differences among selected demographic segments of single (1-person) householders.

Life Style Comparison of
Selected Demographic
Segments of Single
(1-Person) Householders

Introduction.--The selected pairings of demographic segments of single (1-person) householders were tested for differences in life style profiles by means of the Kolmogorov-Smirnov, two-sample, two-tailed test (90).

The profiles were measured operationally on the basis of the eleven life style factors identified by means of factor analysis. These factors helped to put in a testable form the seven major hypotheses listed in

Chapter I. Each life style factor thus corresponded to a sub- or working hypothesis.

The testing of the hypotheses was conducted in accordance with a two-step procedure. First, each demographic pairing was compared on the basis of each one of the thirty-two AIOs identified by factor analysis, and the significance of the differences was statistically established by the Kolmogorov-Smirnov (K-S), two-sample, two-tailed test. Second, the significance of the differences between the selected demographic segments on the basis of life style factors, composed of two or more AIOs, was established by means of the set of rules of factor significance presented in Chapter IV.

These rules were as follows. First, if the majority of AIO variables or statements in a factor is found to be significant (a variable is said to be significant if, based on it, significant difference can be established between two demographic segments), then the resulting factor is also significant (a factor is thus significant if, based on its component variables, significant differences can be established between two demographic segments). Second, if the majority is not significant, then the resulting factor is not deemed to be significant. Third, in case of a tie, the significance of the factor is classified as indeterminate.

In the discussion below, each major hypothesis
and its subhypotheses are followed by a summary table.
Each table lists the frequency of responses in per-
centages to each one of the thirty-two AIO variables or
statements by each pair of demographic segments, as well
as the results of the K-S, two-sample, two-tailed test
at the significance level of p < 0.10.

Each table is followed by a figure depicting the
graphed mean scores of each pair of demographic segments
on each of the thirty-two AIOs.

The analysis of the hypothesis testing focuses
on the significant life style differences between each
segment from the perspective of both life style factors
and their component AIO statements.

The interpretation of the findings if facilitated
by collapsing the Likert scale categories "strongly
agree (SA)," and "agree (A)," into "agree" and the
categories "disagree (D)" and "strongly disagree (SD),"
into "disagree." This is not done when the analysis
would be robbed of clarity and completeness.

Major Hypothesis H1

There is no significant difference between male
and female single (1-person) householders with
respect to life style profiles.

This hypothesis is broken down into

Subhypothesis H1-1 through H1-11

There is no significant difference between
male and female single (1-person) house-
holders with respect to:
1. Self-Concept;
2. Credit Use;
3. Appreciation of the Arts;
4. Fashion Consciousness;
5. Religiosity;
6. Price Consciousness;
7. Vacation Style;
8. Housekeeping Interest;
9. Information Seeking;
10. Appreciation of the Outdoors; and
11. Sports Interest.

Single (1-person) male and female householders
differed very little in terms of demographic profiles,
the exception being income. Most male respondents
earned $15,000 or more, whereas most females surveyed
earned less than $15,000 (see Table 5-4).

This demographic homogeneity was paralleled by
the high degree of life style similarity observed in the
responses given by males and females to the AIO vari-
ables, as shown in Table 5-12. The patterns of responses
of males and females resulted in the rejection of sub-
hypothesis H1-11. A significant life style difference
was found between males and females with respect to
Sports Interest. The significance of subhypothesis
H1-4, Fashion Consciousness, was classified as indeter-
minate. The remaining subhypotheses were all accepted
at $p < 0.10$.

TABLE 5-1C.--Life Style Comparison Between Selected Demographic Segments: Males vs. Females.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
1 Self Concept	48.	I think I have more self confidence than most people.							
		Males	19.4	36.0	27.3	16.5	0.7	0.0773	NS[a]
		Females	12.5	37.5	25.0	20.8	4.2		
	1.	I have a lot of energy.							
		Males	21.0	61.6	5.8	9.4	2.2	0.1034	NS
		Females	17.6	54.6	11.8	12.6	3.4		
	20.	I like to take chances.							
		Males	7.2	33.1	16.5	36.0	7.2	0.0787	NS
		Females	7.6	37.8	19.4	27.7	7.6		
	60.	I think I have a lot of personal ability.							
		Males	32.4	55.4	10.8	1.4	0.0	0.0716	NS
		Females	25.2	60.5	11.8	1.7	0.8		
2 Credit Use	8.	I buy things with a credit card or a charge card.							
		Males	10.1	51.4	2.9	20.3	15.2	0.0395	NS
		Females	12.5	46.7	6.7	15.0	19.2		
	3.	It is good to have charge accounts.							
		Males	18.7	36.7	19.4	15.1	10.1	0.0409	NS
		Females	15.0	42.5	13.3	15.0	14.2		
	32.	I like to pay cash for everything I buy.							
		Males	16.5	35.3	10.1	32.4	5.8	0.0437	NS
		Females	17.5	30.0	10.0	39.2	3.3		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		Males	12.3	18.8	8.7	44.9	15.2	0.0355	NS
		Females	15.0	14.2	9.2	50.0	11.7		
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.							
		Males	20.1	48.2	14.4	12.9	4.3	0.1082	NS
		Females	25.0	54.2	9.2	10.8	0.8		
	26.	I enjoy going to concerts.							
		Males	21.7	40.6	12.3	18.8	6.5	0.1685	S[b]
		Females	25.0	54.2	9.2	8.3	3.3		
	55.	I enjoy listening to classical music.							
		Males	20.1	46.8	12.2	15.8	5.0	0.0524	NS
		Females	24.2	37.5	15.0	17.5	5.8		
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.							
		Males	7.2	35.3	17.3	33.1	7.2	0.2505	S
		Females	20.8	46.7	12.5	17.5	2.5		
	14.	Dressing fashionably is an important part of my life.							
		Males	7.9	33.1	18.0	30.9	10.1	0.1483	NS
		Females	13.3	42.5	16.7	23.3	4.2		
5 Religiosity	50.	I go to church regularly.							
		Males	10.8	18.7	5.8	36.0	28.8	0.0628	NS
		Females	14.2	17.5	8.3	37.5	22.5		
	45.	I pray several times a week.							
		Males	15.1	18.7	8.6	30.9	26.6	0.1619	S
		Females	24.2	25.8	6.7	25.8	17.5		
	33.	Spiritaul values are more important than material things.							
		Males	21.6	33.8	30.2	12.2	2.2	0.1435	NS
		Females	26.1	43.7	16.8	12.6	0.8		

TABLE 5-12.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.							
		Males	3.6	39.4	10.2	39.4	7.3	0.1156	NS
		Females	13.4	41.2	10.1	29.4	5.9		
	11.	I shop a lot for specials.							
		Males	14.5	29.7	12.3	37.0	6.5	0.1080	NS
		Females	18.3	36.7	11.7	29.2	4.2		
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		Males	4.3	22.3	12.2	45.3	15.8	0.2921	S
		Females	11.7	44.2	10.0	28.3	5.8		
	65.	I usually look for the lowest prices when I shop.							
		Males	10.9	43.5	14.5	29.0	2.2	0.0685	NS
		Females	10.0	37.5	16.7	33.3	2.5		
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.							
		Males	18.1	49.3	13.8	16.7	2.2	0.0406	NS
		Females	19.2	44.2	18.3	16.7	1.7		
	4.	On a vacation, I just want to rest and relax.							
		Males	20.1	26.6	8.6	36.0	8.6	0.0679	NS
		Females	19.3	33.6	9.2	33.6	4.2		
8 Housekeeping Interest	82.	I enjoy most forms of housework.							
		Males	1.4	20.1	17.3	43.9	17.3	0.1175	NS
		Females	2.5	30.8	10.8	39.2	16.7		
	76.	I must admit I really do not like housekeeping chores.							
		Males	18.7	35.3	13.7	28.8	3.6	0.0140	NS
		Females	17.5	37.5	11.7	28.3	5.0		
	22.	My idea of housekeeping is "once over lightly."							
		Males	7.9	30.9	5.0	41.0	15.1	0.0635	NS
		Females	7.5	25.0	9.2	40.8	17.5		
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.							
		Males	1.4	23.0	25.2	39.6	10.8	0.0797	NS
		Females	2.5	15.8	23.3	44.2	14.2		
	61.	I often seek out the advice of my friends regarding which brands I buy.							
		Males	4.3	28.8	13.7	45.3	7.9	0.1226	NS
		Females	2.5	18.3	16.7	46.7	15.8		
10 Appreciation of the Outdoors	64.	I like to go camping.							
		Males	18.0	39.6	9.4	23.0	10.1	0.0672	NS
		Females	18.3	32.5	11.7	24.2	13.3		
	42.	I love fresh air and the outdoors.							
		Males	51.1	43.2	1.4	4.3	0.0	0.0108	NS
		Females	50.0	43.3	2.5	3.3	0.8		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		Males	20.1	46.8	11.5	17.3	4.3	0.0691	NS
		Females	25.8	34.2	20.8	15.3	3.3		
11 Sports Interest	81.	I usually read the sports page in the daily paper.							
		Males	18.0	34.5	5.0	28.8	13.7	0.2752	S
		Females	1.7	23.3	7.5	45.0	22.5		
	73.	I like to watch or to listen to baseball or football games.							
		Males	20.1	46.8	4.3	15.1	13.7	0.1817	S
		Females	12.6	36.1	10.1	22.7	18.5		

[a]Not statistically significant at p < 0.10.

[b]Statistically significant at p < 0.10.

Factor No. and Name		Statement	Graphed Mean Scores				
			SA (1)	A (2)	U (3)	D (4)	SD (5)
1 Self Concept	48.	I think I have more self confidence than most people.					
	1.	I have a lot of energy.					
	20.	I like to take chances.					
	60.	I think I have a lot of personal ability.					
2 Credit Use	8.	I buy things with a credit card or a charge card.					
	3.	It is good to have charge accounts.					
	32.	I like to pay cash for everything I buy.					
	12.	To buy anything, other than a house or a car on credit, is unwise.					
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.					
	26.	I enjoy going to concerts.					
	55.	I enjoy listening to classical music.					
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.					
	14.	Dressing fashionably is an important part of my life.					
5 Religiosity	50.	I go to church regularly.					
	45.	I pray several times a week.					
	33.	Spiritual values are more important than material things.					
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.					
	11.	I shop a lot for specials.					
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.					
	65.	I usually look for the lowest prices when I shop.					
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.					
	4.	On a vacation, I just want to rest and relax.					
8 Housekeeping Interest	82.	I enjoy most forms of housework.					
	76.	I must admit I really do not like housekeeping chores.					
	22.	My idea of housekeeping is "once over lightly."					
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.					
	61.	I often seek out the advice of my friends regarding which brands I buy.					
10 Appreciation of the Outdoors	64.	I like to go camping.					
	42.	I love fresh air and the outdoors.					
	49.	A cabin by a quiet lake is a great place to spend the summer.					
11 Sports Interest	81.	I usually read the sports page in the daily paper.					
	73.	I like to watch or to listen to baseball or football games.					

males — females - - -

Figure 5-1.--Life Style Comparison Between Selected Demographic Segments: Males vs. Females.

With respect to Sports Interest, significant differences were found in relation to both of its component variables. In terms of the statement "I usually read the sports page in the daily paper," 62.5% of the males and 25% of the females agreed. In response to "I like to watch or to listen to baseball or football games," 66.9% of the males and 48.7% of the females agreed.

This difference in attitude toward sports does not seem to be limited to single (1-person) householders, but apparently is true of males and females in general. Petrie (65) and Heinold (35) have found that males and females have different reasons for sports spectating. The former seek excitement and competition, and the latter are motivated by intrinsic, social, and aesthetic reasons. These differences can be reasonably expected to influence and even differentiate between males' and females' responses toward sports. This male interest in sports was also observed in a study of beer drinkers done by Plummer (71). Males responded quite strongly to a similar Sports Interest factor.

Subhypothesis H1-4 (Fashion Consciousness) was classified as indeterminate. A significant difference was found in responses to "I try to keep abreast of changes in style and fashion" (42.5% of males and 67.5% of females agreed), but none was detected in responses

to "Dressing fashionably is an important part of my life."

The significant difference between the two segments in relation to one of the two components of Fashion Consciousness is not unique to males and females living alone. Single 18-24 year old females have been found to be more style conscious than males in the same age range (98:61). Females in general have been found to be more fashion conscious, while males have been characterized as spectators in terms of fashion (43). A general survey of the U.S. population conducted by Wells (124) revealed that females were somewhat more aware of fashion than were males.

Significant differences between single (1-person) male and female householders were also apparent with respect to three other AIOs. In response to "I enjoy going to concerts," 62.3% of males and 79.2% of females agreed. The greater interest in the arts of females living alone as opposed to males apparently corresponds to the attitudes of males and females in the population at large. This was revealed in a study of the general attitudes of the American people done by Wells (124:60).

The commonly observed popularity of religion among women was reflected in the responses of single (1-person) female householders to "I pray several times

a week." Agreeing with this statement were 33.8% of the males and 50% of the females.

A significant difference was also revealed in response to this statement: "When I find a coupon in the paper, I clip it and redeem it at shopping." This component variable of Price Consciousness was agreed with by 26.6% of the males and 55.9% of the females. The result could be explained by the fact that females' income has previously been found to be negatively correlated with price consciousness (62:337). Female respondents in the sample, as noted earlier, earned relatively less than the males. Therefore, it is only reasonable to expect that, having relatively lower incomes, females would be more likely to show greater concern for price.

Major Hypothesis H2

There is no significant difference between single (1-person) householders aged 18 to 24 and 25 to 34 with respect to life style profiles.

This major hypothesis is broken down into

Subhypotheses H2-1 through H2-11

There is no significant difference between single (1-person) householders aged 18 to 24 and 25 to 34 with respect to:
  1. Self-Concept;
  2. Credit Use;
  3. Appreciation of the Arts;
  4. Fashion Consciousness;
  5. Religiosity;
  6. Price Consciousness;
  7. Vacation Style;
  8. Housekeeping Interest;

9. Information Seeking;
10. Appreciation of the Outdoors; and
11. Sports Interest.

Demographically, the age groups 18-24 years and 25-34 years were quite similar. Differences between the two were observed only in relation to sex and occupation. The majority of the younger segment was female, and the majority of the older group was male. Most of the younger segment held nonprofessional, nonmanagerial jobs, whereas most 25-34 year olds held professional (or technical) or managerial (or administrative) jobs (see Table 5-5).

These demographically similar segments were very much alike from the standpoint of life style, as may be seen in Table 5-13. There is no evidence for rejecting any subhypothesis. No significant difference, therefore, was recorded on the basis of life style factors.

A significant difference was recorded with respect to one of the component variables of Fashion Consciousness: "I try to keep abreast of changes in styles and fashion." Agreeing with this statement were 83.3% of the 18-24 year olds and 53.2% of the 25-34 year olds. No significant difference was revealed in relation to the other component variable of Fashion Consciousness, "Dressing fashionably is an important part of my life."

168

TABLE 5-13.--Life Style Comparison Between Selected Demographic Segments: 18-24 Year Olds vs. 25-34 Year Olds.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
1 Self Concept	48.	I think I have more self confidence than most people.							
		18-24 Year Olds	10.0	33.3	33.0	26.7	0.0	0.1110	NS[a]
		25-34 Year Olds	21.1	33.0	22.9	21.1	1.8		
	1.	I have a lot of energy.							
		18-24 Year Olds	13.3	66.7	10.0	10.0	0.0	0.0777	NS
		25-34 Year Olds	21.1	62.4	8.3	7.3	0.9		
	20.	I like to take chances.							
		18-24 Year Olds	6.7	60.0	13.3	13.3	6.7	0.1481	NS
		25-34 Year Olds	13.9	38.0	19.4	25.0	3.7		
	60.	I think I have a lot of personal ability.							
		18-24 Year Olds	36.7	53.3	10.0	0.0	0.0	0.0481	NS
		25-34 Year Olds	36.1	49.1	12.0	1.9	0.9		
2 Credit Use	8.	I buy things with a credit card or charge card.							
		18-24 Year Olds	16.7	33.3	0.0	33.3	16.7	0.2407	NS
		25-34 Year Olds	13.0	57.4	3.7	13.9	12.0		
	3.	It is good to have charge accounts.							
		18-24 Year Olds	13.3	36.7	20.0	26.7	3.3	0.1147	NS
		25-34 Year Olds	21.1	40.4	15.6	12.8	10.1		
	32.	I like to pay cash for everything I buy.							
		18-34 Year Olds	10.0	53.3	10.0	23.3	3.3	0.2113	NS
		25-34 Year Olds	12.8	29.4	11.0	39.4	7.3		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		18-24 Year Olds	6.7	13.3	10.0	53.3	16.7	0.0159	NS
		25-34 Year Olds	8.3	12.8	10.1	52.3	16.5		
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.							
		18-24 Year Olds	33.3	43.3	13.3	3.3	6.7	0.1498	NS
		25-34 Year Olds	18.3	50.5	13.8	13.8	3.7		
	26.	I enjoy going to concerts.							
		18-24 Year Olds	36.7	53.3	6.7	3.3	0.0	0.2119	NS
		25-34 Year Olds	21.1	47.7	10.1	12.8	8.3		
	55.	I enjoy listening to classical music.							
		18-24 Year Olds	13.3	46.7	20.0	10.0	10.0	0.1119	NS
		25-34 Year Olds	16.5	35.8	16.5	22.9	8.3		
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.							
		18-24 Year Olds	23.3	60.0	3.3	10.0	3.3	0.3012	S[b]
		25-34 Year Olds	15.6	37.6	18.3	22.0	6.4		
	14.	Dressing fashionably is an important part of my life.							
		18-24 Year Olds	30.0	40.0	20.0	6.7	3.3	0.2303	NS
		25-34 Year Olds	8.3	44.0	14.7	25.7	7.3		
5 Religiosity	50.	I go to church regularly.							
		18-24 Year Olds	3.3	10.0	13.3	56.7	16.7	0.1728	NS
		25-34 Year Olds	10.1	11.0	4.6	40.4	33.9		
	45.	I pray several times a week.							
		18-24 Year Olds	20.0	16.7	6.7	36.7	20.0	0.1303	NS
		25-34 Year Olds	11.9	13.8	9.2	32.1	33.0		
	33.	Spiritual values are more important than material things.							
		18-24 Year Olds	24.1	31.0	34.5	10.3	0.0	0.0579	NS
		25-34 Year Olds	18.3	40.4	25.7	14.7	0.9		

169

TABLE 5-13.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.							
		18-24 Year Olds	6.7	33.3	10.0	43.3	6.7	0.0872	NS
		25-34 Year Olds	8.3	40.4	10.1	33.0	8.3		
	11.	I shop a lot for specials.							
		18-24 Year Olds	3.3	40.0	23.3	28.7	6.7	0.1960	NS
		25-34 Year Olds	22.9	30.3	11.9	28.4	6.4		
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		18-24 Year Olds	3.3	26.7	13.3	46.7	10.0	0.0853	NS
		25-34 Year Olds	9.2	29.4	11.9	33.9	15.6		
	65.	I usually look for the lowest prices when I shop.							
		18-24 Year Olds	0.0	43.3	13.3	40.0	3.3	0.1560	NS
		25-34 Year Olds	15.6	37.6	16.5	27.5	2.8		
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.							
		18-24 Year Olds	10.0	50.0	10.0	23.3	6.7	0.0667	NS
		25-34 Year Olds	16.7	41.7	17.6	21.3	2.8		
	4.	On a vacation, I just want to rest and relax.							
		18-24 Year Olds	16.7	43.3	10.0	23.3	6.7	0.1630	NS
		25-34 Year Olds	18.5	26.9	8.3	38.9	7.4		
8 Housekeeping Interest	82.	I enjoy most forms of housework.							
		18-24 Year Olds	0.0	36.7	10.0	36.7	16.7	0.1465	NS
		25-34 Year Olds	1.8	20.2	17.4	40.4	20.2		
	76.	I must admit I really do not like housekeeping chores.							
		18-24 Year Olds	10.0	36.7	10.0	33.3	10.0	0.1385	NS
		25-34 Year Olds	23.9	32.1	11.9	27.5	4.6		
	22.	My idea of housekeeping is "once over lightly."							
		18-24 Year Olds	0.0	26.7	10.0	43.3	20.0	0.1009	NS
		25-34 Year Olds	10.1	22.9	4.6	40.4	22.0		
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.							
		18-24 Year Olds	0.0	13.3	40.0	33.3	13.3	0.1205	NS
		25-34 Year Olds	0.9	15.6	24.8	44.0	14.7		
	61.	I often seek out the advice of my friends regarding which brands to buy.							
		18-24 Year Olds	13.3	26.7	20.0	33.3	6.7	0.1963	NS
		25-34 Year Olds	2.8	24.8	12.8	45.9	13.8		
10 Appreciation of the Outdoors	64.	I like to go camping.							
		18-24 Year Olds	23.3	43.3	10.0	23.3	0.0	0.0826	NS
		25-34 Year Olds	23.9	40.4	10.1	17.4	8.3		
	42.	I love fresh air and the outdoors.							
		18-24 Year Olds	56.7	40.0	3.3	0.0	0.0	0.0480	NS
		25-34 Year Olds	61.5	33.0	1.8	2.8	0.9		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		18-24 Year	16.7	40.0	23.3	16.7	3.3	0.1177	NS
		25-34 Year Olds	28.4	34.9	22.9	10.1	3.7		
11 Sports Interest	81.	I usually read the sports page in the daily paper.							
		18-24 Year Olds	3.3	33.3	6.7	43.3	13.3	0.1135	NS
		25-34 Year Olds	14.7	24.8	5.5	32.1	22.9		
	73.	I like to watch or to listen to baseball or football games.							
		18-24 Year Olds	16.7	50.0	6.7	16.7	10.0	0.0944	NS
		25-34 Year Olds	20.4	38.9	5.6	15.7	19.4		

[a]Not statistically significant at p < 0.10.

[b]Statistically significant at p < 0.10.

		Graphed Mean Scores				
Factor No. and Name	Statement	SA (1)	A (2)	U (3)	D (4)	SD (5)

Factor No. and Name		Statement
1 Self Concept	48.	I think I have more self confidence than most people.
	1.	I have a lot of energy.
	20.	I like to take chances.
	60.	I think I have a lot of personal ability.
2 Credit Use	8.	I buy things with a credit card or a charge card.
	3.	It is good to have charge accounts.
	32.	I like to pay cash for everything I buy.
	12.	To buy anything, other than a house or a car on credit, is unwise.
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.
	26.	I enjoy going to concerts.
	55.	I enjoy listening to classical music.
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.
	14.	Dressing fashionably is an important part of my life.
5 Religiosity	50.	I go to church regularly.
	45.	I pray several times a week.
	33.	Spiritual values are more important than material things.
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.
	11.	I shop a lot for specials.
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.
	65.	I usually look for the lowest prices when I shop.
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.
	4.	On a vacation, I just want to rest and relax.
8 Housekeeping Interest	82.	I enjoy most forms of housework.
	76.	I must admit I really do not like housekeeping chores.
	22.	My idea of housekeeping is "once over lightly."
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.
	61.	I often seek out the advice of my friends regarding which brands I buy.
10 Appreciation of the Outdoors	64.	I like to go camping.
	42.	I love fresh air and the outdoors.
	49.	A cabin by a quiet lake is a great place to spend the summer.
11 Sports Interest	81.	I usually read the sports page in the daily paper.
	73.	I like to watch or to listen to baseball or football games.

—— 18-24
- - - 25-34

Figure 5-2.--Life Style Comparison Between Selected Demographic Segments: 18-24 Year Olds vs. 25-34 Year Olds.

The greater concern for being fashionable exhibited by the younger segment does not seem to be unique to this sample. Another study found a similar discrepancy between the attitudes of younger and older women toward fashion in general (43). An important explanation for the greater concern for fashion of the younger group in this study may lie in the fact that most of the 18-24 year old respondents were female, and most of the 25-34 year olds were male (see Table 5-5). Females generally have been found to be more interested in fashion than males in studies involving both the total American population (124:30) and 18-24 year olds (98:61). Thus, it is not unreasonable to expect a similar pattern of female interest among single (1-person) householders. The lack of life style studies on single (1-person) householders (see Chapters II and III) precludes, however, a definitive conclusion about whether greater Fashion Consciousness is typical of single (1-person) female householders in general.

Major Hypothesis H3

There is no significant difference between single (1-person) householders aged 18 to 34 and those 35 years old and older with respect to life style profiles.

This major hypothesis is broken down into

Subhypotheses H3-1 through H3-11

There is no significant difference between
single (1-person) householders aged 18 to 34
and those 35 years old and older with
respect to:
 1. Self-Concept;
 2. Credit Use;
 3. Appreciation of the Arts;
 4. Fashion Consciousness;
 5. Religiosity;
 6. Price Consciousness;
 7. Vacation Style;
 8. Housekeeping Interest;
 9. Information Seeking;
 10. Appreciation of the Outdoors; and
 11. Sports Interest.

As discussed earlier in the chapter, most 18-34

year old respondents had never married, earned under

$15,000, and rented their living quarters. In compari-

son, most of those 35 years old and older were either

divorced, separated, or widowed, earned $15,000 or more,

and owned their own home. No dramatic differences

between the two segments were recorded in relation to

sex, education, and occupation (see Table 5-6).

The high degree of demographic heterogeneity

found between these segments, greater than any observed

thus far, was roughly paralleled by differences in life

styles, as can be seen in Table 5-14. The table reveals

that responses to eight AIO statements were found to be

significantly different. Subhypotheses H3-5 and H3-10

were rejected at $p < 0.10$. There was significant dif-

ference between the two demographic segments with

TABLE 5-14.--Life Style Comparison Between Selected Demographic Segments: 18-34 Year Olds vs. 35 Year Olds and Over.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
1 Self Concept	48.	I think I have more self confidence than most people.							
		18-34 Year Olds	18.7	33.1	24.5	22.3	1.4	0.0693	NS[a]
		35 Year Olds and Over	13.4	41.2	28.6	13.4	3.4		
	1.	I have a lot of energy.							
		18-34 Year Olds	19.4	63.3	8.6	7.9	0.7	0.1103	NS
		35 Year Olds and Over	19.7	52.1	8.5	14.5	5.1		
	20.	I like to take chances.							
		18-24 Year Olds	12.3	42.8	18.1	22.5	4.3	0.2697	S[b]
		35 Year Olds and Over	1.7	26.9	17.6	42.9	10.9		
	60.	I think I have a lot of personal ability.							
		18-34 Year Olds	36.2	50.0	11.6	1.4	0.7	0.1522	NS
		35 Year Olds and Over	21.0	66.4	10.9	1.7	0.0		
2 Credit Use	8.	I buy things with a credit card or charge card.							
		18-34 Year Olds	13.8	52.2	2.9	18.1	13.0	0.1216	NS
		35 Year Olds and Over	8.4	45.4	6.7	17.6	21.8		
	3.	It is good to have charge accounts.							
		18-34 Year Olds	19.4	39.6	16.5	15.8	8.6	0.0733	NS
		34 Year Olds and Over	14.3	38.7	16.8	14.3	16.0		
	32.	I like to pay cash for everything I buy.							
		18-34 Year Olds	12.2	34.5	10.8	36.0	6.5	0.1046	NS
		35 Year Olds and Over	22.7	31.1	9.2	34.5	2.5		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		18-34 Year Olds	7.9	12.9	10.1	52.5	16.5	0.2066	S
		35 Year Olds and Over	20.3	21.2	7.6	40.7	10.2		
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.							
		18-34 Year Olds	21.6	48.9	13.7	11.5	4.3	0.0597	NS
		35 Year Olds and Over	23.5	52.9	10.1	12.6	0.8		
	26.	I enjoy going to concerts.							
		18-34 Year Olds	24.5	48.9	9.4	10.8	6.5	0.0728	NS
		35 Year Olds and Over	22.0	44.1	12.7	17.8	3.4		
	55.	I enjoy listening to classical music.							
		18-34 Year Olds	15.8	38.1	17.3	20.1	8.6	0.2251	S
		35 Year Olds and Over	29.4	47.1	9.2	12.6	1.7		
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.							
		18-34 Year Olds	17.3	42.4	15.1	19.4	5.8	0.1181	NS
		35 Year Olds and Over	9.2	38.7	15.1	32.8	4.2		
	14.	Dressing fashionably is an important part of my life.							
		18-34 Year Olds	12.9	43.2	15.8	21.6	6.5	0.1746	S
		35 Year Olds and Over	7.6	31.1	19.3	33.6	8.4		
5 Religiosity	50.	I go to church regularly.							
		18-34 Year Olds	8.6	10.8	6.5	43.9	30.2	0.2536	S
		35 Year Olds and Over	16.8	26.9	7.6	27.7	21.0		
	45.	I pray several times a week.							
		18-34 Year Olds	13.7	14.4	8.6	33.1	30.2	0.2909	S
		35 Year Olds and Over	26.1	31.1	6.7	22.7	13.4		
	33.	Spiritual values are more important than material things.							
		18-34 Year Olds	19.6	38.4	27.5	13.8	0.7	0.0901	NS
		35 Year Olds and Over	28.6	37.8	20.2	10.9	2.5		

TABLE 5-14.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
	68.	I usually watch for ads for announcements of sales.							
		18-34 Year Olds	7.9	38.8	10.1	35.3	7.9	0.0351	NS
		35 Year Olds and Over	8.6	41.4	10.3	34.5	5.2		
	11.	I shop a lot for specials.							
		18-34 Year Olds	18.7	32.4	14.4	28.1	6.5	0.0954	NS
6		35 Year Olds and Over	13.6	33.1	9.3	39.8	4.2		
Price Consciousness	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		18-34 Year Olds	7.9	28.8	12.2	36.7	14.4	0.0701	NS
		35 Year Olds and Over	7.6	36.1	10.1	38.7	7.6		
	65.	I usually look for the lowest prices when I shop.							
		18-34 Year Olds	12.2	38.8	15.8	30.2	2.9	0.0376	NS
		35 Year Olds and Over	8.5	42.4	15.3	32.2	1.7		
	36.	A vacation should not be hectic but quiet and relaxing.							
7		18-34 Year Olds	15.2	43.5	15.9	21.7	3.6	0.1444	NS
Vacation		35 Year Olds and Over	22.7	50.4	16.0	10.9	0.0		
Style	4.	On a vacation, I just want to rest and relax.							
		18-34 Year Olds	18.1	30.4	8.7	35.5	7.2	0.0373	NS
		35 Year Olds and Over	21.8	29.4	9.2	33.6	5.9		
	82.	I enjoy most forms of housework.							
		18-34 Year Olds	1.4	23.7	15.8	39.6	19.4	0.0514	NS
		35 Year Olds and Over	2.5	26.9	12.6	43.7	14.3		
	76.	I must admit I really do not like housekeeping chores.							
8		18-34 Year Olds	20.9	33.1	11.5	28.8	5.8	0.0574	NS
Housekeeping		35 Year Olds and Over	15.1	39.5	14.3	28.6	2.5		
Interest	22.	My idea of housekeeping is "once over lightly."							
		18-34 Year Olds	7.9	23.7	5.8	41.0	21.6	0.1150	NS
		35 Year Olds and Over	7.6	32.8	8.4	41.2	10.1		
	43.	I usually like to wait and see how other people like new brands before I try them.							
9		18-34 Year Olds	0.7	15.1	28.1	41.7	14.4	0.1274	NS
Information		35 Year Olds and Over	3.4	25.2	20.2	41.2	10.1		
Seeking	61.	I often seek out the advice of my friends regarding which brands to buy.							
		18-34 Year Olds	5.0	25.2	14.4	43.2	12.2	0.0585	NS
		35 Year Olds and Over	1.7	22.7	16.0	48.7	10.9		
	64.	I like to go camping.							
		18-34 Year Olds	23.7	41.0	10.1	18.7	6.5	0.2273	S
10		35 Year Olds and Over	11.8	30.3	10.9	29.4	17.6		
Appreciation	42.	I love fresh air and the outdoors.							
of the		18-34 Year Olds	60.4	34.5	2.2	2.2	0.7	0.2178	S
Outdoors		35 Year Olds and Over	38.7	53.8	1.7	5.9	0.0		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		18-34 Year Olds	25.9	36.0	23.0	11.5	3.6	0.1178	NS
		35 Year Olds and Over	19.3	46.2	7.6	22.7	4.2		
	81.	I usually read the sports page in the paper.							
11		18-34 Year Olds	12.2	26.6	5.8	34.5	20.9	0.0658	NS
Sports		35 Year Olds and Over	8.4	32.8	6.7	37.8	14.3		
Interest	73.	I like to watch or to listen to baseball or football games.							
		18-34 Year Olds	19.6	41.3	5.8	15.9	17.4	0.0612	NS
		35 Year Olds and Over	13.4	42.9	8.4	21.0	14.3		

[a]Not statistically significant at p < 0.10.

[b]Statistically significant at p < 0.10.

Factor No. and Name		Statement	Graphed Mean Scores				
			SA (1)	A (2)	U (3)	D (4)	SD (5)
1 Self Concept	48.	I think I have more self confidence than most people.					
	1.	I have a lot of energy.					
	20.	I like to take chances.					
	60.	I think I have a lot of personal ability.					
2 Credit Use	8.	I buy things with a credit card or a charge card.					
	3.	It is good to have charge accounts.					
	32.	I like to pay cash for everything I buy.					
	12.	To buy anything, other than a house or a car on credit, is unwise.					
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.					
	26.	I enjoy going to concerts.					
	55.	I enjoy listening to classical music.					
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.					
	14.	Dressing fashionably is an important part of my life.					
5 Religiosity	50.	I go to church regularly.					
	45.	I pray several times a week.					
	33.	Spiritual values are more important than material things.					
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.					
	11.	I shop a lot for specials.					
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.					
	65.	I usually look for the lowest prices when I shop.					
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.					
	4.	On a vacation, I just want to rest and relax.					
8 Housekeeping Interest	82.	I enjoy most forms of housework.					
	76.	I must admit I really do not like housekeeping chores.					
	22.	My idea of housekeeping is "once over lightly."					
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.					
	61.	I often seek out the advice of my friends regarding which brands I buy.					
10 Appreciation of the Outdoors	64.	I like to go camping.					
	42.	I love fresh air and the outdoors.					
	49.	A cabin by a quiet lake is a great place to spend the summer.					
11 Sports Interest	81.	I usually read the sports page in the daily paper.					
	73.	I like to watch or to listen to baseball or football games.					

—— 18-34
- - - 35 and Over

Figure 5-3.--Life Style Comparison Between Selected Demographic Segments: 18-34 Year Olds vs. 35 Year Olds and Over.

respect to Religiosity and Appreciation of the Outdoors, life style factors 5 and 10. Subhypothesis H3-4 (Fashion Consciousness) was classified as indeterminate.

In terms of Religiosity, significant differences were found in relation to two of the three component variables. In response to "I go to church regularly," 19.4% of the 18-34 year olds and 43.7% of those 35 years old and older agreed. With respect to "I pray several times a week," 28.1% of the younger segment and 57.2% of the older segment agreed. No significant difference was recorded in the responses of the two groups to "Spiritual values are more important than material things."

The high degree of Religiosity exhibited by the older segment (those 35 years old and older) could be explained by the literature relating religion to age. Roger (80) found that people become more religious as they age. The reasons included comfort as death becomes more likely, help in finding meaningfulness in life, and aid in accepting old age and in meeting secular social needs (80:406-411). Similar results were obtained in a somewhat more specific market study of movie goers; the older groups were found to be more religious than the younger (36:217-229). Thus, it would not be reasonable to expect a similar relationship between religiosity and age among single (1-person) householders.

With respect to Appreciation of the Outdoors,
significant differences were found in relation to two of
the three component variables. To the statement "I like
to go camping," 64.7% of the younger segment, 42.1% of
the older agreed. In terms of "I love fresh air and the
outdoors," 94.9% of the 18-34 year olds and 92.5% of the
older group agreed. The difference is even more marked
when only "strongly agree" responses are considered. Of
the younger segment, 60.4% strongly agreed compared to
38.7% of the older segment. No significant difference
was observed in responses to "A cabin by a quiet lake is
a great place to spend the summer."

The greater Appreciation of the Outdoors exhi-
bited by the younger householders could be explained by
the inverse relationship that has been found to exist
between age and outdoor recreation. Gum and Martin (31),
in a study of the demand for outdoor recreation in
Arizona, found that older groups were much less active
in such activities. A similar result was obtained by
Buse and Enosh (10) in their study of 6,440 adults from
nine midwestern states, including Michigan. Sample
participation in various outdoor activities was lower
among older people. Pessemier, Teach and Tigert (62)
found that outdoor orientation decreases with a female's
age. These findings could explain the greater Apprecia-
tion of the Outdoors exhibited by the younger segment in

the sample. In addition, they show that the relation-
ship between age and outdoor orientation is not a
phenomenon limited to the sample respondents.

Subhypothesis H3-4 (Fashion Consciousness) was
classified as indeterminate at $p < 0.10$. While a signif-
icant difference between 18-34 year olds and those 35
years old and older was found with respect to "Dressing
fashionably is an important part of my life" (56.1% of
the younger group and 38.7% of the older agreed) none
was observed with respect to "I try to keep abreast of
changes in styles and fashion." The greater concern for
fashion exhibited by the responses of the younger seg-
ment to the first statement could be explained by the
fact that interest in fashion has been found to be a
function of a person's age (the older, the less the
interest) (43). In addition, younger and better educa-
ted women have also been found to be more fashion
conscious than others in the population (130:28).

Significant life style differences between 18-34
year olds and those aged 35 and older were also found in
relation to three AIO variables not components of the
life style factors analyzed thus far.

With respect to "I like to take chances," 55.1%
of the 18-34 year olds and 28.6% of those 35 years old
and older agreed. The more cautious attitude of the
older group could be related to the commonly observed

conservatism of older people in general (45:93) as well as to the great caution older people exercise toward matters involving personal finances (3:27).

The statement "To buy anything, other than a house or a car on credit, is unwise," elicited agreement from 20.8% of 18-34 year olds and 41.5% of those 35 years old and older. A possible explanation is the obvious relationship to older people's apparent aversion to risk. With old age comes conservatism and caution, which may explain why those 35 years old and older view credit use somewhat more cautiously than do 18 to 34 year olds.

Finally, the responses to "I enjoy listening to classical music" showed that 53.9% of 18-34 year olds and 76.5% of those 35 years old and older agreed.

Major Hypothesis H4

There is no significant difference between single (1-person) householders aged 18 to 34 and those 65 years old and older with respect to life style profiles.

This major hypothesis is broken down into

Subhypotheses H4-1 through H4-11

There is no significant difference between single (1-person) householders aged 18 to 34 and those 65 years old and older with respect to:
1. Self-Concept;
2. Credit Use;
3. Appreciation of the Arts;
4. Fashion Consciousness;
5. Religiosity;
6. Price Consciousness;

7. Vacation Style;
8. Housekeeping Interest;
9. Information Seeking;
10. Appreciation of the Outdoors; and
11. Sports Interest.

Most respondents aged 18-34 had never married, earned $10,000 or more, rented their living quarters, had some college or post-graduate education, and held professional (or technical) or managerial (or administrative) jobs. Those 65 years old and older were mostly widowed, earned less than $10,000, owned their own home, had less than or only a high school education, and were retired (see Table 5-7).

These discrepant demographic profiles were paralleled by relatively heterogeneous life style profiles, as can be seen in Table 5-15. Significant differences between 18-34 year olds and those aged 65 and older were found in relation to eleven of the thirty-two AIO variables. Subhypotheses H4-2 (Credit Use), H4-5 (Religiosity) and H4-10 (Appreciation of the Outdoors) were rejected at $p < 0.10$. The significance of the difference between both segments in relation to Self-Concept and Information Seeking, subhypotheses H4-1 and H4-9, was classified as indeterminate.

With respect to Credit Use, significant differences were observed in relation to all component variables. In response to "I buy things with a credit card or charge card," 66% of the 18-34 year olds and

TABLE 5-15.--Life Style Comparison Between Selected Demographic Segments: 18-34 Year Olds vs. 65 Year Olds and Over.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
1 Self Concept	48.	I think I have more self confidence than most people.							
		18-34 Year Olds	18.7	33.1	24.5	22.3	1.4	0.1089	NS[a]
		65 Year Olds and Over	9.1	31.8	40.9	13.6	4.5		
	1.	I have a lot of energy.							
		18-34 Year Olds	19.4	63.3	8.6	7.9	0.7	0.3228	S[b]
		65 Year Olds and Over	9.1	50.0	0.0	31.8	9.1		
	20.	I like to take chances.							
		18-34 Year Olds	12.3	42.8	18.1	22.5	4.3	0.5501	S
		65 Year Olds and Over	0.0	9.1	9.1	54.5	27.3		
	60.	I think I have a lot of personal ability.							
		18-34 Year Olds	36.2	50.0	11.6	1.4	0.7	0.2714	NS
		65 Year Olds and Over	9.1	59.1	31.8	0.0	0.0		
2 Credit Use	8.	I buy things with a credit card or a charge card.							
		18-34 Year Olds	13.8	52.2	2.9	18.1	13.0	0.2958	S
		65 Year Olds and Over	0.0	36.4	4.5	18.2	40.9		
	3.	It is good to have charge accounts.							
		18-34 Year Olds	19.4	39.6	16.5	15.8	8.6	0.3172	S
		65 Year Olds and Over	4.5	22.7	18.2	31.8	22.7		
	32.	I like to pay cash for everything I buy.							
		18-34 Year Olds	12.2	34.5	10.8	36.0	6.5	0.3960	S
		65 Year Olds and Over	50.0	36.4	0.0	13.6	0.0		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		18-34 Year Olds	7.9	12.9	10.1	52.5	16.5	0.5186	S
		65 Year Olds and Over	36.4	36.4	9.1	18.2	0.0		
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.							
		18-34 Year Olds	21.6	48.9	13.7	11.5	4.3	0.1145	NS
		65 Year Olds and Over	13.6	54.5	4.5	22.7	4.5		
	26.	I enjoy going to concerts.							
		18-34 Year Olds	24.5	48.9	9.4	10.8	6.5	0.2364	NS
		65 Year Olds and Over	9.1	45.5	4.5	31.8	9.1		
	55.	I enjoy listening to classical music.							
		18-34 Year Olds	15.8	38.1	17.3	20.1	8.6	0.0863	NS
		65 Year Olds and Over	13.6	45.5	9.1	31.8	0.0		
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.							
		18-34 Year Olds	17.3	42.4	15.1	19.4	5.8	0.2027	NS
		65 Year Olds and Over	13.6	27.3	13.6	45.5	0.0		
	14.	Dressing fashionably is an important part of my life.							
		18-34 Year Olds	12.9	43.2	15.8	21.6	6.5	0.1521	NS
		65 Year Olds and Over	0.0	40.9	22.7	31.8	4.5		
5 Religiosity	50.	I go to church regularly.							
		18-34 Year Olds	8.6	10.8	6.5	43.9	30.2	0.3774	S
		65 Year Olds and Over	18.2	36.4	9.1	18.2	18.2		
	45.	I pray several times a week.							
		18-34 Year Olds	13.7	14.4	8.6	33.1	30.2	0.4058	S
		65 Year Olds and Over	36.4	27.3	13.6	9.1	13.6		
	33.	Spiritual values are more important than material things.							
		18-34 Year Olds	19.6	38.4	27.5	13.8	0.7	0.1680	NS
		65 Year Olds and Over	36.4	36.4	13.6	13.6	0.0		

TABLE 5-15.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
	68.	I usually watch for ads for announcements of sales.							
		18-34 Year Olds	7.9	3ᵃ.8	10.1	35.3	7.9	0.2142	NS
		65 Year Olds and Over	13.6	54.5	4.5	22.7	4.5		
	11.	I shop a lot for specials.							
		18-34 Year Olds	18.7	32.4	14.4	28.1	6.5	0.0647	NS
		65 Year Olds and Over	18.2	27.3	13.6	40.9	0.0		
6 Price Consciousness	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		18-34 Year Olds	7.9	28.8	12.2	36.7	14.4	0.1027	NS
		65 Year Olds and Over	18.2	27.3	13.6	31.8	9.1		
	65.	I usually look for the lowest prices when I shop.							
		18-34 Year Olds	12.2	38.8	15.8	30.2	2.9	0.0314	NS
		65 Year Olds and Over	9.1	40.9	18.2	31.8	0.0		
	36.	A vacation should not be hectic but quiet and relaxing.							
		18-34 Year Olds	15.2	43.5	15.9	21.7	3.6	0.1858	NS
7 Vacation Style		65 Year Olds and Over	27.3	50.0	13.6	9.1	0.0		
	4.	On a vacation, I just want to rest and relax.							
		18-34 Year Olds	18.1	30.4	8.7	35.5	7.2	0.1548	NS
		65 Year Olds and Over	18.2	36.4	18.2	27.3	0.0		
	82.	I enjoy most forms of housework.							
		18-34 Year Olds	1.4	23.7	15.8	39.6	19.4	0.1033	NS
		65 Year Olds and Over	4.5	27.3	9.1	50.0	9.1		
8 Housekeeping Interest	76.	I must admit I really do not like housekeeping chores.							
		18-34 Year Olds	20.9	33.1	11.5	28.8	5.8	0.1177	NS
		65 Year Olds and Over	9.1	50.0	13.6	22.7	4.5		
	22.	My idea of housekeeping is "once over lightly."							
		18-34 Year Olds	7.9	23.7	5.8	41.0	21.6	0.2168	NS
		65 Year Olds and Over	0.0	40.9	18.2	31.8	9.1		
	43.	I usually like to wait and see how other people like new brands before I try them.							
9 Information Seeking		18-34 Year Olds	0.7	15.1	28.1	41.7	14.4	0.3417	S
		65 Year Olds and Over	9.1	40.9	9.1	40.9	0.0		
	61.	I often seek out the advice of my friends regarding which brands I buy.							
		18-34 Year Olds	5.0	25.2	14.4	43.2	12.2	0.1069	NS
		65 Year Olds and Over	4.5	36.4	13.6	40.9	4.5		
	64.	I like to go camping.							
		18-34 Year Olds	23.7	41.0	10.1	18.7	6.5	0.2838	S
		65 Year Olds and Over	9.1	27.3	13.6	27.3	22.7		
10 Appreciation of the Outdoors	42.	I love fresh air and the outdoors.							
		18-34 Year Olds	60.4	34.5	2.2	2.2	0.7	0.3316	S
		65 Year Olds and Over	27.3	59.1	0.0	13.6	0.0		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		18-34 Year Olds	25.9	36.0	23.0	11.5	3.6	0.1671	NS
		65 Year Olds and Over	18.2	45.5	4.5	27.3	4.5		
	81.	I usually read the sports page in the daily paper.							
11 Sports Interest		18-34 Year Olds	12.2	26.6	5.8	34.5	20.9	0.1115	NS
		65 Year Olds and Over	9.1	40.9	4.5	31.8	13.6		
	73.	I like to watch or to listen to baseball or football games.							
		18-34 Year Olds	19.6	41.3	5.8	15.9	17.4	0.0632	NS
		65 Year Olds and Over	13.6	40.9	13.6	13.6	18.2		

ᵃNot statistically significant at p < 0.10.

ᵇStatistically significant at p < 0.10.

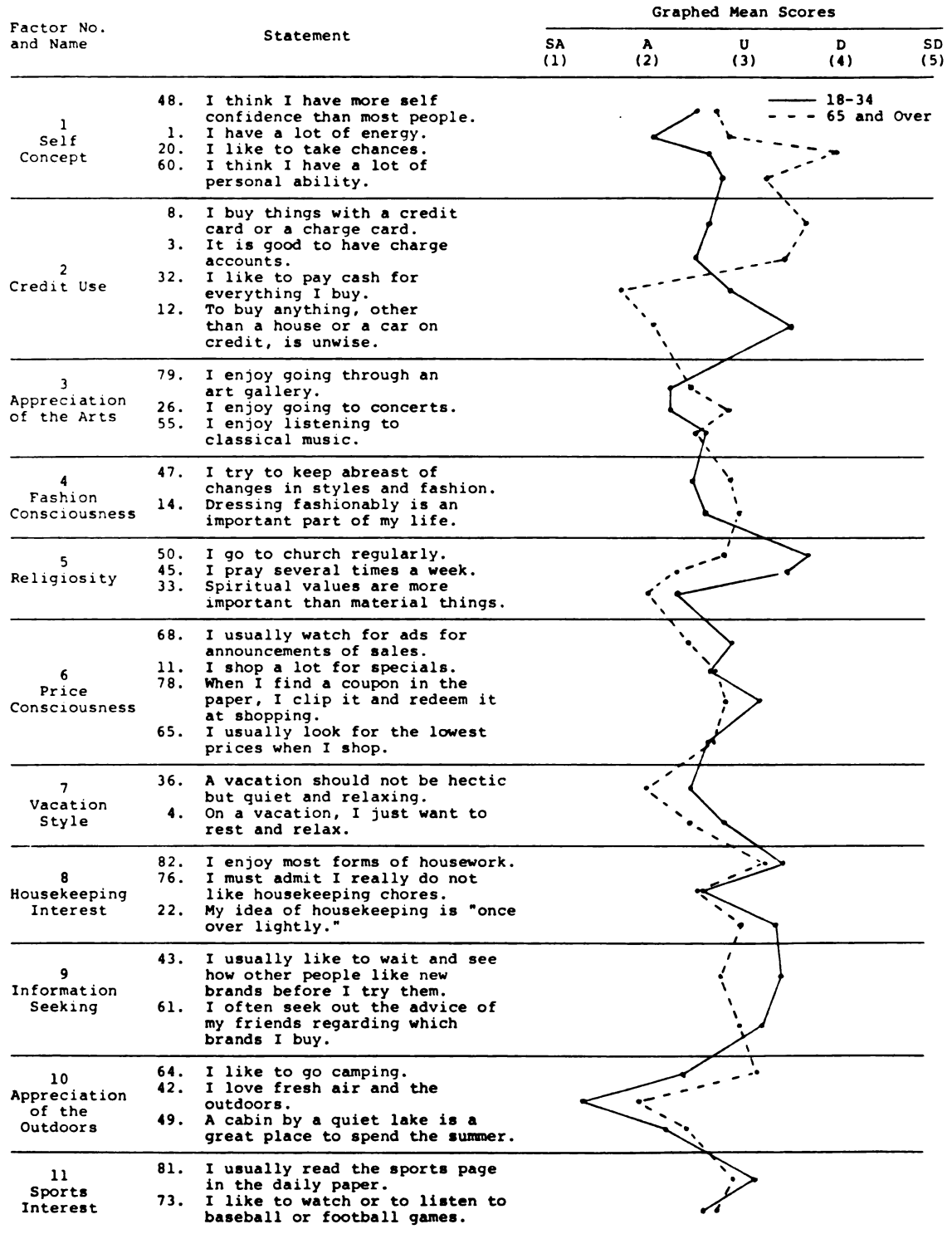| Factor No. and Name	Statement	Graphed Mean Scores				
		SA (1)	A (2)	U (3)	D (4)	SD (5)
1 Self Concept	48. I think I have more self confidence than most people. 1. I have a lot of energy. 20. I like to take chances. 60. I think I have a lot of personal ability.					
2 Credit Use	8. I buy things with a credit card or a charge card. 3. It is good to have charge accounts. 32. I like to pay cash for everything I buy. 12. To buy anything, other than a house or a car on credit, is unwise.					
3 Appreciation of the Arts	79. I enjoy going through an art gallery. 26. I enjoy going to concerts. 55. I enjoy listening to classical music.					
4 Fashion Consciousness	47. I try to keep abreast of changes in styles and fashion. 14. Dressing fashionably is an important part of my life.					
5 Religiosity	50. I go to church regularly. 45. I pray several times a week. 33. Spiritual values are more important than material things.					
6 Price Consciousness	68. I usually watch for ads for announcements of sales. 11. I shop a lot for specials. 78. When I find a coupon in the paper, I clip it and redeem it at shopping. 65. I usually look for the lowest prices when I shop.					
7 Vacation Style	36. A vacation should not be hectic but quiet and relaxing. 4. On a vacation, I just want to rest and relax.					
8 Housekeeping Interest	82. I enjoy most forms of housework. 76. I must admit I really do not like housekeeping chores. 22. My idea of housekeeping is "once over lightly."					
9 Information Seeking	43. I usually like to wait and see how other people like new brands before I try them. 61. I often seek out the advice of my friends regarding which brands I buy.					
10 Appreciation of the Outdoors	64. I like to go camping. 42. I love fresh air and the outdoors. 49. A cabin by a quiet lake is a great place to spend the summer.					
11 Sports Interest	81. I usually read the sports page in the daily paper. 73. I like to watch or to listen to baseball or football games.					

——— 18-34
– – – 65 and Over

Figure 5-4.--Life Style Comparison Between Selected Demographic Segments: 18-34 Year Olds vs. 65 Year Olds and Over.

36.4% of those 65 years old and older agreed. In terms of "It is good to have charge accounts," 59% of the younger segment and 27.2% of the older agreed. With respect to "I like to pay cash for everything I buy," 46.7% of the 18-34 year olds and 86.4% of those 65 years old and older agreed. Finally, 20.8% of the younger segment and 72.8% of the older agreed with this statement: "To buy anything, other than a house or a car on credit, is unwise."

The older segment was more cautious about credit than the younger group. This discrepancy probably is explained by the fact that older people in general, and senior citizens in particular (those 65 years old and older), tend to be more conservative and cautious than younger people (45:93; 3). This conservatism is especially evident in the area of personal finance (3:27). People aged 65 or older grew up during the Great Depression, and they fear debt (3:314). In contrast, younger people, particularly those aged 18-34, have been reared in the era of post-World War II prosperity, and they tend to view debt less cautiously. In short, the attitude toward Credit Use exhibited by those 65 years old and older is neither unexpected nor unique to single (1-person) householders.

In terms of Religiosity, significant differences were found in relation to two of the three component

variables. In reply to "I go to church regularly,"
19.4% of the 18-34 year olds and 54.6% of those aged 65
and older agreed. Results were similar in response to
"I pray several times a week"; 28.1% of the younger
segment and 63.7% of the older agreed. No significant
difference was found in relation to "Spiritual values
are more important than material things."

These differences indicate first that the older
segment is somewhat more religious than the younger;
second, as might be expected, the differences observed
between 18-34 year olds and those 65 years old and older
are greater (although in the same direction) than those
found between 18-34 year olds and those aged 35 and
older (see Table 5-14). The high degree of religiosity
exhibited by those 65 years old and older could be
explained by the tendency of people to become more
religious as they age (80:411). The higher degree of
religiosity exhibited by senior single (1-person)
householders in comparison to 18-34 year olds could
thus be part of a larger phenomenon involving people's
aging and religion's ability to meet their needs.

In relation to Appreciation of the Outdoors,
significant differences were found with respect to two
of the three component variables. "I like to go camp-
ing" was agreed with by 64.7% of 18-34 year olds and
36.4% of those 65 years old and older. "I love fresh

air and the outdoors" was agreed with by 94.9% of the younger group and 86.4% of the older. This difference is even more remarkable when only strong agreement is considered--60.4% of the younger segment and 27.3% of the older. No significant difference was found in relation to "A cabin by a quiet lake is a good place to spend the summer."

Evidently, senior single (1-person) householders are somewhat less attracted by the outdoors than are the younger singles living alone. This conclusion is supported by the literature relating people's age to their outdoor orientation (31, 62:337). The greater Appreciation of the Outdoors exhibited by the younger segment in this study is not unique to single (1-person) householders but seems to be part of a broader tendency among people in general.

With respect to Self-Concept, significant differences were observed in relation to two of the four component variables. "I have a lot of energy" was agreed with by 82.7% of 18-34 year olds and 59.1% of those aged 65 and older. In terms of "I like to take chances," 55.1% of the younger segment and 9.1% of the older agreed. No significant differences were found in relation to "I think I have more self-confidence than most people" and "I think I have a lot of personal ability."

As might be expected, more of the younger segment agreed with "I have a lot of energy." The older group is at a stage in life in which the natural process of aging and illnesses can be expected to be taking their toll. An explanation for the risk aversion evidenced by those aged 65 and older could be attributed to the fact that senior citizens in general tend to be more conservative (45:93) and that such conservatism manifests itself quite strongly in financial matters (3:27).

In terms of Information Seeking, a significant difference was recorded in responses to "I usually like to wait and see how other people like new brands before I try them" (15.8% of 18-34 year olds and 50.0% of those 65 years old and older agreed). No significant difference was observed in relation to "I often seek out the advice of my friends regarding which brands I buy."

Senior singles living alone responded in a somewhat cautious fashion. This attitude would be expected, given the degree of conservatism among senior citizens in general (45:93). Older people's cautious attitude toward Information Seeking was also found in a study by Pessemier, Teach, and Tigert (62:337), which revealed that active information seeking was negatively correlated to a homemaker's age. In conclusion, single

(1-person), senior householders' caution toward new products and brands does not seem to be unique to this group, but perhaps typical of older people in general.

Major Hypothesis H5

There is no significant difference between single (1-person) householders aged 25 to 34 and those 35 years old and older with respect to life style profiles.

This major hypothesis is broken down into

Subhypotheses H5-1 through H5-11

There is no significant difference between single (1-person) householders aged 25 to 34 and those 35 years old and older with respect to:
1. Self-Concept;
2. Credit Use;
3. Appreciation of the Arts;
4. Fashion Consciousness;
5. Religiosity;
6. Price Consciousness;
7. Vacation Style;
8. Housekeeping Interest;
9. Information Seeking;
10. Appreciation of the Outdoors; and
11. Sports Interest.

The demographic profiles of most respondents 25-34 years old and those 35 years old and older differed in relation to marital status, income, and home tenure (see Table 5-8). Most of the younger segment had never married, earned less than $15,000, and rented their living quarters, whereas the older group was predominantly divorced, separated, or widowed, earned $15,000 or more, and owned their own living quarters. These differences are very similar to those found earlier

in relation to 18-34 year olds and those 35 years old and older (see Table 5-6). They can be partially explained by the fact that 25-34 year olds are the largest subgroup among those aged 18-34 (see Table 5-1).

The demographic similarities between these groups (18-34 year olds versus those 35 years old and older and 25-34 year olds versus those 35 years old and older) were paralleled in the life style comparisons. As in the case of 18-34 year olds versus those 35 years old and older, the comparison between 25-34 year olds and those 35 years old and older identified eight significant variables, as can be seen in Table 5-16. Significant differences were observed with respect to Religiosity and Appreciation of the Outdoors, sub-hypotheses H5-5 and H5-10. Credit Use was classified as indeterminate.

With respect to Religiosity, significant differences were found between the responses of both segments to two of the three component variables. The responses of 21.1% of 25-34 year olds and 43.7% of those 35 years old and older agreed with the statement "I go to church regularly." A similar response pattern was observed for "I pray several times a week": 25.7% of the younger segment and 57.2% of the older agreed. No significant difference was recorded with respect to "Spiritual values are more important than material things."

190

TABLE 5-1**6**.--Life Style Comparison Between Selected Demographic Segments: 25-34 Year Olds vs. 35 Year Olds and Over.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
	48.	I think I have more self confidence than most people.							
		25-34 Year Olds	21.1	33.0	22.9	21.1	1.8	0.0766	NS[a]
		35 Year Olds and Over	13.4	41.2	28.6	13.4	3.4		
	1.	I have a lot of energy.							
		25-34 Year Olds	21.1	62.4	8.3	7.3	0.9	0.1169	NS
1		35 Year Olds and Over	19.7	52.1	8.5	14.5	5.1		
Self	20.	I like to take chances.							
Concept		25-34 Year Olds	13.9	38.0	19.4	25.0	3.7	0.2508	S[b]
		35 Year Olds and Over	1.7	26.9	17.6	42.9	10.9		
	60.	I think I have a lot of personal ability.							
		25-34 Year Olds	36.1	49.1	12.0	1.9	0.9	0.1510	NS
		35 Year Olds and Over	21.0	66.4	10.9	1.7	0.0		
	8.	I buy things with a credit card or charge card.							
		25-34 Year Olds	13.0	57.4	3.7	13.9	12.0	0.1659	S
		35 Year Olds	8.4	45.4	6.7	17.6	21.8		
	3.	It is good to have charge accounts.							
		25-34 Year Olds	21.1	40.4	15.6	12.8	10.1	0.0853	NS
2		35 Year Olds	14.3	38.7	16.8	14.3	16.0		
Credit Use	32.	I like to pay cash for everything I buy.							
		25-34 Year Olds	12.8	29.4	11.0	39.4	7.3	0.1158	NS
		35 Year Olds	22.7	31.1	9.2	34.5	2.5		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		25-34 Year Olds	8.3	12.8	10.1	52.3	16.5	0.2042	S
		35 Year Olds	20.3	21.2	7.6	40.7	10.2		
	79.	I enjoy going through an art gallery.							
		25-34 Year Olds	18.3	50.5	13.8	13.8	3.7	0.0766	NS
		35 Year Olds and Over	23.5	52.9	10.1	12.6	0.8		
3	26.	I enjoy going to concerts.							
Appreciation		25-34 Year Olds	21.1	47.7	10.1	12.8	8.3	0.0487	NS
of the Arts	55.	35 Year Olds and Over	22.0	44.1	12.7	17.8	3.4		
		I enjoy listening to classical music.							
		25-34 Year Olds	16.5	35.8	16.5	22.9	8.3	0.2418	S
		35 Year Olds and Over	29.4	47.1	9.2	12.6	1.7		
	47.	I try to keep abreast of changes in styles and fashion.							
4		25-34 Year Olds	15.6	37.6	18.3	22.0	6.4	0.0853	NS
Fashion		35 Year Olds	9.2	38.7	15.1	32.8	4.2		
Consciousness	14.	Dressing fashionably is an important part of my life.							
		25-34 Year Olds	8.3	44.0	14.7	25.7	7.3	0.1364	NS
		35 Year Olds and Over	7.6	31.1	19.3	33.6	8.4		
	50.	I go to church regularly.							
		25-34 Year Olds	10.1	11.0	4.6	40.4	33.9	0.2557	S
		35 Year Olds and Over	16.8	26.9	7.6	27.7	21.0		
5	45.	I pray several times a week.							
Religiosity		25-34 Year Olds	11.9	13.8	9.2	32.1	33.0	0.3145	S
		35 Year Olds and Over	26.1	31.1	6.7	22.7	13.4		
	33.	Spiritual values are more important than material things.							
		25-34 Year Olds	18.3	40.4	25.7	14.7	0.9	0.1022	NS
		35 Year Olds and Over	28.6	37.8	20.2	10.9	2.5		

TABLE 5-16.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.							
		25-34 Year Olds	8.3	40.4	10.1	33.0	8.3	0.0308	NS
		35 Year Olds and Over	8.6	41.4	10.3	34.5	5.2		
	11.	I shop a lot for specials.							
		25-34 Year Olds	22.9	30.3	11.9	28.4	6.4	0.0938	NS
		35 Year Olds and Over	13.6	33.1	9.3	39.8	4.2		
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		25-34 Year Olds	9.2	29.4	11.9	33.9	15.6	0.0803	NS
		35 Year Olds and Over	7.6	36.1	10.1	38.7	7.6		
	65.	I usually look for the lowest prices when I shop.							
		25-34 Years Olds	15.6	37.6	16.5	27.5	2.8	0.0712	NS
		35 Years Old and Over	8.5	42.4	15.3	32.2	1.7		
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.							
		25-34 Year Olds	16.7	41.7	17.6	21.3	2.8	0.1478	NS
		35 Year Olds and Over	22.7	50.4	16.0	10.9	0.0		
	4.	On a vacation, I just want to rest and relax.							
		25-34 Year Olds	18.5	26.9	8.3	38.9	7.4	0.0680	NS
		35 Year Olds and Over	21.8	29.4	9.2	33.6	5.9		
8 Housekeeping Interest	82.	I enjoy most forms of housework.							
		25-34 Year Olds	1.8	20.2	17.4	40.4	20.2	0.0739	NS
		35 Year Olds and Over	2.5	26.9	12.6	43.7	14.3		
	76.	I must admit I really do not like housekeeping chores.							
		25-34 Year Olds	23.9	32.1	11.9	27.5	4.6	0.0873	NS
		35 Year Olds and Over	15.1	39.5	14.3	28.6	2.5		
	23.	My idea of housekeeping is "once over lightly."							
		25-34 Year Olds	10.1	22.9	4.6	40.4	22.0	0.1193	NS
		35 Year Olds and Over	7.6	32.8	8.4	41.2	10.1		
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.							
		25-34 Year Olds	0.9	15.6	24.8	44.0	14.7	0.1206	NS
		35 Year Olds and Over	3.4	25.2	20.2	41.2	10.1		
	61.	I often seek out the advice of my friends regarding which brands to buy.							
		25-34 Year Olds	2.8	24.8	12.8	45.9	13.8	0.0315	NS
		35 Year Olds	1.7	22.7	16.0	48.7	10.9		
10 Appreciation of the Outdoors	64.	I like to go camping.							
		25-34 Year Olds	23.9	40.4	10.1	17.4	8.3	0.2220	S
		35 Year Olds and Over	11.8	30.3	10.9	29.4	17.6		
	42.	I love fresh air and the outdoors.							
		25-34 Year Olds	61.5	33.0	1.8	2.8	0.9	0.2281	S
		35 Year Olds and Over	38.7	53.8	1.7	5.9	0.0		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		25-34 Year Olds	28.4	34.9	22.9	10.1	3.7	0.1313	NS
		35 Year Olds and Over	19.3	46.2	7.6	22.7	4.2		
11 Sports Interest	81.	I usually read the sports page in the daily paper.							
		25-34 Year Olds	14.7	24.8	5.5	32.1	22.9	0.0865	NS
		35 Year Olds and Over	8.4	32.8	6.7	37.8	14.3		
	73.	I like to watch or to listen to baseball or football games.							
		25-34 Year Olds	20.4	38.9	5.6	15.7	19.4	0.0692	NS
		35 Year Olds and Over	13.4	42.9	8.4	21.0	14.3		

[a]Not statistically significant at p < 0.10.
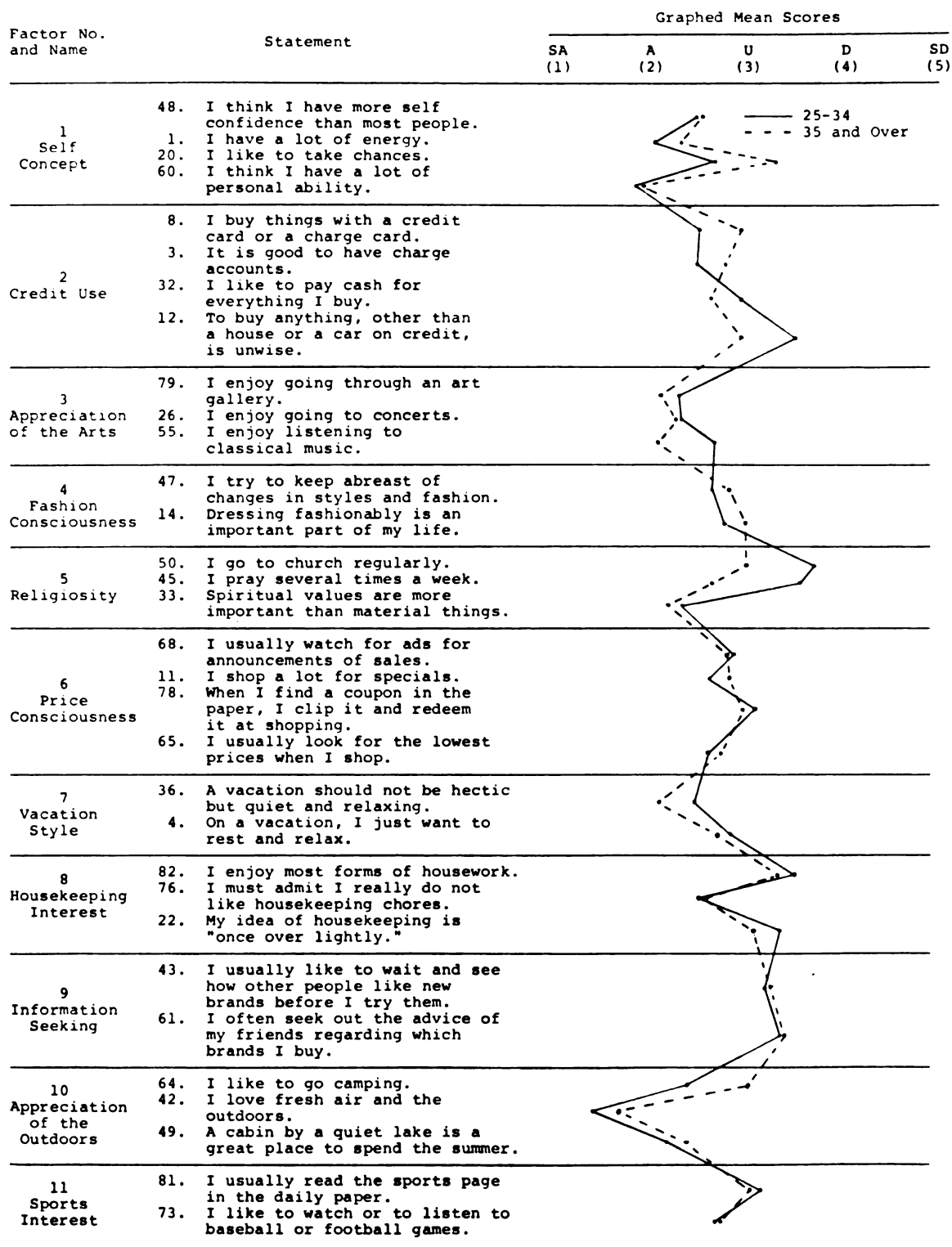
[b]Statistically significant at p < 0.10.

Factor No. and Name		Statement	Graphed Mean Scores				
			SA (1)	A (2)	U (3)	D (4)	SD (5)
1 Self Concept	48.	I think I have more self confidence than most people.					
	1.	I have a lot of energy.					
	20.	I like to take chances.					
	60.	I think I have a lot of personal ability.					
2 Credit Use	8.	I buy things with a credit card or a charge card.					
	3.	It is good to have charge accounts.					
	32.	I like to pay cash for everything I buy.					
	12.	To buy anything, other than a house or a car on credit, is unwise.					
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.					
	26.	I enjoy going to concerts.					
	55.	I enjoy listening to classical music.					
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.					
	14.	Dressing fashionably is an important part of my life.					
5 Religiosity	50.	I go to church regularly.					
	45.	I pray several times a week.					
	33.	Spiritual values are more important than material things.					
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.					
	11.	I shop a lot for specials.					
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.					
	65.	I usually look for the lowest prices when I shop.					
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.					
	4.	On a vacation, I just want to rest and relax.					
8 Housekeeping Interest	82.	I enjoy most forms of housework.					
	76.	I must admit I really do not like housekeeping chores.					
	22.	My idea of housekeeping is "once over lightly."					
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.					
	61.	I often seek out the advice of my friends regarding which brands I buy.					
10 Appreciation of the Outdoors	64.	I like to go camping.					
	42.	I love fresh air and the outdoors.					
	49.	A cabin by a quiet lake is a great place to spend the summer.					
11 Sports Interest	81.	I usually read the sports page in the daily paper.					
	73.	I like to watch or to listen to baseball or football games.					

(Legend: —— 25-34, - - - 35 and Over)

Figure 5-5.--Life Style Comparison Between Selected Demographic Segments: 25-34 Year Olds vs. 35 Year Olds and Over.

The higher degree of agreement with statements
on Religiosity exhibited by those 35 years old and
older in comparison with 25-34 year olds could be
explained by the same reasons given earlier. People
tend to become more religious as they age (80:411),
seeking comfort as death approaches or out of secular
social needs (80:406-411). Homan, Cecil and Wells (36)
found age positively related to religiosity. The high
degree of religiosity exhibited by older segments of
single (1-person) householders is therefore not unique
to this sample of respondents, but may be true of
people's attitudes in general.

Significant differences were observed with
respect to two of the three component variables of
Appreciation of the Outdoors. "I like to go camping
was agreed with by 64.3% of 25-34 year olds and 42.1%
of those 35 years old and older. "I love fresh air and
the outdoors" elicited agreement from 94.5% of the 25-34
year olds and 92.5% of those aged 35 and older. A
greater discrepancy was observed when only strong agree-
ment was considered: 61.5% of the younger segment and
38.7% of the older strongly agreed with the statement.
No significant difference was recorded with respect to
"A cabin by a quiet lake is a great place to spend the
summer."

These differences clearly show that the younger
segment is more appreciative of the outdoors. As
discussed earlier, this result does not seem to be
unique to single (1-person) householders, but seems to
be true of people in general. Studies have shown that
people's outdoor orientation is not insensitive to age
differences (10, 31). The participation of older groups
in outdoor activities has been found to be less than
that of younger people. This inverse relationship
between age and outdoor orientation also finds support
in the life style literature (62).

With respect to Credit Use, significant dif-
ferences were recorded in responses to "I buy things
with a credit card or charge card" (70.4% of 25-34
year olds and 53.4% of those 35 years old and older
agreed) and "To buy anything, other than a house or a
car on credit, is unwise" (21.1% of the younger group
and 41.5% of the older agreed). No significant dif-
ferences were detected in relation to "It is good to
have charge accounts" and "I like to pay cash for
everything I buy."

The older segment is less positive about Credit
Use than is the younger one. This is not surprising
given the age difference between the two and the fact
that the older group includes senior citizens (those 65
years old and older), who generally are more conservative

(45:93). Moreover, older segments in general tend to
be more conservative about personal finances, viewing
indebtedness more negatively than do younger groups
(3:27). Younger people seem to believe that future
prosperity will eventually pay for today's indebtedness,
and the use of credit tends to be somewhat more popular
among the latter than the former group (3:314).

Significant differences were also found in
relation to two other AIO statements: "I like to take
chances" and "I enjoy listening to classical music,"
component variables of the life style factors Self-
Concept and Appreciation of the Arts.

With respect to "I like to take chances," 51.9%
of 25-34 year olds and 28.6% of those 35 years old and
older agreed. The greater risk aversion exhibited by
the older segment could be explained by the fact that
older people tend to be more conservative (45:93), and
that this conservatism is particularly true with respect
to financial matters (3:27).

In terms of "I enjoy listening to classical
music," 52.3% of the younger respondents and 76.5% of
the older agreed. The greater appreciation for
classical music exhibited by the older segment could be
explained by the amount of time required for an indi-
vidual to develop such tastes and by the fact that
younger people seem more interested in active recreation.

Their greater participation in outdoor activities is

an example (10, 31).

Major Hypothesis H6

There is no significant difference between
single (1-person) householders who have never
married and those who are divorced, separated,
or widowed with respect to life style profiles.

This major hypothesis is broken down into

Subhypotheses H6-1 through H6-11

There is no significant difference between
single (1-person) householders who have
never married and those who are divorced,
separated, or widowed with respect to:
1. Self-Concept;
2. Credit Use;
3. Appreciation of the Arts;
4. Fashion Consciousness;
5. Religiosity;
6. Price Consciousness;
7. Vacation Style;
8. Housekeeping Interest;
9. Information Seeking;
10. Appreciation of the Outdoors; and
11. Sports Interest.

Clear-cut demographic difference existed

between never married respondents and those who were

divorced, separated, or widowed only in relation to

age (see Table 5-9). Most never-married respondents

were less than 35 years old, but divorced, separated,

or widowed householders were 35 years of age or older.

Not surprisingly, few significant life style

differences were observed between the two segments, as

can be seen in Table 5-17. There were significant
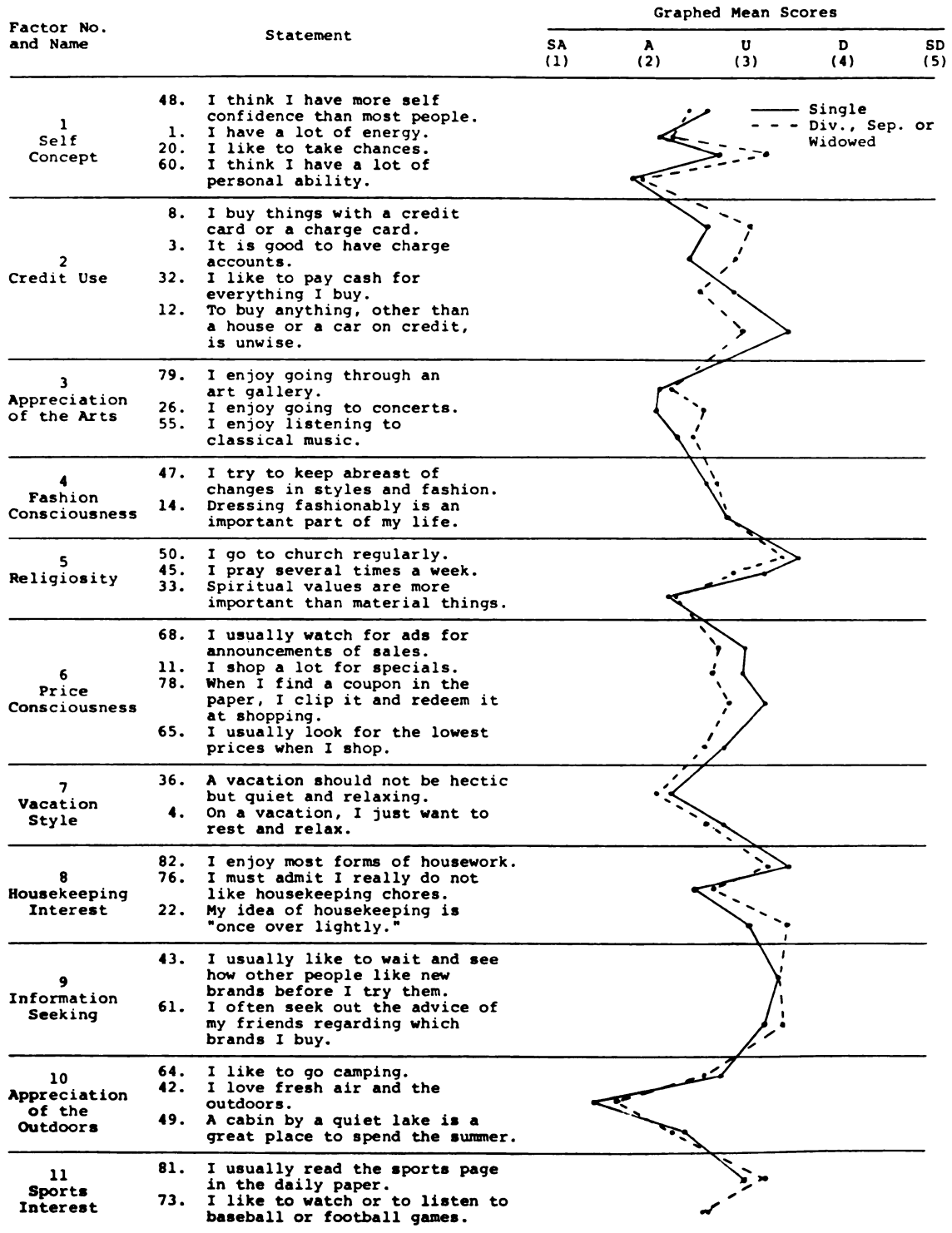
differences between the responses of the two groups

TABLE 5-17.--Life Style Comparison Between Selected Demographic Segments: Single (Never-Married) vs. Divorced, Separated or Widowed Householders.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
1 Self Concept	48.	I think I have more self confidence than most people.							
		Single	14.0	37.3	24.7	21.3	2.7	0.0826	NS[a]
		Divorced, Sep. or Widowed	19.4	36.1	28.7	13.9	1.9		
	1.	I have a lot of energy.							
		Single	17.4	62.4	9.4	10.1	0.7	0.0702	NS
		Divorced, Sep. or Widowed	22.4	52.3	7.5	12.1	5.6		
	20.	I like to take chances.							
		Singles	9.3	42.7	15.3	27.3	5.3	0.2209	S[b]
		Divorced, Sep. or Widowed	4.7	25.2	21.5	38.3	10.3		
	60.	I think I have a lot of personal ability.							
		Single	32.2	55.0	11.4	1.3	0.0	0.0721	NS
		Divorced, Sep. or Widowed	25.0	61.1	11.1	1.9	0.9		
2 Credit Use	8.	I buy things with a credit card or charge card.							
		Single	14.8	50.3	4.7	18.1	12.1	0.1199	NS
		Divorced, Sep. or Widowed	6.5	47.2	4.6	17.6	24.1		
	3.	It is good to have charge accounts.							
		Single	19.3	44.7	17.3	10.7	8.0	0.2022	S
		Divorced, Sep. or Widowed	13.9	31.5	15.7	21.3	17.6		
	32.	I like to pay cash for everything I buy.							
		Single	14.0	31.3	10.0	38.0	6.7	0.1133	NS
		Divorced, Sep. or Widowed	21.3	35.2	10.2	31.5	1.9		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		Single	9.3	13.3	11.3	49.3	16.7	0.1845	S
		Divorced, Sep. or Widowed	19.6	21.5	5.6	43.9	9.3		
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.							
		Single	25.3	49.3	10.7	12.0	2.7	0.0681	NS
		Divorced, Sep. or Widowed	18.5	52.8	13.9	12.0	2.8		
	26.	I enjoy going to concerts.							
		Single	28.7	50.7	6.0	11.3	3.3	0.2232	S
		Divorced, Sep. or Widowed	15.9	41.1	17.8	17.8	7.5		
	55.	I enjoy listening to classical music.							
		Single	24.7	41.3	14.0	14.7	5.3	0.0615	NS
		Divorced, Sep. or Widowed	18.5	43.5	13.0	19.4	5.6		
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.							
		Single	14.0	42.0	16.7	22.0	5.3	0.0785	NS
		Divorced, Sep. or Widowed	13.0	38.9	13.0	30.6	4.6		
	14.	Dressing fashionably is an important part of my life.							
		Single	8.7	40.7	18.7	22.7	9.3	0.0596	NS
		Divorced, Sep. or Widowed	13.0	33.3	15.7	33.3	4.6		
5 Religiosity	50.	I go to church regularly.							
		Single	14.0	15.3	7.3	36.7	26.7	0.0381	NS
		Divorced, Sep. or Widowed	10.2	22.2	6.5	36.1	25.0		
	45.	I pray several times a week.							
		Single	18.7	18.7	8.0	27.3	27.3	0.1159	NS
		Divorced, Sep. or Widowed	20.4	26.9	7.4	29.6	15.7		
	33.	Spiritual values are more important than material things.							
		Single	21.5	41.6	25.5	10.1	1.3	0.0618	NS
		Divorced, Sep. or Widowed	26.9	33.3	22.2	15.7	1.9		

TABLE 5-17.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
	68.	I usually watch for ads for announcements of sales.							
		Single	6.0	38.3	12.8	34.9	8.1	0.0948	NS
		Divorced, Sep. or Widowed	11.3	42.5	6.6	34.9	4.7		
	11.	I shop a lot for specials.							
		Single	14.7	30.7	15.3	34.7	4.7	0.0887	NS
		Divorced, Sep. or Widowed	18.7	35.5	7.5	31.8	6.5		
6 Price Consciousness	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		Single	5.3	29.3	10.7	40.7	14.0	0.1393	NS
		Divorced, Sep. or Widowed	11.1	36.1	12.0	33.3	7.4		
	65.	I usually look for the lowest prices when I shop.							
		Singles	8.1	41.6	14.8	31.5	4.0	0.0584	NS
		Divorced, Sep. or Widowed	13.9	38.9	16.7	30.6	0.0		
	36.	A vacation should not be hectic but quiet and relaxing.							
		Single	16.8	42.3	18.1	20.1	2.7	0.1501	NS
7 Vacation Style		Divorced, Sep. or Widowed	21.3	52.8	13.0	12.0	0.9		
	4.	On a vacation, I just want to rest and relax.							
		Singles	17.4	29.5	10.1	36.2	6.7	0.0672	NS
		Divorced, Sep. or Widowed	23.1	30.6	7.4	32.4	6.5		
	82.	I enjoy most forms of housework.							
		Single	0.7	23.3	15.3	40.7	20.0	0.0748	NS
		Divorced, Sep. or Widowed	3.7	27.8	13.0	42.6	13.0		
8 Housekeeping Interest	76.	I must admit I really do not like housekeeping chores.							
		Single	21.3	36.0	12.0	24.7	6.0	0.0744	NS
		Divorced, Sep. or Widowed	13.9	36.1	13.9	34.3	1.9		
	22.	My idea of housekeeping is "once over lightly."							
		Single	10.7	31.3	4.7	40.0	13.3	0.1515	NS
		Divorced, Sep. or Widowed	3.7	23.1	10.2	42.6	20.4		
	43.	I usually like to wait and see how other people like new brands before I try them.							
		Single	1.3	18.0	30.0	38.7	12.0	0.0767	NS
9 Information Seeking		Divorced, Sep. or Widowed	2.8	22.2	16.7	45.4	13.0		
	61.	I often seek out the advice of my friends regarding which brands to buy.							
		Single	4.0	26.7	17.3	40.0	12.0	0.1281	NS
		Divorced, Sep. or Widowed	2.8	20.4	12.0	53.7	11.1		
	64.	I like to go camping.							
		Single	16.7	36.0	9.3	24.7	13.3	0.0652	NS
		Divorced, Sep. or Widowed	20.4	36.1	12.0	22.2	9.3		
10 Appreciation of the Outdoors	42.	I love fresh air and the outdoors.							
		Single	58.0	36.0	2.0	3.3	0.7	0.1819	S
		Divorced, Sep. or Widowed	39.8	53.7	1.9	4.6	0.0		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		Single	19.3	42.0	20.0	14.0	4.7	0.0844	NS
		Divorced, Sep. or Widowed	27.8	38.9	10.2	20.4	2.8		
	81.	I usually read the sports page in the daily paper.							
		Single	13.3	29.3	5.3	36.0	16.0	0.0685	NS
11 Sports Interest		Divorced, Sep. or Widowed	6.5	29.6	7.4	36.1	20.4		
	73.	I like to watch or to listen to baseball or football games.							
		Single	19.5	40.3	6.7	16.1	17.4	0.0650	NS
		Divorced, Sep. or Widowed	13.0	44.4	7.4	21.3	13.9		

[a]Not statistically significant at p < 0.10.

[b]statistically significant at p < 0.10.

Factor No. and Name		Statement	Graphed Mean Scores				
			SA (1)	A (2)	U (3)	D (4)	SD (5)
1 Self Concept	48.	I think I have more self confidence than most people.					
	1.	I have a lot of energy.					
	20.	I like to take chances.					
	60.	I think I have a lot of personal ability.					
2 Credit Use	8.	I buy things with a credit card or a charge card.					
	3.	It is good to have charge accounts.					
	32.	I like to pay cash for everything I buy.					
	12.	To buy anything, other than a house or a car on credit, is unwise.					
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.					
	26.	I enjoy going to concerts.					
	55.	I enjoy listening to classical music.					
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.					
	14.	Dressing fashionably is an important part of my life.					
5 Religiosity	50.	I go to church regularly.					
	45.	I pray several times a week.					
	33.	Spiritual values are more important than material things.					
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.					
	11.	I shop a lot for specials.					
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.					
	65.	I usually look for the lowest prices when I shop.					
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.					
	4.	On a vacation, I just want to rest and relax.					
8 Housekeeping Interest	82.	I enjoy most forms of housework.					
	76.	I must admit I really do not like housekeeping chores.					
	22.	My idea of housekeeping is "once over lightly."					
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.					
	61.	I often seek out the advice of my friends regarding which brands I buy.					
10 Appreciation of the Outdoors	64.	I like to go camping.					
	42.	I love fresh air and the outdoors.					
	49.	A cabin by a quiet lake is a great place to spend the summer.					
11 Sports Interest	81.	I usually read the sports page in the daily paper.					
	73.	I like to watch or to listen to baseball or football games.					

Single
Div., Sep. or Widowed

Figure 5-6.--Life Style Comparison Between Selected Demographic Segments: Single (Never-Married) vs. Divorced, Separated or Widowed Householders.

with respect to five AIOs, but no subhypotheses were rejected. Subhypothesis H6-2 (Credit Use) was classified as indeterminate.

Significant differences were observed in relation to "It is good to have charge accounts" (64.0% of never-marrieds and 45.4% of divorced, separated, or widowed householders agreed) and "To buy anything, other than a house or car on credit, is unwise" (22.6% of never-marrieds and 51.1% of the other group agreed). No significant differences were recorded in response to "I buy things with a credit card or charge card" and "I like to pay cash for everything I buy."

Never-married respondents seemed to be more positive about credit than were divorced, separated, or widowed people. This finding makes sense in light of the fact that most of the former were less than 35 years of age, while the latter were 35 and older (see Table 5-9). Since older groups are normally more conservative about debt and credit compared to younger ones (3), it is not unreasonable that the never-married respondents, being younger, would be less cautious. These findings are not unique to singles living alone, as was discussed earlier.

Significant differences between never-married and those divorced, separated, or widowed were found in the responses to "I like to take chances," "I enjoy going

to concerts," and "I love fresh air and the outdoors,"
component variables of the life style factors Self-
Concept, Appreciation of the Arts, and Appreciation of
the Outdoors, respectively.

With respect to "I like to take chances," 52%
of the never-marrieds and 29.9% of divorced, separated,
or widowed respondents agreed. The latter group seemed
to be less willing to take risks. This could be due to
the fact that most of these respondents were 35 years of
age or older, while most never-married were less than 35
(see Table 5-9). The older group would be more likely
to be cautious and conservative and, therefore, less
likely to agree to "I like to take chances."

In terms of "I enjoy going to concerts," 79.4%
of the never-marrieds and 57.0% of those divorced,
separated, or widowed agreed. The age difference
between the two groups could explain the responses. Of
particular importance is the fact that not only were
most divorced, separated, or widowed respondents 35
years old or older, but also a large segment (38.8%) was
55 years of age or older (see Table 5-9). This age
profile does not match that of the typical concert goer,
who is more likely to be younger.

With respect to "I love fresh air and the out-
doors," 58% of the never-marrieds and 39.8% of those
divorced, separated, or widowed strongly agreed. The

greater outdoor orientation of never-marrieds could be
related to the fact that they were considerably younger
than the other group (see Table 5-9). This inverse
relationship between age and outdoor orientation is
supported in the literature. Older groups, in general,
are less active in outdoor recreation (10, 31); older
homemakers, in particular, are less outdoor oriented
(62).

Major Hypothesis H7

There is no significant difference between
single (1-person) householders who are divorced
or separated and those who are widowed with
respect to life style profiles.

This major hypothesis is broken down into

Subhypotheses H7-1 through H7-11

There is no significant difference between
single (1-person) householders who are
divorced or separated and those who are
widowed with respect to:
  1. Self-Concept;
  2. Credit Use;
  3. Appreciation of the Arts;
  4. Fashion Consciousness;
  5. Religiosity;
  6. Price Consciousness;
  7. Vacation Style;
  8. Housekeeping Interest;
  9. Information Seeking;
 10. Appreciation of the Outdoors; and
 11. Sports Interest.

Most divorced or separated respondents were
younger than 45 years, earned $15,000 or more, rented
their living quarters, had some college or postgraduate
education, and held professional (or technical) or

managerial (or administrative) jobs. Most widowed
respondents were 65 years old or older, earned less
than $15,000, owned their own living quarters, had less
than or only a high school education, and were retired
(50%) (see Table 5-10).

The numerous demographic differences were not
paralleled by a high degree of life style heterogeneity
between these two groups. In fact, significant life
style differences appeared in relation to only five of
the thirty-two AIOs as is shown in Table 5-18. No
subhypothesis was rejected at $p < 0.10$. Subhypothesis
H7-1 (Self-Concept) was classified as indeterminate.

Significant differences were found in relation
to two of the four component variables of Self-Concept.
"I have a lot of energy" was strongly agreed with by
28.9% of divorced or separated respondents and none of
the widowed group. In response to "I like to take
chances," 34.9% of the former and 12.5% of the latter
agreed. No significant differences were recorded in
relation to "I think I have more self-confidence than
most people" and "I think I have a lot of personal
ability."

The higher level of agreement with "I have a
lot of energy" exhibited by those divorced or separated
could be explained by the fact that the majority was
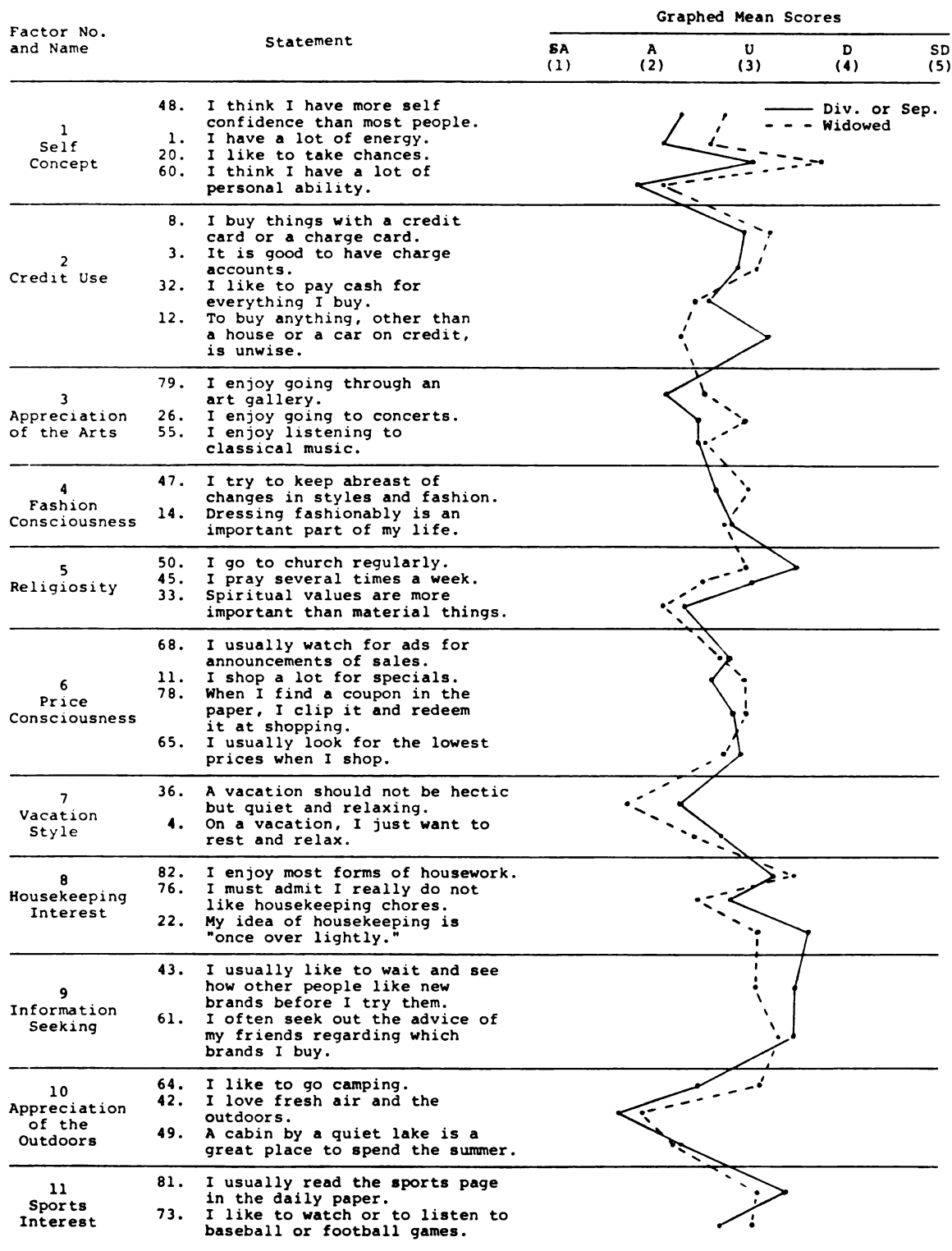younger than the majority of widowed respondents (see

TABLE 5-18.--Life Style Comparison Between Selected Demographic Segments: Divorced or Separated vs. Widowed Householders.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
1 Self Concept	48.	I think I have more self confidence than most people.							
		Divorced or Separated	22.6	38.1	26.2	10.7	2.4	0.2321	NS[a]
		Widowed	8.3	29.2	37.5	25.0	0.0		
	1.	I have a lot of energy.							
		Divorced or Separated	28.9	47.0	8.4	10.8	4.8	0.2892	S[b]
		Widowed	0.0	70.8	4.2	16.7	8.3		
	20.	I like to take chances.							
		Divorced or Separated	6.0	28.9	22.9	34.9	7.2	0.2866	S
		Widowed	0.0	12.5	16.7	50.0	20.8		
	60.	I think I have a lot of personal ability.							
		Divorced or Separated	28.6	61.9	6.0	2.4	1.2	0.1964	NS
		Widowed	12.5	58.3	29.2	0.0	0.0		
2 Credit Use	8.	I buy things with a credit card or charge card.							
		Divorced or Separated	7.1	48.8	4.8	15.5	23.8	0.1071	NS
		Widowed	4.2	41.7	4.2	25.0	25.0		
	3.	It is good to have charge accounts.							
		Divorced or Separated	15.5	22.1	15.5	17.9	19.0	0.1012	NS
		Widowed	8.3	29.2	16.7	33.3	12.5		
	32.	I like to pay cash for everything I buy.							
		Divorced or Separated	19.0	35.7	13.1	29.8	2.4	0.1012	NS
		Widowed	29.2	33.3	0.0	37.5	0.0		
	12.	To buy anything, other than a house or a car on credit, is unwise.							
		Divorced or Separated	19.3	13.3	6.0	49.4	12.0	0.3830	S
		Widowed	20.8	50.0	4.2	25.0	0.0		
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.							
		Divorced or Separated	20.2	54.8	13.1	9.5	2.4	0.1667	NS
		Widowed	12.5	45.8	16.7	20.8	4.2		
	26.	I enjoy going to concerts.							
		Divorced or Separated	16.9	44.6	19.3	12.0	7.2	0.2656	NS
		Widowed	12.5	29.2	12.5	37.5	8.3		
	55.	I enjoy listening to classical music.							
		Divorced or Separated	16.7	47.6	13.1	16.7	6.0	0.1071	NS
		Widowed	25.0	29.2	12.5	29.2	4.2		
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.							
		Divorced or Separated	13.1	41.7	13.1	29.8	2.4	0.1369	NS
		Widowed	12.5	29.2	12.5	33.3	12.5		
	14.	Dressing fashionably is an important part of my life.							
		Divorced or Separated	14.3	29.8	16.7	35.7	3.6	0.1012	NS
		Widowed	8.3	45.8	12.5	25.0	8.3		
5 Religiosity	50.	I go to church regularly.							
		Divorced or Separated	9.5	19.0	3.6	41.7	26.2	0.3036	S
		Widowed	12.5	33.3	16.7	16.7	20.8		
	45.	I pray several times a week.							
		Divorced or Separated	19.0	25.0	4.8	34.5	16.7	0.2619	NS
		Widowed	25.0	33.3	16.7	12.5	12.5		
	33.	Spiritual values are more important than material things.							
		Divorced or Separated	26.2	32.1	22.6	16.7	2.4	0.0833	NS
		Widowed	29.2	37.5	20.8	12.5	0.0		

205

TABLE 5-18.--Continued.

Factor No. and Name		Statement	Level of Agreement					K-S Stat.	Sig.
			SA (%)	A (%)	U (%)	D (%)	SD (%)		
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.							
		Divorced or Separated	12.2	40.2	7.3	34.1	6.1	0.0610	NS
		Widowed	8.3	50.0	4.2	37.5	0.0		
	11.	I shop a lot for specials.							
		Divorced or Separated	22.9	34.9	6.0	27.7	8.4	0.1872	NS
		Widowed	4.2	37.5	12.5	45.8	0.0		
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.							
		Divorced or Separated	11.9	36.9	10.7	33.3	7.1	0.0714	NS
		Widowed	8.3	33.3	16.7	33.3	8.3		
	65.	I usually look for the lowest prices when I shop.							
		Divorced or Separated	15.5	39.3	15.5	29.8	0.0	0.0893	NS
		Widowed	8.3	37.5	20.8	33.3	0.0		
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.							
		Divorced or Separated	17.9	51.2	15.5	14.3	1.2	0.2262	NS
		Widowed	33.3	58.3	4.2	4.2	0.0		
	4.	On a vacation, I just want to rest and relax.							
		Divorced or Separated	23.8	28.6	4.8	34.5	8.3	0.1786	NS
		Widowed	20.8	37.5	16.7	25.0	0.0		
8 Housekeeping Interest	82.	I enjoy most forms of housework.							
		Divorced or Separated	3.6	29.8	14.3	39.3	13.1	0.1429	NS
		Widowed	4.2	20.8	8.3	54.2	12.5		
	76.	I must admit I really do not like housekeeping chores.							
		Divorced or Separated	11.9	35.7	13.1	38.1	1.2	0.1429	NS
		Widowed	20.8	37.5	16.7	20.8	4.2		
	22.	My idea of housekeeping is "once over lightly."							
		Divorced or Separated	4.8	17.9	7.1	48.8	21.4	0.3274	S
		Widowed	0.0	41.7	20.8	20.8	16.7		
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.							
		Divorced or Separated	1.2	21.4	15.5	47.6	14.3	0.1607	NS
		Widowed	8.3	25.0	20.8	37.5	8.3		
	61.	I often seek out the advice of my friends regarding which brands to buy.							
		Divorced or Separated	2.4	19.0	11.9	56.0	10.7	0.0833	NS
		Widowed	4.2	25.0	12.5	45.8	12.5		
10 Appreciation of the Outdoors	64.	I like to go camping.							
		Divorced or Separated	25.0	36.9	10.7	19.0	8.3	0.2440	NS
		Widowed	4.2	33.3	16.7	33.3	12.5		
	42.	I love fresh air and the outdoors.							
		Divorced or Separated	44.0	50.0	2.4	3.6	0.0	0.1905	NS
		Widowed	25.0	66.7	0.0	8.3	0.0		
	49.	A cabin by a quiet lake is a great place to spend the summer.							
		Divorced or Separated	26.2	40.5	11.9	17.9	3.6	0.0774	NS
		Widowed	33.3	33.3	4.2	29.2	0.0		
11 Sports Interest	81.	I usually read the sports page in the daily paper.							
		Divorced or Separated	6.0	26.2	8.3	40.5	19.0	0.1786	NS
		Widowed	8.3	41.7	4.2	20.8	25.0		
	73.	I like to watch or to listen to baseball or football games.							
		Divorced or Separated	14.3	45.2	7.1	21.4	11.9	0.0952	NS
		Widowed	8.3	41.7	8.3	20.8	20.8		

[a]Not statistically significant at p < 0.10.

[b]Statistically significant at p < 0.10.

Factor No. and Name		Statement	Graphed Mean Scores				
			SA (1)	A (2)	U (3)	D (4)	SD (5)

1 Self Concept	48.	I think I have more self confidence than most people.					
	1.	I have a lot of energy.					
	20.	I like to take chances.					
	60.	I think I have a lot of personal ability.					
2 Credit Use	8.	I buy things with a credit card or a charge card.					
	3.	It is good to have charge accounts.					
	32.	I like to pay cash for everything I buy.					
	12.	To buy anything, other than a house or a car on credit, is unwise.					
3 Appreciation of the Arts	79.	I enjoy going through an art gallery.					
	26.	I enjoy going to concerts.					
	55.	I enjoy listening to classical music.					
4 Fashion Consciousness	47.	I try to keep abreast of changes in styles and fashion.					
	14.	Dressing fashionably is an important part of my life.					
5 Religiosity	50.	I go to church regularly.					
	45.	I pray several times a week.					
	33.	Spiritual values are more important than material things.					
6 Price Consciousness	68.	I usually watch for ads for announcements of sales.					
	11.	I shop a lot for specials.					
	78.	When I find a coupon in the paper, I clip it and redeem it at shopping.					
	65.	I usually look for the lowest prices when I shop.					
7 Vacation Style	36.	A vacation should not be hectic but quiet and relaxing.					
	4.	On a vacation, I just want to rest and relax.					
8 Housekeeping Interest	82.	I enjoy most forms of housework.					
	76.	I must admit I really do not like housekeeping chores.					
	22.	My idea of housekeeping is "once over lightly."					
9 Information Seeking	43.	I usually like to wait and see how other people like new brands before I try them.					
	61.	I often seek out the advice of my friends regarding which brands I buy.					
10 Appreciation of the Outdoors	64.	I like to go camping.					
	42.	I love fresh air and the outdoors.					
	49.	A cabin by a quiet lake is a great place to spend the summer.					
11 Sports Interest	81.	I usually read the sports page in the daily paper.					
	73.	I like to watch or to listen to baseball or football games.					

Figure 5-7.--Life Style Comparison Between Selected Demographic Segments: Divorced or Separated vs. Widowed Householders.

Table 5-10). In relation to "I like to take chances," those divorced or separated seemed to enjoy taking risks more than widowed respondents. The higher degree of risk aversion exhibited by the latter could be explained by their greater age. Older people, as discussed earlier, are generally more conservative (45:93), particularly in relation to financial matters (3).

Significant differences were also recorded between the responses of both segments to this statement: "To buy anything, other than a house or car on credit, is unwise" (32.6% of divorced or separated and 70.8% of widowed respondents agreed). "I go to church regularly" elicited agreement from 28.5% of divorced or separated and 46.8% of widowed respondents. In response to "My idea of housekeeping is once over lightly" agreement was expressed by 22.7% of divorced or separated and 41.7% of widowed respondents.

The more negative attitude toward credit exhibited by widowed vis-a-vis divorced or separated respondents could be explained by the fact that the former were somewhat older than the latter (see Table 5-10). Old age has been associated with conservative attitudes in general (45:93) and with caution and fear of indebtedness in financial matters (3).

Widowed householders were also more religious than were divorced or separated respondents, as indicated

by their responses to "I go to church regularly." This religiosity could be explained by their age, since the literature empirically confirms the strong direct relationship between people's age and their attitudes toward relgion (80).

A greater proportion of widowed as opposed to divorced or separated respondents agreed with "My idea of housekeeping is once over lightly," despite the fact that the former group was older than the latter. This result contradicts empirical findings that older people, particularly women, tolerate housekeeping chores, although they do not like them (130, 76). A possible explanation could lie in the fact that the sample of widowed respondents was predominantly male whereas the empirical findings mentioned above were based on studies of women. The male dislike for housekeeping chores has been documented (41).

Summary of testing of hypotheses.--The hypotheses were stated in a null form. The rejection of a null hypothesis implies that its alternative formulation is supported by the data and, in this case, that a significant difference has been found between the segments. The acceptance of a null hypothesis means that the data do not support the existence of differences between selected segments.

Tables 5-19 through 5-25 summarize the results of the life style comparisons between selected pairs of demographic segments of single (1-person) householders.

The comparison of single (1-person) male and single (1-person) female householders, as shown in Table 5-19, resulted in the rejection of subhypothesis H1-11 (Sports Interest) and in the indeterminacy of H1-4 (Fashion Consciousness). All other subhypotheses were accepted at $p < 0.10$.

Table 5-20 relates to single (1-person) householders 18-24 years old and those 25-34 years old. All subhypotheses were accepted but one. Subhypothesis H2-4 (Fashion Consciousness) was classified as indeterminate.

Life style data on single (1-person) householders 18-34 years old and 35 years old and older led to the acceptance of nine subhypotheses, as is shown in Table 5-21. Subhypotheses H3-5 (Religiosity) and H3-10 (Appreciation of the Outdoors) were rejected; and H3-4 (Fashion Consciousness) was classified as indeterminate.

Table 5-22 shows the results of life style comparisons between the responses given by singles living alone aged 18-34 and those 65 years old and older. The data led to the rejection of subhypotheses H4-2 (Credit Use), H4-5 (Religiosity), and H4-10

TABLE 5-19.--Results of Testing of Hypothesis H1.

Hypothesis	Result
H1: There is no significant difference between male and female single (1-person) householders with respect to life style profiles. More specifically,	
H1 through 11: There is no significant difference between male and female single (1-person) householders with respect to:	
1. Self-Concept;	Accept
2. Credit Use;	Accept
3. Appreciation of the Arts;	Accept
4. Fashion Consciousness;	Indeterminate
5. Religiosity;	Accept
6. Price Consciousness;	Accept
7. Vacation Style;	Accept
8. Housekeeping Interest;	Accept
9. Information Seeking;	Accept
10. Appreciation of the Outdoors; and	Accept
11. Sports Interest.	Reject

TABLE 5-20.--Results of Testing of Hypothesis H2.

Hypothesis	Result
H2: There is no significant difference between single (1-person) house-holders aged 18 to 24 and 25 to 34 with respect to life style profiles. More specifically,	

		Result
H2-1 through 11:	There is no significant difference between single (1-person) householders aged 18 to 24 and 25 to 34 with respect to:	
	1. Self-Concept;	Accept
	2. Credit Use;	Accept
	3. Appreciation of the Arts;	Accept
	4. Fashion Consciousness;	Indeterminate
	5. Religiosity;	Accept
	6. Price Consciousness;	Accept
	7. Vacation Style;	Accept
	8. Housekeeping Interest;	Accept
	9. Information Seeking;	Accept
	10. Appreciation of the Outdoors; and	Accept
	11. Sports Interest.	Accept

TABLE 5-21.--Results of Testing of Hypothesis H3.

Hypothesis	Result
H3: There is no significant difference between single (1-person) house-holders aged 18 to 34 and those 35 years old and older with respect to life style profiles. More specifically,	
H3-1 through 11: There is no significant difference between single (1-person) householders aged 18 to 34 and those 35 years old and older with respect to:	
1. Self-Concept;	Accept
2. Credit Use;	Accept
3. Appreciation of the Arts;	Accept
4. Fashion Consciousness;	Indeterminate
5. Religiosity;	Reject
6. Price Consciousness;	Accept
7. Vacation Style;	Accept
8. Housekeeping Interest;	Accept
9. Information Seeking;	Accept
10. Appreciation of the Outdoors; and	Reject
11. Sports Interest.	Accept

TABLE 5-22.--Results of Testing of Hypothesis H4.

Hypothesis	Result
H4: There is no significant difference between single (1-person) house-holders aged 18 to 34 and those 65 years old and older with respect to life style profiles. More specifically,	
H4-1 through 11: There is no significant difference between single (1-person) householders aged 18 to 34 and those 65 years old and older with respect to:	
1. Self-Concept;	Indeterminate
2. Credit Use;	Reject
3. Appreciation of the Arts;	Accept
4. Fashion Consciousness;	Accept
5. Religiosity;	Reject
6. Price Consciousness;	Accept
7. Vacation Style;	Accept
8. Housekeeping Interest;	Accept
9. Information Seeking;	Indeterminate
10. Appreciation of the Outdoors; and	Reject
11. Sports Interest.	Accept

(Appreciation of the Outdoors), and to the indeterminacy of subhypotheses H4-1 (Self-Concept) and H4-9 (Information Seeking).

Results of the comparison between single (1-person) householders 25-34 years old and those 35 years old and older show the rejection of subhypotheses H5-5 (Religiosity) and H5-10 (Appreciation of the Outdoors). Subhypothesis H5-2 (Credit Use) was classified as indeterminate at $p < 0.10$, as shown in Table 5-23.

Table 5-24 summarizes the results for never-married householders and those divorced, separated, or widowed. All but one of the 11 subhypotheses were accepted. Subhypothesis H6-2 (Credit Use) was classified as indeterminate.

Finally, life style differences were sought between these householders divorced or separated as compared to those widowed. As Table 5-25 shows, all but one of the eleven subhypotheses were accepted. Subhypothesis H7-1 (Self-Concept) was classified as indeterminate.

Summary

The demographic characteristics of sample respondents did not reflect those of single (1-person) householders in the Lansing SMSA and the United States.

TABLE 2-23.--Results of Testing of Hypothesis H5.

Hypothesis	Result
H5: There is no significant difference between single (1-person) house-holders aged 25 to 34 and those 35 years old and older with respect to life style profiles. More specifically,	
H5-1 through 11: There is no significant difference between single (1-person) householders aged 25 to 34 and those 35 years old and older with respect to:	
1. Self-Concept;	Accept
2. Credit Use;	Indeterminate
3. Appreciation of the Arts;	Accept
4. Fashion Consciousness;	Accept
5. Religiosity;	Reject
6. Price Consciousness;	Accept
7. Vacation Style;	Accept
8. Housekeeping Interest;	Accept
9. Information Seeking;	Accept
10. Appreciation of the Outdoors; and	Reject
11. Sports Interest.	Accept

TABLE 5-24.--Results of Testing of Hypothesis H6.

Hypothesis	Result
H6: There is no significant difference between single (1-person) house-holders who never married and those who are divorced, separated or widowed with respect to life style profiles. More specifically,	
H6-1 through 11: There is no significant difference between single (1-person) householders who never married and those who are divorced, separated or widowed with respect to:	
1. Self-Concept;	Accept
2. Credit Use;	Indeterminate
3. Appreciation of the Arts;	Accept
4. Fashion Consciousness;	Accept
5. Religiosity;	Accept
6. Price Consciousness;	Accept
7. Vacation Style;	Accept
8. Housekeeping Interest;	Accept
9. Information Seeking;	Accept
10. Appreciation of the Outdoors; and	Accept
11. Sports Interest.	Accept

217

TABLE 5-25.--Results of Testing of Hypothesis H7.

Hypothesis	Result

H7: There is no significant difference
between single (1-person) house-
holders who are divorced or
separated and those who are widowed
with respect to life style profiles.
More specifically,

H7-1 through 11:	There is no significant difference between single (1-person) householders who are divorced or separated and those who are widowed with respect to:	
	1. Self-Concept;	Indeterminate
	2. Credit Use;	Accept
	3. Appreciation of the Arts;	Accept
	4. Fashion Consciousness;	Accept
	5. Religiosity;	Accept
	6. Price Consciousness;	Accept
	7. Vacation Style;	Accept
	8. Housekeeping Interest;	Accept
	9. Information Seeking;	Accept
	10. Appreciation of the Outdoors; and	Accept
	11. Sports Interest.	Accept

Factor analysis identified eleven life style factors underlying the sample responses to the eighty-five AIO statements. These were: Self-Concept, Credit Use, Appreciation of the Arts, Fashion Consciousness; Religiosity, Price Consciousness, Vacation Style, Housekeeping Interest, Information Seeking, Appreciation of the Outdoors, and Sports Interest. These factors were comprised of a minimum of two component AIOs or variables, and a maximum of four. Thirty-two AIOs out of the eighty-five were identified.

Despite the demographic differences observed across the selected pairings of segments of single (1-person) householders in the Greater Lansing Metropolitan Area, few significant differences were recorded with respect to life style factors. Males were differentiated from females by Sports Interest. Those aged 18-34 were differentiated from those 35 years old and older by Religiosity and Appreciation of the Outdoors, which also differentiated 25-34 year olds from those 35 years old and older. The 18-34 segment was differentiated from those 65 years old and older by Religiosity, Appreciation of the Outdoors and Credit Use. No significant factor differences were found between 18-24 year olds and 25-34 year olds; between single (never-married) and divorced, separated or

widowed householders; and between divorced or separated and widowed respondents.

CHAPTER VI

SUMMARY AND CONCLUSIONS

Introduction

This chapter summarizes the study, draws con-
clusions from the major findings, and discusses the
implications for both marketing theory and practice.
It also investigates areas in the single (1-person)
household market, life style research, and market
segmentation that warrant further research.

Summary of the Study

The primary objective of this study was to
determine whether life style homogeneity exists within
the single (1-person) household market. That market
was chosen for several reasons. First, single (1-person)
households grew more than any other type between 1950
and 1978. During that time, the number of households in
general increased by 74.5%, single (1-person) households
by 322.7% (see Chapter II, Table 2-7). Second, the
living alone phenomenon seems to be affecting society
at large. Some of its effects may be positive; the
trend may help in the revitalization of inner cities
(75), and in the reduction of discrimination against

singles in general, and singles living alone in particular (99). Less desirable aspects of the living alone trend may include the weakening of the family as the dominant living arrangement (99) and reduction of opportunities for people to learn how to function as group members (75, 99). Third, living alone is affecting the life styles of people in general as well as the way single (1-person) householders buy and consume goods and services. Industries such as housing (20, 26), appliances (60), automotive (26), food (97), and travel (26, 136) are feeling the impact of this new market segment. Some are responding to the challenge and developing products especially designed for single (1-person) householders (20, 25, 91, 97).

Homogeneity (the lack of differences) is important to both marketing theory and practice. Theoretically, the determination of whether or not a market is homogeneous is invaluable to the implementation of the marketing concept. It is also indispensable to identifying target markets (45:165). Whether or not a market is homogeneous helps define the type of marketing strategy to follow, market segmentation or product differentiation (45:165-166). From a practical standpoint, industries are developing new products to serve the singles market, yet little information is available on the degree of homogeneity prevailing among singles in

general, and among singles living alone, in particular.

The studies of singles have been either demographic in

nature (79:55) or oriented toward a specific life style

dimension, such as buying style (98). Information about

singles living alone is even more scarce. Other than

census-based data (see Chapter V, Table 5-1), the

literature reveals that only one other study of single

(1-person) householders has been done. It was commis-

sioned by the American Can Corporation and compared

one-person and two-person households. It dealt only

briefly with life style profiles (41).

The rationale for selecting life style as the

segmentation approach here rests, first, with the

nature of the phenomenon being described. The litera-

ture review (see Chapter II) indicates that living alone

is directly affecting how American consumers spend their

time, energy, and money, in short, their life styles.

Second, life style research is effective in describing

existing market segments (11, 13, 28, 30, 32, 33, 34,

36, 37, 52, 55, 68, 77, 101, 120, 127), developing

segmentation variables or criteria (15, 22, 63, 125),

and identifying new market segments (9, 6, 18, 23, 61,

62, 78, 123, 132, 139). Moreover, it has proved both

reliable and of predictive validity (103). Finally,

life style research has been found superior to

demographic, personality, and socioeconomic variables in explaining and predicting market behavior (32, 63, 121, 120).

To determine whether life style homogeneity exists within the single (1-person) household market, a study of such householders in the Greater Lansing, Michigan, Metropolitan Area was undertaken. Work was divided into three phases. First, a demographic comparison was made between sample respondents and single (1-person) householders in the Lansing SMSA and the United States to determine the representativeness of the sample. Second, life style factors were identified among the respondents. Third, selected demographic segments of single (1-person) householders were compared on the basis of the life style factors identified in the second phase.

The study used seven census-based demographic categories (sex, age, marital status, income, home tenure, education and occupation) and eighty-five statements on activities, interests, and opinions (AIOs). From among the subcategories of sex, age, and marital status, eleven segments were selected and arranged into seven pairings: males versus females; 18-24 year olds versus 25-34 year olds; 18-34 year olds versus those 35 years old and older; 18-34 year olds versus those 65 years old and older; 25-34 year olds

versus those 35 years old and older; single (never-married) versus divorced, separated, or widowed house-holders; and divorced or separated versus widowed householders (see Chapter IV). The AIO statements were used to generate the life style factors, which in turn served as the criteria for comparing the segments.

A mail questionnaire containing seven demographic questions and eighty-five AIOs was then sent to a sample of 1,500 people, systematically selected from a list of 10,000 names of singles living alone in the Greater Lansing Metropolitan Area. The list was purchased from R. L. Polk & Co. Data collection lasted from 18 November 1978 through 31 December 1978, and a response rate of 26.8% was obtained.

Summary of the Findings

The first and second phases of the study involved determination of the representativeness of the sample vis-a-vis the population at large and the generation of the life style factors. The third phase tested the seven major hypotheses concerning life style homogeneity within the market of singles living alone.

Demographic Comparison of
Sample Respondents and
Single (1-Person) House-
holders in the Lansing SMSA
and the United States

The demographic characteristics of sample
respondents did not reflect those of Lansing SMSA single
(1-person) householders nor those of single (1-person)
householders in the U.S. population at large. Most
respondents in the study were male, under 35 years of
age, single (had never married), earned $10,000 or more,
rented their living quarters, were highly educated
(51.9% had a college degree or postgraduate work), and
held jobs either of a professional (or technical) or
managerial (or administrative) nature. This profile was
quite different from that of comparable Lansing SMSA
single (1-person) householders in 1970. The majority of
these were female, 35 years old or older, divorced,
separated, or widowed (the widowed group alone accounted
for 43.6% of the total), earned less than $10,000, were
evenly distributed in terms of home tenure, were mostly
noncollege educated (66.4% had either less than or only
a high school education), and held jobs other than
professional (or technical) or managerial (or administra-
tive) ones. These differences should be interpreted
with caution in light of the possible demographic
changes that may have taken place among Lansing SMSA
single (1-person) householders since 1970.

The demographic profile of sample respondents also differed from that of U.S. single (1-person) householders in 1978. These were mostly female, older than 35 (57.1% were 55 years old or older), divorced, separated, or widowed, and earned less than $10,000 a year (71.8% were in this income category). The majority rented the homes they lived in, had little education (most never went beyond high school), and held jobs other than professional (or technical) or managerial (or administrative) ones. As did most U.S. single (1-person) householders, most sample respondents rented their living quarters.

Since the sample's demographic profile does not reflect characteristics of single (1-person) householders in the Lansing, Michigan SMSA or the United States, no finding of this study should be uncritically generalized to singles living alone other than those participants of the sample studied.

Identification of Life Style
Factors Among Single
(1-Person) Householders

Eleven life style factors were identified from the battery of eighty-five AIOs. They were labeled Self-Concept, Credit Use, Appreciation of the Arts, Fashion Consciousness, Religiosity, Price Consciousness, Vacation Style, Housekeeping Interest, Information

Seeking, Appreciation of the Outdoors, and Sports Interest. These factors combined explained 46.1% of the variance in the data set. Factors were comprised of a minimum of two component variables and a maximum of four. Thirty-two statements or variables, out of the total of eighty-five, were identified.

Some of these life style factors have been identified and/or used in other marketing and life style studies (29, 36, 62, 68, 70, 71, 76, 98, 103, 104, 120, 118, 124, 140). Some have appeared in more than one study, particularly those of empirically tested reliability, such as Fashion Consciousness, Housekeeping Interest, Price Consciousness, Sports Interest, and Appreciation of the Arts (103, 132).

Life Style Differentiation
of Selected Demographic
Segments of Single
(1-Person) Householders

After demographically profiling each pairing, they were differentiated according to life style. This was performed by means of the Kolmogorov-Smirnov, two-sample, two-tailed test. The results obtained for the seven major hypotheses of the study (see Chapters I and V) are reported below.

Males versus females.--Most single (1-person) male householders were younger than 35 years, had

never married, earned $15,000 or more (23.1% earned $25,000 or more), had one to three years of college or more, rented their own living quarters, and held professional (or technical) or managerial (or administrative) jobs. The female profile was similar except for income. The majority earned less than $15,000, and only 5.8% earned $25,000 or more.

Given this demographic similarity, it was not surprising that life style comparison of single (1-person) male and female householders revealed few statistically significant differences. One such difference was in relation to Sports Interest. Life style factor Fashion Consciousness was classified as indeterminate (significant life style difference was recorded in relation to only one of the two component variables of this factor).

Males exhibited a higher degree of Sports Interest than did females, but this does not seem to be unique to single (1-person) householders; research indicates that males in general respond strongly to sports (71). Thus, the differences between the sexes in the sample are to be expected (35, 65). Similarly, the higher level of agreement in the responses of females to "I try to keep abreast of changes in styles and fashion" did not seem to be unique to single (1-person)

householders. Females in general tend to be more
fashion conscious than are males (98, 124).

   18-24 year olds versus 25-34 year olds.--
Demographically, 18-24 year olds and 25-34 year olds
were quite similar. In both segments, most respondents
were single (had never married), earned between $10,000
and $24,999, rented their living quarters, and had one
to three years of college or more. Differences were
observed in relation to sex and occupation. While the
younger segment was mostly female and held nonprofes-
sional or nonmanagerial jobs, the older group was mostly
male and held professional (or technical) or managerial
(or administrative) jobs.

   Paralleling this demographic homogeneity, a high
degree of life style similarity was recorded between the
responses of 18-24 year olds and 25-34 year olds. No
significant differences were found in relation to ten of
the life style factors. Fashion Consciousness was clas-
sified as indeterminate. A significant life style
difference was recorded with respect to one of the two
component variables of Fashion Consciousness: "I try
to keep abreast of changes in styles and fashion."
Agreeing with the statement were 83.3% of the 18-24 year
olds and 53.2% of the 25-34 year olds. The concern for
fashion observed among younger respondents could be

explained, first, by the fact that younger females have
been found to have a greater interest in fashion
compared to older ones (43). Second, in this study the
18-24 year old group was predominantly female, and most
of the 25-34 year olds were male (see Table 5-5). Since
females have previously been found to exhibit greater
concern for fashion (98, 124), it is not unreasonable to
expect the same type of attitude from single (1-person)
female householders.

18-34 year olds versus those 35 years old and

older.--In both segments, most respondents were male,
had one to three years of college or more, and held
professional (or technical) or managerial (or administra-
tive) jobs. Differences between the two groups were
recorded with respect to marital status, income, and
home tenure. The majority of the 18-34 year olds were
single (had never married), earned less than $15,000,
and rented their living quarters. Most of those 35 years
old and older were divorced, separated, or widowed,
earned $15,000 or more, and owned their own living
quarters.

The high degree of demographic heterogeneity
between these segments was roughly paralleled in the
life style comparison. There were significant differ-
ences between the two segments with respect to Religiosity

(the older group was more positive toward religion than was the younger one) and Appreciation of the Outdoors (the older segment was more negative than the younger). No clear-cut difference was recorded in relation to Fashion Consciousness (a significant difference was recorded for only one of the two component variables of this factor).

The high degree of Religiosity exhibited by those 35 years old and older could be explained by the fact that people in general tend to become more religious as they age (36, 80).

The low degree of Appreciation of the Outdoors exhibited by the older segment found support in the literature, which indicated that older people's interest and participation in outdoor activities are lower than among younger groups (31, 10).

There was a higher level of agreement among 18-34 year olds than among those 35 years old and older with the statement that "Dressing fashionably is an important part of my life." This could be explained by the inverse relationship apparently prevailing between people's age and their concern for fashion (130, 43).

18-34 year olds versus those 65 years old and older.--The majority of the 18-34 year olds had never married, earned $10,000 or more, rented their living

quarters, had one to three years of college or more, and held professional (or technical) or managerial (or administrative) jobs. In contrast, most of those aged 65 and older were widowed, earned less than $10,000, owned their own living quarters, had less than or only a high school education, and were retired. No marked difference was noted in relation to sex.

These discrepant demographic profiles were paralleled by significant life style differences. Significant differences between the two segments were recorded in relation to Credit Use (the older group was more cautious), Religiosity (the older group was more positive about religion), and Appreciation of the Out-doors (the older group was more negative). Self-Concept and Information Seeking were classified as indeterminate. Significant differences were found between the responses of both segments to two of the four component variables of the former and to one of the two component variables of the latter.

With respect to Credit Use, the more cautious attitude exhibited by those 65 years old and older was neither unexpected nor unique to single (1-person) householders; as people age, they seem to become more conservative (45:93) and more cautious about indebtedness and use of credit in general (3:314).

The inverse relationship between age and religion attested to in the literature (80:411, 36:217-229) seems to explain the older segment's more positive attitudes toward Religiosity as compared to the younger group.

The significant differences between the responses of both segments to the component variables of Appreciation of the Outdoors, that is, the lack of interest of those 65 years old and older in the outdoors, seems to match the findings in the literature (62, 31).

With respect to Self-Concept, those 65 years old and older indicated a lower level of agreement than did 18-34 year olds with "I have a lot of energy" and "I like to take chances." These response patterns were expected in light of the fact that people's level of energy tends to dwindle with age, and their aversion to risk also increases with their growing conservatism (3).

With respect to Information Seeking, those 65 years old and older indicated a higher level of agreement than the 18-34 year olds with "I usually like to wait and see how other people like new brands before I try them." This cautious attitude may reflect the conservatism of older groups (45:93) and does not seem to be unique to senior singles living alone.

25-34 year olds versus those 35 years old and
older.--Similar to the results of the demographic
comparison between 18-34 year olds and those 35 years
old and older, no marked differences were found between
the profiles of the 25-34 year olds and those 35 years
old and older in relation to sex, education, and occupa-
tion. In each segment, most respondents were male, had
one to three years of college or more, and held profes-
sional (or technical) or managerial (or administrative)
jobs. Differences were found in relation to marital
status, income, and home tenure. Most 25-34 year olds
had never married, earned less than $15,000, and rented
their living quarters, whereas most of those 35 years
old and older either were divorced, separated, or
widowed, earned $15,000 or more, and owned their own
living quarters.

Paralleling these differences in demographic
profiles, significant life style differences were
observed in relation to Religiosity and Appreciation of
the Outdoors. Credit Use was classified as
indeterminate.

The fact that the older segment indicated a more
positive attitude toward Religiosity than did the
younger group could be explained by the fact that people
in general tend to become more religious as they age
(80:411).

The older group was less appreciative of the outdoors than was the younger one. Such a response difference did not seem unique to singles living alone. Other studies have found the same type of relationship between people's age and their attitudes toward the outdoors (62, 10, 31).

Significant differences were also found in relation to two of the four component variables of Credit Use. The older segment exhibited a lower level of agreement with "I buy things with a credit card or charge card" and a higher level of agreement with "To buy anything, other than a house or car on credit, is unwise," than did the younger segment. The age difference between the two groups, and the fact that older people tend to be more conservative and less positive about credit than are the young (3:27), could explain the more negative attitude toward credit exhibited by those 65 years old and older.

Single (never-married) versus divorced, separated or widowed householders.--Only one clear-cut demographic difference emerged from the comparison of single (never-married) and divorced, separated, or widowed householders. In terms of age, most of the former were under 35, and most of the latter were 35 years old or older. With respect to the other categories,

most never marrieds were male, earned between $10,000 and $24,999, rented their living quarters, had one to three years of college or more, and held professional (or technical) or managerial (or administrative) jobs. The divorced, separated, or widowed segment was made up of an almost even number of males and females, with virtually equal percentages renting and owning their living quarters, and with equal percentages holding professional (or technical) or managerial (or administrative) and nonprofessional or nonmanagerial jobs. The majority in this group had one to three years of college or more (the percentage that had less than or only a high school education was 38% compared to 11.4% for the never-married segment). Fifty percent of the divorced, separated, or widowed and 61.1% of the never-married respondents earned between $10,000 and $24,999.

These similar demographic profiles were paralleled by only a few life style differences. The only life style factor for which significant differences were recorded in response to more than one variable was Credit Use. Never-marrieds exhibited a higher level of agreement with "It is good to have charge accounts" than did divorced, separated, or widowed people, and a lower level of agreement with respect to "To buy anything, other than a house or a car on credit, is unwise." This pattern was not unexpected in light of the fact that

never-married respondents were younger than the divorced, separated, or widowed ones. Positive attitudes toward credit seem to be more closely related to younger than to older groups (3).

Divorced or separated versus widowed householders.--Large numbers of demographic differences existed between divorced or separated and widowed respondents. The former were evenly divided between males and females. Most were 35 years of age or older, earned $15,000 or more, rented their livng quarters, had one to three years of college or more, and held professional (or technical) or managerial (or administrative) jobs. In contrast, the widowed group was predominantly male, 65 years old or older, earned under $15,000, owned their living quarters, and had less than or only a high school education. Half were retired and only 33.4% had any kind of professional (or technical) or managerial (or administrative) job.

The numerous demographic differences were not paralleled by numerous life style differences. Self-Concept was classified as indeterminate (significant differences were found in relation to two of the four component variables of the factor). Significant differences were found in relation to "I have a lot of energy" and "I like to take chances." Divorced or

separated householders exhibited a higher level of agreement with both of these statements than did widowed ones. The responses were not unexpected in light of the fact that most of the divorced or separated group was younger than the majority of the widowed respondents. Being younger, divorced or separated respondents would be expected to respond more positively to the statement about energy. They would also be expected to respond more positively to the statement about risk. Younger groups in general tend to be less conservative and less cautious than are older ones, particularly concerning financial matters (3).

Conclusions

Four major conclusions can be drawn from the findings of the study.

First, a high degree of life style homogeneity exists within the single (1-person) household market. Few significant differences in life style factors were found across the selected pairings of demographic segments of single (1-person) householders living in the Greater Lansing Metropolitan Area. Males were differentiated from females by Sports Interest, one life style factor out of the eleven studied. Those aged 18-34 were differentiated from those 35 years old and older by Religiosity and Appreciation of the Outdoors,

which also differentiated 25-34 year olds from those
35 years old and older. The 18-34 group was differen-
tiated from those 65 years old and older by Religiosity,
Appreciation of the Outdoors, and Credit Use. No
significant factor differences were found between 18-24
year olds and 25-34 year olds; between single (never-
married) and divorced, separated, or widowed house-
holders; and between divorced or separated and widowed
respondents. In short, despite the demographic dif-
ferences between the pairings selected, and the dif-
ferent rates of growth experienced by each segment in
the recent past (see Chapter II), a high degree of life
style similarity seemed to characterize singles living
alone.

Second, any life style differences noted did not
seem to be unique to the sample; they were either common
to people in general or to different segments of the
population at large. The findings support the results
of other studies which indicate that males can be
expected to respond more strongly to sports than do
females (35, 65, 71), and that older as compared to
younger groups are less positive about the use of credit
and the outdoors and more positive about religion (36,
80, 10, 31, 3). In short, sample respondents seemed to
exhibit attitudes similar to those of people in general
and not to hold views unique to this segment.

Third, a strong parallelism was observed between demographic and life style homogeneity among some of the pairings of demographic segments used. The findings seem to indicate that the larger the number of demographic differences between any two demographic segments, the larger the number of life style factors found significantly different between the same two segments. For example, a high degree of demographic similarity was recorded between 18-24 year olds and 25-34 year olds, and no significant differences in life style factors were found between the two segments. In contrast, a large number of demographic differences were found between 18-34 year olds and those 65 years old and older, and there was a relatively large number of significant life style factor differences between the two. This parallelism seems to indicate some degree of dependence between demographic and life style character-istics across some of the segment pairings analyzed. This dependence issue is far from resolved in the marketing literature (120, 128), but its resolution is of utmost importance to life style research. The dis-covery of a strong dependence relationship could result in a commitment to demographic segmentation to the detriment of life style research, for it could be argued that life style profiles can be "implied" from demo-graphic profiles. Since a dependence relationship has

been merely suggested in this study, and since the literature is not positive about the existence of such a relationship (see Chapter II), it is only reasonable to say that life style research is still a viable approach to market segmentation. Even if future research confirms the existence of such a dependent relationship, life style research is likely to remain an effective tool for market segmentation, given its unique ability to enrich existing segment profiles (4, 54, 66, 68, 69, 81, 101, 104, 127).

Fourth, life style research proved useful in this study as a segmentation tool because it provided the factors or dimensions based on which the eleven demographic segments of single (1-person) householders were compared. They reflected unique life style characteristics not easily reproducible from any other type of data, let alone demographic ones. These factors had been previously identified and used in other studies (29, 36, 62, 68, 70, 71, 76, 98, 103, 104, 120, 123, 130, 124). Five had been found reliable (103, 132). These facts not only illustrate the ability of life style research to develop segmentation variables but also point to the possibility of developing a battery of all-purpose life style factors to be used in future life style segmentation studies. Such a development

could mark an important step in building the theoretical foundation that life style research still lacks (7, 61, 133).

Implications for Marketing Theory

The major contribution of this study to marketing theory is descriptive in nature. The study gathered and generated information on one of the most fascinating market and demographic phenomena of the past quarter century, the emergence of living alone, about which little research has been done. The findings and conclusions about the level of life style homogeneity prevailing among sample respondents may encourage studies that will investigate other facets of this same market phenomenon, such as the relationship between single (1-person) householders' life style characteristics and their market behavior.

This study has applied life style research to the analysis of singles living alone. It investigated the development of new market segmentation criteria using the selected AIO battery and factor analysis. The completion of this research effort adds to the evidence supporting life style research as a useful approach to market segmentation.

Finally, this study has illustrated the use of life style research as an approach capable of describing

existing market segments. Despite the fact that few significant life style differences were observed between selected demographic segments of single (1-person) householders, there is no question that these differences, if confirmed in future research, may ultimately contribute to a better understanding of the workings of the marketplace.

Implications for Marketing Practice

Marketing practitioners may benefit from this study by using the data gathered to identify target markets and formulate appropriate marketing mixes.

The data led to the conclusion that single (1-person) householders were homogeneous with respect to life style. The marketing practitioner could use this information on homogeneity as a preliminary step in formulating the final marketing strategy. The apparent life style homogeneity detected should prevent the pursuit of an all-out market segmentation effort.

The second major implication concerns the usefulness of life style research in market segmentation. Life style research was found to be effective in developing new market segmentation criteria. The approach seems capable of determining the underlying factors or dimensions implicit in people's activities, interests, and opinions. These factors could be used for target

marketing, product and/or service positioning, and the development of promotional schemes specifically catering to almost any subsegment of singles living alone.

Life style research was also used to describe existing demographic segments comprising different demographic subcategories of sex, age, and marital status. This application of life style research illustrated that this approach could help the marketing practitioner add meat to the bones of demographic analysis.

Finally, a word of caution is due. The information gathered in this study on single (1-person) householders and on life style research and segmentation should be used as a complement to, not as a substitute for, other data. The information gathered was hardly exhaustive, and the limitations (see Chapter I) are such that no one should uncritically apply the conclusions to marketing decision making.

Suggested Areas for Further Research

Many questions were left unanswered by this study. Some did not receive much attention because they were tangential to the issues. Others were raised during the execution of the study.

The first issue involves the descriptive and exploratory nature of the study. It did not focus on

any predictive measurement of the living alone pheno-
menon. A study of single (1-person) householders that
emphasized prediction would flesh out the descriptive
analysis and could be of benefit to those involved in
selecting marketing strategy.

The study was limited to single (1-person)
householders residing in the Greater Lansing Metropoli-
tan Area. A study of singles living alone throughout
the United States would help make the conclusions more
generalizable to single (1-person) householders in the
population at large.

In addition, a study could be undertaken
comparing single (1-person) householders and two-person
householders. This could enrich a marketing analyst's
understanding of the two most important living arrange-
ments in existence today, with obvious implications for
marketing planning, targeting, and product positioning.

The demographic segments used in this study
could be approached differently. First, other segments
besides the subcategories of sex, age, and marital
status such as segments based on income, education and
occupation differences could be used. Second, special
efforts could be devoted to determining the nature of
the relationship prevailing among the various demo-
graphic segments. Third, a stronger case could be made
for the comparative analysis of the subcategories of

sex, age, and marital status with other variables such as income and education. These additions would undoubtedly make the study more meaningful.

With respect to life style research as an approach to market segmentation, several issues of importance to marketing remain unresolved. First, a totally different approach to measuring life style, such as product usage, could be used. Along with or in lieu of AIOs, product usage measurements could be developed. They might possibly help close the gap between what is known empirically and theoretically about the actual market behavior of single (1-person) householders. With respect to the battery of AIOs used in this study, an enlargement of the present research effort could yield the benefits associated with using a larger number of statements. Such a study would offer the advantage of a broader coverage of diverse life style dimensions of single (1-person) householders. In addition, it would have the potential of generating more reliable life style factors.

A reliability test could be undertaken to determine whether identified life style factors would remain stable over time, space, and methodology. This was not done here. Such a study would definitely help marketing practitioners in devising strategies aimed at serving future market segments.

The implementation of all these research sugges-
tions could enhance both academicians' and practitioners'
knowledge about single (1-person) householders. They
could also advance the application of life style research
in market analysis.

APPENDICES

APPENDIX A

LETTER OF INTRODUCTION

MICHIGAN STATE UNIVERSITY

November 18, 1978

Dear Single Householder:

My doctoral dissertation focuses on single (1-person) households. It seeks
to develop a demographic and life style profile of this fast growing segment
of our population, contributing thereby to a better understanding of the
marketplace.

As a single householder, residing within the boundaries of the Greater Lansing
Metro Area, you have been selected to participate in this project.

Your cooperation is most important to the completion of this study, and you
may rest assured that all the information you may send in will remain strictly
confidential. The aggregate nature of the study assures that no participating
individual will ever be identified.

Please, take a few minutes of your time to complete the enclosed questionnaire
and send it back to me as soon as conveniently possible in the pre-stamped
envelope.

If you have any questions regarding the survey, please call me at the University:
353-6381. I shall be more than happy to answer them.

Once again, your cooperation is highly appreciated.

Sincerely yours,

Jose Valentim Sartarelli
       "Zito"
Doctoral Candidate

JVS/dcs

Enclosure

APPENDIX B

FOLLOW-UP CARD

Dear Single Householder:

A short time ago I mailed to you a questionnaire about life style and demographics. Since that time many of the questionnaires have been returned. If you have already completed yours, I thank you for your help and consideration.

But if you have not yet responded could you please do so at your earliest convenience? Your answers are vital to the continuation and completion of my research.

If you have any questions or comments, please feel free to call me at the University: 353-6381.

I greatly appreciate your cooperation.

Sincerely,

Jose Valentim Sartarelli
Doctoral Candidate

APPENDIX C

QUESTIONNAIRE

Survey Questionnaire

PART A: LIFE STYLE STATEMENTS

The following pages contain a series of statements on subjects such as credit, price, shopping, vacationing, etc.. There are no right or wrong answers to any of the questions.

Please try to answer them as honestly as possible making certain that all questions are answered. Mark with an (X) the response that best expresses your general feeling about each statement according to the following scales:

1. Strongly Agree (SA)   4. Disagree (D)
2. Agree (A)   5. Strongly Disagree (SD)
3. Uncertain (U)

		SA (1)	A (2)	U (3)	D (4)	SD (5)
1.	I have a lot of energy	☐	☐	☐	☐	☐
2.	I like to work on community projects	☐	☐	☐	☐	☐
3.	It is good to have charge accounts.	☐	☐	☐	☐	☐
4.	On a vacation, I just want to rest and relax	☐	☐	☐	☐	☐
5.	Everything is changing too fast today.	☐	☐	☐	☐	☐
6.	I am a homebody.	☐	☐	☐	☐	☐
7.	My greatest achievements are still ahead of me	☐	☐	☐	☐	☐
8.	I buy things with a credit card or charge card	☐	☐	☐	☐	☐
9.	There is too much emphasis on sex today.	☐	☐	☐	☐	☐
10.	I admire a successful businessman more than I admire a successful artist.	☐	☐	☐	☐	☐
11.	I shop a lot for specials.	☐	☐	☐	☐	☐
12.	To buy anything, other than a house or a car on credit, is unwise.	☐	☐	☐	☐	☐
13.	I exercise regularly.	☐	☐	☐	☐	☐
14.	Dressing fashionably is an important part of my life.	☐	☐	☐	☐	☐
15.	I am an active member of more than one service organization.	☐	☐	☐	☐	☐
16.	I do more things socially than most of my friends	☐	☐	☐	☐	☐
17.	I spend a lot of time talking with my friends about products.	☐	☐	☐	☐	☐
18.	I have a good deal of respect for tradition	☐	☐	☐	☐	☐
19.	No matter how fast my income goes up I never seem to get ahead	☐	☐	☐	☐	☐
20.	I like to take chances.	☐	☐	☐	☐	☐
21.	I am a good cook.	☐	☐	☐	☐	☐
22.	My idea of housekeeping is "once over lightly."	☐	☐	☐	☐	☐
23.	I would like to spend a year in London or Paris	☐	☐	☐	☐	☐

		SA	A	U	D	SD
		(1)	(2)	(3)	(4)	(5)
24.	I read a newspaper everyday.	☐	☐	☐	☐	☐
25.	I go bowling often	☐	☐	☐	☐	☐
26.	I enjoy going to concerts.	☐	☐	☐	☐	☐
27.	Meal preparation should take as little time as possible.	☐	☐	☐	☐	☐
28.	I often try new brands before my friends and neighbors do.	☐	☐	☐	☐	☐
29.	I am or have been the president of a society or club	☐	☐	☐	☐	☐
30.	I enjoy fixing up and repairing old things	☐	☐	☐	☐	☐
31.	You get what you pay for most of the time.	☐	☐	☐	☐	☐
32.	I like to pay cash for everything I buy.	☐	☐	☐	☐	☐
33.	Spiritual values are more important than material things	☐	☐	☐	☐	☐
34.	I like to feel attractive to members of the opposite sex	☐	☐	☐	☐	☐
35.	I would feel lost if I were alone in a foreign country	☐	☐	☐	☐	☐
36.	A vacation should not be hectic but quiet and relaxing	☐	☐	☐	☐	☐
37.	I sometimes bet at the races	☐	☐	☐	☐	☐
38.	Good grooming is a sign of self-respect.	☐	☐	☐	☐	☐
39.	I have gone on a strict diet to control my weight one or more times.	☐	☐	☐	☐	☐
40.	I do volunteer work for a hospital or service organization on a regular basis	☐	☐	☐	☐	☐
41.	I try to buy things that represent a good value for my money	☐	☐	☐	☐	☐
42.	I love fresh air and the outdoors.	☐	☐	☐	☐	☐
43.	I usually like to wait and see how other people like new brands before I try them.	☐	☐	☐	☐	☐
44.	I try to wash dishes promptly after each meal	☐	☐	☐	☐	☐
45.	I pray several times a week	☐	☐	☐	☐	☐
46.	I wish I had a lot more money	☐	☐	☐	☐	☐
47.	I try to keep abreast of changes in styles and fashion.	☐	☐	☐	☐	☐
48.	I think I have more self-confidence than most people.	☐	☐	☐	☐	☐
49.	A cabin by a quiet lake is a great place to spend the summer.	☐	☐	☐	☐	☐
50.	I go to church regularly.	☐	☐	☐	☐	☐
51.	Magazines are more interesting than TV.	☐	☐	☐	☐	☐
52.	I could not get along without canned food	☐	☐	☐	☐	☐
53.	I would like to take a trip around the world.	☐	☐	☐	☐	☐
54.	A woman's place is in the home.	☐	☐	☐	☐	☐

		SA	A	U	D	SD
		(1)	(2)	(3)	(4)	(5)
55.	I enjoy listening to classical music.	☐	☐	☐	☐	☐
56.	I keep away from unfamiliar brands.	☐	☐	☐	☐	☐
57.	I dislike any changes or interference with established ways of doing things.	☐	☐	☐	☐	☐
58.	TV is my primary source of entertainment.	☐	☐	☐	☐	☐
59.	I seldom buy things on impulse.	☐	☐	☐	☐	☐
60.	I think I have a lot of personal ability.	☐	☐	☐	☐	☐
61.	I often seek out the advice of my friends regarding which brand to buy	☐	☐	☐	☐	☐
62.	I get great satisfaction from experimenting with new spices.	☐	☐	☐	☐	☐
63.	I am in favor of very strict enforcement of laws	☐	☐	☐	☐	☐
64.	I like to go camping	☐	☐	☐	☐	☐
65.	I usually look for the lowest prices when I shop.	☐	☐	☐	☐	☐
66.	I like to be considered a leader.	☐	☐	☐	☐	☐
67.	I visit with friends in their homes a great deal.	☐	☐	☐	☐	☐
68.	I usually watch for ads for announcements of sales.	☐	☐	☐	☐	☐
69.	When I must choose between the two, I usually dress for fashion not comfort	☐	☐	☐	☐	☐
70.	I think the women's liberation movement is a good thing . .	☐	☐	☐	☐	☐
71.	I want to look a little different from others	☐	☐	☐	☐	☐
72.	I always use professional plumbers, carpenters or electricians for repair around the house/apartment	☐	☐	☐	☐	☐
73.	I like to watch or listen to baseball or football games . .	☐	☐	☐	☐	☐
74.	I like to change brands often for the sake of variety and novelty.	☐	☐	☐	☐	☐
75.	I generally go out to dinner at least once a week	☐	☐	☐	☐	☐
76.	I must admit I really do not like housekeeping chores . . .	☐	☐	☐	☐	☐
77.	I sometimes influence what my friends buy	☐	☐	☐	☐	☐
78.	When I find a coupon in the paper, I clip it and redeem it at shopping.	☐	☐	☐	☐	☐
79.	I enjoy going through an art gallery.	☐	☐	☐	☐	☐
80.	I always shop where it saves me time.	☐	☐	☐	☐	☐
81.	I usually read the sports page in the daily paper	☐	☐	☐	☐	☐
82.	I enjoy most forms of housework	☐	☐	☐	☐	☐
83.	I like to try new and different things.	☐	☐	☐	☐	☐
84.	I enjoy eating fine foods and frequently do	☐	☐	☐	☐	☐
85.	When in the store, I often buy an item on the spur of the moment.	☐	☐	☐	☐	☐

PART B: DEMOGRAPHIC DATA

The next set of questions is of a demographic nature. Please answer them by marking with an (X) in the category representative of your demographic status.

86. Sex

Male   ☐ 1   Female   ☐ 2

87. Age

Under 18	☐ 1	35-44	☐ 5
18-19	☐ 2	45-54	☐ 6
20-24	☐ 3	55-64	☐ 7
25-34	☐ 4	65 and over	☐ 8

88. Marital status

| Single | ☐ 1 | Separated | ☐ 3 |
| Divorced | ☐ 2 | Widowed | ☐ 4 |

89. Income

Less than $4,999	☐ 1	$10,000-$14,999	☐ 5
$5,000-$5,999	☐ 2	$15,000-$24,999	☐ 6
$6,000-$6,999	☐ 3	$25,000-$49,999	☐ 7
$7,000-$9,999	☐ 4	$50,000 and over	☐ 8

90. Home tenure

Own ☐ 1   Rent ☐ 2

91. Educational attainment

Less than eighth grade	☐ 1	1-3 years of college	☐ 5
Eighth grade	☐ 2	College graduate	☐ 6
1-3 years of high school	☐ 3	Some graduate training	☐ 7
High school	☐ 4	Postgraduate degree	☐ 8

92. Occupation

Professional or technical	☐ 1	Service worker	☐ 8
Manager or administrator (excluding farm managers)	☐ 2	Farmer or farm manager	☐ 9
Sales worker	☐ 3	Farm laborer or farm foreman	☐ 10
Clerical Worker	☐ 4		
Craftsman or kindred worker	☐ 5	Student	☐ 11
Operative	☐ 6	Retired	☐ 12
Non-farm laborer	☐ 7	Unemployed	☐ 13
		Other	☐ 14

Thank you for your patience and kind cooperation. Please use the enclosed envelope in returning the survey to me.

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273

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