

New family arrangements: A marketing challenge¹

Novos arranjos familiares: Um desafio para o marketing

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ABSTRACT

New family arrangements are emerging in substitution to the traditional matrimonial family. The goal of this paper is to generate an understanding about how, in this new context, families organize their budget, the role of each member in the composition of the family income and expenses, and to what extent the different family compositions are producing a demand for new products and services.

KEYWORDS: Family arrangements; Familiar budget; Plural families.

RESUMO

Novos arranjos familiares estão surgindo a cada dia, em substituição à tradicional família matrimonial. O objetivo desse trabalho é gerar um entendimento sobre como, nesse novo contexto, se dá a organização do orçamento familiar, quais os papéis de cada membro na composição da receita e da despesa e em que medida as famílias plurais geram demanda para novos produtos e serviços.

PALAVRAS-CHAVE: Arranjos familiares; Orçamento familiar; Famílias plurais.

Submission: 19 May 2016

Approval: 04 February 2017

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1 INTRODUCTION

New family arrangements are emerging in substitution to the traditional matrimonial family: married parents with children born from this single wedlock. Recent changes in western societies, with increasingly more diverse patterns of relationship among people, have promoted the appearance of new family formations, combining characteristics such as the gender of the members of the couple, children from former relationships, the presence of non-relatives in the household, to include a few.

The new plural families involve other types of arrangements that have emerged, for instance, from divorce, a second marriage with the constitution of homoparental families and countless other forms of social configurations, such as parallel families and informal families.

The goal of this paper is to generate an understanding about how, in this new context, plural families organize their budget and to what extent the different family compositions are producing a demand for new products and services.

To this end, the study was based on a theoretical examination of literature about this topic and the official classification of Brazilian families proposed by Brazilian Institute of Geography and Statistics (IBGE) (2016), to identify up to 11 different family profiles: Matrimonial, Homoparental, Monoparental, Anaparental, Eudemonist, Mosaic, Informal, Polyamorous, Parallel, Extended and Surrogate.

From the observation of the characteristic of these new family compositions, a field research was designed with the goal of identifying the forms of family budget management in the different family arrangements, which would successfully answer three questions:

1. To what extent do these new arrangements present different forms of family income composition?
2. Do new family compositions imply a different allocation of expenses with housing, education, healthcare, food etc.?
3. Are new family arrangements generating demands for specific products and services which will serve the lifestyles and consumption patterns of plural families? In what areas is greater adjustment to this new demand more expedient?

2 LITERATURE EXAMINATION

The definition of family is quite complex and highly depends on the area of expertise in which it is involved. Thus, the definition of family and household is one of the most important factors of distinction in research studies which address this theme. Currently, in most studies which are based in household research, such as demographics, sociology and economy, family is defined by a group of people who live in a household unit, and this was the parameter used in this work.

Many studies have been developed for the analysis of plural family growth, both in Brazil and worldwide, involving different areas of expertise, such as legal, demographic, sociological, psychological and economic. Among the countless studies on the topic, one of most prominent works was by Villa (2012), who aims to show and analyze how the demographic alterations of recent years in Brazilian society were able to determine new family configurations, among other factors.

Maluf (2010), on the other hand, discusses the legal-familial relationship in post-modern times, which allowed the maturing of new family compositions based on affection and personal identification.

The complexity of this discussion is also well addressed by anthropologists Santiago & Feitosa (2011), who opted to adopt the concept of family dynamics as a form of overmatching the analyses of families based on family models. In their work, they champion the idea that family is characterized by a relationship of identification which may stem from biological or territorial ties,

in bonds such as marriage, adoption or even shared activities which may result in different family dynamics.

According to Santos (2010), when analyzing the several modern-day family arrangements, the current family unit is the materialization of a way of living the basic facts of life; it relates but does not exclusively mingle with kinship by blood, dependence or affinity. In this perspective, today's family is considered a microunit of consumption and subsistence.

In the same vein, Medeiros and Osorio (2002) state in their work that “the structure of each family defines the type of expenses of that unit, once the composition of each arrangement may influence the use of time and financial resources among household members.”

It is therefore clear that the consumption framework is related to many factors, but is primarily influenced by the particulars of each lifestyle, demographic composition and family structure. The fact is that the increase of women's participation in the job market has shifted traditional gender roles: woman as the caregiver and man as the provider (Brazilian Institute of Geography and Statistics [IBGE], 2010). The number of households headed by women has been increasing by leaps in Brazil, characterizing the new compositions of incomes and expenses in plural families, which question the traditional models of patriarchal command, as analyzed by Pinheiro and Fontoura (2012), in their paper about the profile of expenses and incomes of Brazilian families from the gender perspective.

Beyond gender alone, general characteristics of each one of the family arrangements, such as, but not limited to, the relationship between the people which constitute them, the presence of dependent and economically active members and the gender profile of the head-of-household, may resolutely influence the profile of consumption of family units.

The analyses of the papers written on the topic have identified the opportunity for a specific examination of the different forms of family budget management, when comparing the family arrangements. The goal of this study is, hence, to discuss the extent to which the new forms of family organization can impact the composition of income and consumption decisions.

The ultimate objective is to highlight important elements so that the companies can reflect on their marketing strategies, so as to adjust to the new social reality, respecting the specificities of the family arrangements.

3 METHODOLOGY

In order to analyze the composition of new family arrangements and their pattern of consumption, a fieldwork research was conducted in two subsequent steps, explained as follows.

First step: online quantitative panel research, with a total of 441 interviews conducted with heads-of-household, i.e., the person accountable for the largest share of the household income. Quotas per family profile were not established. In terms of socioeconomic level, since this is a study on income and consumption, greater focus was placed on SELs A, B and C1. Respondents were given a self-completion questionnaire with open-ended and closed questions, with approximate length of 30 minutes.

Second step: online qualitative research, with the participation of selected respondents based on results from the 1st step, and which represented the different family arrangements identified. The goal of the 2nd step of the study was to illustrate the results found in the quantitative phase with personal testimonials from heads-of-household, from different family nuclei. The interaction with respondents happened on a dedicated online platform, which allowed the upload of photos, videos and a real-time chat tool.

3.1 SAMPLE

The goal of choosing heads-of-household as targets for the 1st step of the research was to investigate how the family budget is organized from the member who contributes with the largest

income share, therefore seeking the differences and similarities in the management of the budget between the found family nuclei.

In order to identify the different family nuclei, a set of key questions was used and asked to the highest income-earner in the household (Figure 1).

Key questions
Gender.
Age.
Socioeconomic classification (Brazilian Classification Criterion)
Marital status. If married or living with partner – gender of the partner.
Presence of biological, adoptive or step children living in the residence.
Presence of other relatives or friends living in the household.
Prior relationships: previous marriage or cohabitation with former partner.
Children living away from the household: if any and if financially dependent on the respondent.

Figure 1 – Key questions asked on the questionnaire.

The online panel was kept open until the completion of a minimum of 30 respondents in each one of the family nuclei formed through time, according to the screener question combinations.

The final result of the composition of the family nuclei of the heads-of-household is shown on Table 1.

Table 1 - Proportion of family nuclei among heads-of-household

Nucleus	%
Parental	64
Homoparental	7
Pluriparental	8
Uniparental	14
Anaparental	7

Note: Base – 441.

The final composition of the sample in terms of gender, age and social level of heads-of-household is shown on Tables 2 to 5.

Table 2 – Gender of head-of-household

Gender	%
Male	45
Female	55

Note: Base – 441.

Table 3 – Age range of head-of-household

Age group	%
Up to 40 years old	51
40+ years old	49

Note: Base – 441.

Table 4 – Region

Region	%
Southeast	56
Other regions	44

Note: Base – 441.

Table 5 – Family's social level

Socioeconomic Level	%
SEs A/B1	37
SEs B2/C1	52
SEs C2/D	11

Note: Base – 441.

Based on the identification of the five family nuclei and the answers given by respondents, two heads-of-household in each nucleus were selected to participate on the 2nd step – the qualitative study. These participants were invited to log into the platform and interact with interviewers, by answering questions via voice notes and texts.

4 ANALYSIS AND FINDINGS

4.1 CHARACTERIZATION OF NEW FAMILY ARRANGEMENTS BASED ON RESEARCH FINDINGS

One of the first verifications of this study is that the theoretical profiles of the new families are established based on a combination of criteria which cannot always encompass all of the nuances found in the configuration of the researched families. This is the case of families formed by households where siblings also share the space with friends, which places them in the threshold between Anaparental and Eudemonist families.

The second point is that, when working with the current status of the families, the theoretical characterizations fail to include some important aspects from the life of the previous family life of individuals which have an impact on the current configuration. One example is Homoparental couples who have had former heterosexual marriages and have children from the first family living in the household, which may characterize it as Monoparental family.

Therefore, when analyzing the nature of the families participating in the study and their consumption patterns, imbrications were found among these 11 legal configurations, which result in their merging under a new and more comprehensive denomination.

From this revision, five formations emerged, and served as the basis to analyze the income composition and consumption behavior of the families, with the characteristics to be explained next.

4.2 PARENTAL NUCLEUS

Formed by heterosexual parents who live in either formal or information marriage regimens. They may or may not have close relatives in this family composition and biological or adoptive children from this marriage, who may live or may not live in the household.

Defining element: heterosexual couples who do not have children from previous marriages.
Sociodemographic parameters which distinguish this nucleus from others:

- Age range of head-of-household: predominantly in the age group of 25 to 39 years old;
- Bonds: lower incidence of previous marriages;
- Socioeconomic level and gender of head-of-house: consistent with the sample average

4.3 HOMOPARENTAL NUCLEUS

Formed by couples or more than two people from the same gender, united by a relationship of affection. The parties involved may or may not have biological children, from previous heterosexual relations, adoptive children, or fertilization of a previous or the current relationship, living or not with this current family.

Defining element: same-gender individuals living in an amorous relationship.

Sociodemographic parameters which distinguish this nucleus from others:

- Age group of head-of-household: predominantly in the age range of 40 to 59 years old, i.e., heads-of-household in this arrangement are, on average, older than parental families;
- Bonds: 43% of them have had previous amorous relationships, 23% have biological, adoptive or step children;
- Socioeconomic level: low concentration in SELs C2/D.

4.4 UNIPARENTAL NUCLEUS

Families formed by a single individual and their direct descents, without a partner. Close relatives, such as grandparents, siblings or friends, may also be a part of the household.

Defining element: father or mother living with children in the household, without a present partner.

Sociodemographic parameters which distinguish this nucleus from others:

- Age group of the head-of-household: families with higher incidence of financial leaders over the age of 60
- Bonds: nuclei with higher incidence of previous amorous relationships;
- Socioeconomic class: more predominant in SELs B2/C1 than other nuclei.

4.5 ANAPARENTAL NUCLEUS

Families composed of married or unmarried people, where the individuals may or may not have kinship as long as it is not of direct ancestry or progeny; may also involve the participation of friends who are not related.

Defining element: absence of relatives with a bond of direct ancestry or progeny in the household.

Sociodemographic parameters which distinguish this nucleus from others:

- Age range of head-of-household: presence of all age ranges, but with higher percentage in the 18-to-24 age group among all nuclei;
- Bonds: these are the heads-of-household with the lowest rate of previous amorous relationships;
- Socioeconomic level: incidence of all social levels, but highest concentration on SELs C2/D across all groups.

4.6 PLURIPARENTAL NUCLEUS

Couples with children from former relationships who live in the household, regardless of the existence of common children. Relatives of any of the members of the couple may also participate in the family nucleus.

Defining element: presence of children from another relationship from one of the members of the couple.

Sociodemographic parameters which distinguish this nucleus from others:

- Age range of head-of-household: more predominant in the 40-to-59 age range;
- Gender: the nucleus is made up more frequently of male heads-of-household, 63%;
- Bonds: as a screening criterion, these heads-of-household must have children or step children from previous marriages who live with them, but this is also nucleus with the highest rate of empty-nesters, 37%;
- Socioeconomic level: heads-of-household from higher social levels, 59% in SEL A/B1.

This characterization of the different family nuclei allows us to consider some interesting theories about the basis of the new forms of agglutination of people around a household and about the option of common living:

- Homoparental relationships are more frequent among more mature couples, who have had previous homo or heterosexual relationships, many times with children from this previous marriage;
- The ending of a heterosexual parental relationship is an important landmark when choosing one of the other three family formations: Homoparental, Uniparental or Pluriparental;
- Socioeconomic level and income may be facilitators or inhibitors of the option pro a certain family formation.

The analysis presented regarding the sociodemographic profile of the family nuclei is supported by the data presented on Tables 6 and 10.

Table 6 – Distribution of heads-of-household per age range

Nucleus	Age group			
	18 to 24 yrs old (%)	25 to 39 yrs old (%)	40 to 59 yrs old (%)	60+ years old (%)
Parental	3	48	42	7
Homoparental	7	40	53	0
Uniparental	3	43	39	15
Anaparental	29	29	39	3
Pluriparental	4	37	52	7
Sample total	5	45	43	7

Note: Base – 441.

Table 7 – Distribution per socioeconomic level of families

Nucleus	A/B1 (%)	B2/C1 (%)	C2/DE (%)
Parental	39	51	10
Homoparental	33	60	7
Uniparental	25	63	12
Anaparental	32	45	23
Pluriparental	59	33	7
Sample total	37	52	11

Note: Base 441.

Table 8 – Gender of head-of-household

Nucleus	Men (%)	Women (%)
Parental	44	56
Homoparental	47	53
Uniparental	45	55
Anaparental	39	61
Pluriparental	63	37
Sample total	45	55

Note: Base – 441.

Table 9 – Current marital status of heads-of-household

Nucleus	Living with partner		Living without partner		
	Married (%)	Cohabiting (%)	Separated/Divorced (%)	Widowed (%)	Single (%)
Parental	78	22			
Homoparental	83	17			
Uniparental			46	9	45
Anaparental	16	3	3	3	74
Pluriparental	78	22			

Note: Base – 441.

Table 10 – Bonds of heads-of-household

Nucleus	Previous amorous relationships (%)	Empty-nesters (%)
Parental	22	21
Homoparental	43	23
Uniparental	79	21
Anaparental	16	6
Pluriparental	44	37
Sample total	33	21

Note: Base – 441.

5 COMPOSITION OF HOUSEHOLD INCOME IN DIFFERENT FAMILY NUCLEI

In order to analyze the particularities of each family nucleus based on income composition, three parameters were applied: declared average family income, sources of income and contributors to the composition of this income in the different families, as shown on Tables 11 to 14.

Table 11 – Average family income and % of contribution of head-of-household

Nucleus	R\$	%
Parental	R\$ 5,254.00	71
Homoparental	R\$ 5,714.00	73
Uniparental	R\$ 4,561.00	71
Anaparental	R\$ 3,871.00	69
Pluriparental	R\$ 6,932.00	80

Note: Base 441.

Table 12 – Sources of income of family nuclei

Nuclei	Parental (%)	Homoparental (%)	Uniparental (%)	Anaparental (%)	Pluriparental (%)
Salary + bonus	83	83	70	58	78
Retirement pension	12	10	25	26	15
Wage compensation	10	13	10	3	26
Pension	5	3	30	10	7
Property income	10	3	3	6	7
Independent - free-lancer	5	3	6	6	11
Financial yields	6	7	0	3	7
Private pension plan	3	0	10	3	
Inheritance	1	0	1	6	

Note: Base – 441.

Table 13 – Family income composition

Nuclei	Parental (%)	Homoparental (%)	Uniparental (%)	Anaparental (%)	Pluriparental (%)
Does anybody else contribute to the family income?	64	63	61	65	70
Who?					
Spouse/partner	95	79	5	10	95
Child	10	21	29		5
Mother	3	0	49	30	0
Sibling	1	0	10	45	11
Father	1	5	17	20	0
Brother/Sister-in-law				15	11
Mother/Father-in-law		5		5	11
Ex-husband			12		
Cousin	0		2	5	5

Note: Base 441.

Table 14 – Family expense composition

Expenses	Parental (%)	Homoparental (%)	Uniparental (%)	Anaparental (%)	Pluriparental (%)
Food	18	24	24	22	21
Housing	18	15	16	19	23
Public transportation	9	9	6	7	8
Health	12	10	11	14	14
Entertainment	7	11	6	7	6
Education	18	7	16	9	10
Hygiene and beauty	5	6	5	5	5
Telephone , TV, Internet services	6	5	7	8	8
Clothes and footwear	7	11	10	8	6
Percentage of family income tied to expenses above	74	58	54	47	61

Note: Base – 441.

In all investigated nuclei, the family income is predominantly composed of earnings from a salary-based employment. The second or third source of income, however, varies according to family profile and may also depend on which members contribute financially to the family income.

The highest contribution for the family income usually comes from the spouse or partner, with the exception of Uniparental and Anaparental formations.

The analysis of the differences among family nuclei as far as income sources and composition may generate some interesting insights:

- In new plural families, the income of the head-of-household is complemented not only by their spouse's earnings, but their children's as well, regardless of their living in their parents or relatives' household, which undoubtedly may generate new forms of splitting expenses;
- The family nuclei where the head-of-household does not have a cohabitating companion are the ones who most rely on retirement funds and pensions and less on a salary-earning employment.
- In Homoparental families, the spouse tends to contribute less to the family income than in Parental or Pluriparental families, which may indicate this spouse's increased dependence on the income of the head-of-household in this type of nucleus.

5.1 COMPOSITION OF FAMILY EXPENSES

This study aimed at investigating the composition of each family nucleus, considering the following categories:

- Food;
- Housing;
- Public transportation;
- Health;
- Entertainment;
- Education;
- Personal care;
- Telephone, TV, Internet services;
- Clothes and footwear.

Findings indicate differences among the family nuclei in three aspects:

- The percentage of family income consumed with the total of the combination of expenses;
- The proportion of income tied to each one of these expenses;
- The responsibility for the payment of the expenses: whether the total amount earned by the head-of-household or the split share.

The first verification is that the commitment of the income to the investigated expenses varies quite a lot across the family nuclei.

Secondly, food and housing make up the largest share of expenses, regardless of family nucleus, but when investigating the representativeness of other items in the total expense and which of these are shared among the members of the family, some interesting irregularities were found.

This way, the responsibility for the payment of these expenses is shared among the members of the families for some items, but not for others, depending on the family nucleus. Tourism is a category that does not feature into the basic budget, but which is shared by some nuclei (Figure 2).

Parental	Homoparental	Uniparental	Anaparental	Pluriparental
Food	Food	-	Food	Food
-	Housing	-	Housing	Housing
Public transportation	Public transportation	-	-	Public transportation
Health	Health	-	-	Health
Entertainment	Entertainment	-	-	Entertainment
Education	-	-	-	Education
Hygiene and beauty	Hygiene and beauty	-	-	Hygiene and beauty
Clothes and footwear	Clothes and footwear	-	-	Clothes and footwear
Tourism	-	-	Telephone, TV, Internet services	Tourism

Note: Base – 441.

Figure 2 – Expenses shared with other members of the family

The signaled data allow for other theories for analysis:

- Although the income of heads-of-household who do not have a companion is composed by the contribution of difference sources and the participation of support from former partners, children and/or other relatives, they are more careful before committing a large share of their income with these expenses;
- Heads-of-household without a companion and with children living with them take on the responsibility of paying for all of the expenses;

- Nuclei who live with friends and/or siblings only share the expenses that are essential to their common living: food, housing, and telephone, paid TV and Internet services.

6 PROCESS OF FAMILY CONSUMPTION - WHO IS THE DECISION-MAKER

The study tried to investigate how, in this social context, consumption decisions are made in the different family arrangements.

Overall, the head-of-household, for being the highest earner, takes on a leading role in deciding for the consumption of products and services for the family, regardless of their exclusive responsibility for its payment.

This is a general rule, but which also presents nuances when the gender of the head-of-household is considered. Women who participate with the highest income are decision-makers for one type of product, while men in the same capacity rule about other categories. Thus, it seems like the traditional role of man of the house as the decision-maker in terms of how and how much to spend still applies to the average of families, where the women are responsible for expenses which do not cause important impact on the household budget, as seen on Figure 3.

Categories where the <i>male</i> head-of-household makes most of the decisions, regardless of the family profile	Categories where the <i>female</i> head-of-household makes most of the decisions, regardless of the family profile
Beverages	Food
Gyms, health clubs and alike	Hygiene and cleaning products
Purchase of games, toys, DVDs, CDs	Pet care
Travel and tourism	-
Electronics	-
Technology services	-

Note: Base – 441.

Figure 3 – Category divisions: man vs. woman

However, this is a mainstream behavior in families led by either men or women, without considering the differences across the new family configurations. However, when variable of family profile is introduced, this mainstream no longer applies to all arrangements (Figure 4).

<i>Male</i> head-of-household makes more decisions about:	<i>Female</i> head-of-household makes more decisions about:
Health insurance, healthcare services, pharmaceutical products (medicines and alike)	Service providers related to beauty and aesthetics
Sporting goods (clothes, footwear)	Malls, movies, theater etc.
Newspaper, magazines etc.	Home appliances (stove, refrigerator, vacuum cleaner etc.)
Housing expenses (property tax, maintenance fees etc.)	Clothes and footwear
Housekeeping providers (maid, caregivers, gardening, security etc.).	Education, courses, course materials (books, stationery etc.)
Car expenses	-

Note: Base – 441.

Figure 4 – Parental nucleus

<i>Male</i> head-of-household makes more decisions about:	<i>Female</i> head-of-household makes more decisions about:
Health insurance, healthcare services, pharmaceutical products (medicines and alike)	Newspaper, magazines etc.
Sporting goods (clothes, footwear)	Malls, movies, theater etc.
Home appliances (stove, refrigerator, vacuum cleaner etc.)	Education, courses, course materials (books, stationery etc.)

Clothes and footwear	Housekeeping providers (maid, caregivers, gardening, security etc.).
Housing expenses (property tax, maintenance fees etc.)	Car expenses

Note: Base – 441.

Figure 5 – Homoparental nucleus

Male head-of-household makes more decisions about:	Female head-of-household makes more decisions about:
Sporting goods (clothes, footwear)	Health insurance, healthcare services, pharmaceutical products (medicines and alike)
Malls, movies, theater etc.	Newspaper, magazines etc.
Clothes and footwear	Home appliances (stove, refrigerator, vacuum cleaner etc.)
Education, courses, course materials (books, stationery etc.)	Housing expenses (property tax, maintenance fees etc.)
Housekeeping providers (maid, caregivers, gardening, security etc.).	Car expenses

Note: Base – 441.

Figure 6 – Uniparental nucleus

Male head-of-household makes more decisions about:	Female head-of-household makes more decisions about:
Health insurance, healthcare services, pharmaceutical products (medicines and alike)	Service providers related to beauty and aesthetics
Newspaper, magazines etc.	Sporting goods (clothes, footwear)
Housing expenses (property tax, maintenance fees etc.)	Malls, movies, theater etc.
Housekeeping providers (maid, caregivers, gardening, security etc.)	Home appliances (stove, refrigerator, vacuum cleaner etc.)
Car expenses	Clothes and footwear
	Education, courses, course materials (books, stationery etc.)

Note: Base 441.

Figure 7 – Anaparental nucleus

Male head-of-household makes more decisions about:	Female head-of-household makes more decisions about:
Sporting goods (clothes, footwear)	Service providers related to beauty and aesthetics
Newspaper, magazines etc.	Health insurance, healthcare services, pharmaceutical products (medicines and alike)
Housing expenses (property tax, maintenance fees etc.)	Malls, movies, theater etc.
Car expenses	Home appliances (stove, refrigerator, vacuum cleaner etc.)
	Clothes and footwear
	Education, courses, course materials (books, stationery etc.)
	Housekeeping providers (maid, caregivers, gardening, security etc.)

Note: Base 441.

Figure 8 – Pluriparental nucleus

These results indicate that new family arrangements genuinely promote the assignment of different roles for men and women when making decisions about the products and services for the common use of the family.

Hypothesis which deserve reflection:

- In Homoparental nuclei, in order to become the decision-maker, it is much more about the financial power, i.e., being the head-of-household, than the gender of this player;
- In Pluriparental arrangements, the role of the woman is always more affectionate in the decision-making process, regardless of the category of purchase; although the man is the head-of-household, he takes the lead in categories which are much more prescribed for the traditional male role;
- In nuclei formed by partnerless individual(s), Uniparental or Anaparental, it seems like the woman claims to herself the decision of the most diverse types of consumption than the man.

Finally, when investigating the role of these players as shoppers, the head-of-household appears as the main purchaser for the investigated categories, but this role is shared with another member of the family. The participation of other family members in the purchase process is different across the family arrangements.

Parental and Pluriparental families are the ones with the highest participation of spouses as shoppers, but they are also strong buyers in the Homoparental nucleus.

In Uniparental families, although the head-of-household is the main shopper, children take on a more important role than other nuclei where children also live in the same household.

Now, in Anaparental nuclei, the relative participation of the head-of-household as a shopper is lower, and other members of these nuclei have a hefty voice.

7 OVERVIEW OF DIFFERENT FAMILY NUCLEI

7.1 PARENTAL NUCLEUS

This is the family nucleus with the largest representation in the population. It is the second highest family income when comparing the returns of the different nucleus, where the head-of-household is responsible for 71% of the income. In the composition of the other 29%, this is one of the two family profiles with the highest participation of the spouse or partner.

It is worth noting that, in this nucleus, the income is also composed by earnings from properties more commonly than in other families.

These family nuclei reserve a higher share of their family income (74%) for their basic pool of expenses compared to others. Education is just as major an expense as is housing and food – it is the family profile that most invests in education. As far as the responsibility for the payment, most of the expenses are shared; the following bills are still exclusively assigned to the head-of-family: housing expenses, such as maintenance fees, property taxes etc., and telephone, TV and Internet services.

But when observing the consumption decisions in Parental nuclei, regardless of the sharing of expenses, decisions which involve house maintenance, family health and car keeping are mostly claimed by the man, either as a head-of-household or spouse. On the other hand, education, entertainment, beauty, clothing and home appliances belong to women's list of decisions, regardless of their role in the household.

7.2 HOMOPARENTAL NUCLEUS

The second largest income across the analyzed nuclei, the Homoparental head-of-household is responsible for a larger share of these earnings - 73% of the income. Similarly to the Parental nuclei, Homoparental nuclei have a higher incidence of wage-earning proceeds complemented by financial yields and investments. In these families, the contribution of the partner to the household income is more present than in other nuclei. They commit 58% of their income with the

investigated expenses. It is the nucleus to spend the least with housing and more with food, and the one to spend the most on entertainment, clothing, and footwear.

Regarding expense payment, most of the bills are shared, and it is the exclusive duty of the head-of-household to pay for education, tourism and travel expenses, as well as telephone, TV and Internet services.

In Homoparental homes, when it comes to decisions about shopping, this privilege goes to the highest income-earner, i.e., head-of-household, whether the man or the woman. Thus, if the head-of-household is a man, decisions which involve clothing, footwear and home appliances are just as theirs as are any decisions about cars, newspapers and magazines. The opposite also applies.

7.3 UNIPARENTAL NUCLEUS

In Uniparental nuclei, the head-of-household is responsible for 71% of the income, but, unlike other nuclei, it is more common to see mothers and, secondly, the children and former husband complement the income.

Also, the second source of income with significant participation in the income of this family nucleus is pensions, followed by retirement funds; in these families, private pension plans appear more often than in other nuclei. They commit 54% of their income with the listed expenses.

As in Homoparental families, Uniparental families spend more on food than on housing. Among their expenses, we highlight the proportionally higher expenditure with education.

Regarding the payment of expenses, this family nuclei has a completely different behavior compared to others – the head-of-household is responsible for all of the bills, since he/she cannot count on a spouse living in the household to share the burden; although they may receive support from a former spouse, mother or other family member, the total responsibility for the payment lies with the head-of-household.

The curious fact is that in Uniparental nuclei, although the head-of-household takes responsibility for the payment of family expenses, he is not always the decision-maker. When the head-of-household is male, he tends to delegate to other members of the family decisions that were formerly made by the spouse, and incorporate to their “masculine” pool only the decisions relating to leisure and education. Now, when the head-of-household is a woman, matters related to medical insurance, housing expenses and car maintenance are now hers to decide.

7.4 ANAPARENTAL NUCLEUS

Anaparental families present a lower average family income among all nuclei, and also the lowest share of income from head-of-household in the total income – 69%. The family income is complemented by contributions, especially from siblings who occasionally live in the household, as well as parents.

Unlike other nuclei, in the income composition of Anaparental families, paid employment is less expressive and retirement and pension funds appear more often than in other nuclei: this is also a family profile where inheritances play a major role in the income composition. They commit less than half of their family income with basic expenses – 45%.

Health is the third most important expense in the budget. Regarding expense payments, sharing is a reality for only some of the bills, once this nucleus is many times formed by people with no kinship, only ties of affection/friendship. Therefore, the head-of-household shares nothing but expenses with food, housing, entertainment and Internet services.

While expenses are more evenly shared in the Anaparental nuclei, the behavior of the head-of-household tends to follow the standard of Parental families, i.e.: a division of responsibilities where the man decides more on matters related to health insurance, newspapers, magazines, housing expenses (property tax, building fees), car expenses, and the other decisions are scattered across the other members of the family nuclei. If the head-of-household is a woman, she claims decisions

about entertainment, clothing, footwear, education, purchase of home appliances etc., and shares other decisions with other members of the household.

7.5 PLURIPARENTAL NUCLEUS

This nucleus presents the highest family income and the highest dependence rate on head-of-household earnings - 80% of the income is composed by the earnings of the head of the couple. Curiously, these families have several income-contributing members: spouse, father-in-law, brother-in-law, but the total amount contributed to the family income of these members is relatively small. In these families, wage compensations and proceeds from independent work are more prevalent. It is the nucleus to commits the highest share of the family income with the investigated expenses – 61%, falling behind Parental families only.

Housing takes first place in this nuclei's expense composition and their health-related bills consume the same income proportion as Anaparental families.

As far as expense payment, as in Parental families, the head-of-family exclusively only pays telephone, TV and Internet services; remaining bills are all shared.

Finally, related to consumption decisions, we note that the head of the Pluriparental family is a man, he delegates the largest portion of decisions to his spouse, claiming only the expenses related to housing, cars, newspapers and magazines, and sporting goods. If the highest-earning family member is a woman, she is practically in charge of everything, i.e., she takes control, and the spouse is only assigned to the aforementioned decisions. Therefore, whether the head-of-household is a man or woman, it is safe to say that in Pluriparental families, control is mostly on women's hands.

8 CONCLUSION: MARKETING OPPORTUNITIES AND CHALLENGES WITH NEW FAMILY ARRANGEMENTS

The result of the exploratory research conducted with 441 families and testimonials collected during the qualitative interaction with the 10 representatives of different family compositions indicate that the new nuclei are changing, not only how the family income is composed, but also how it is allocated for the expenses of the family life and who takes the role of decision-maker in consumption in the different nuclei.

Two points may be crucial for the development of marketing strategies that serve the different family nuclei: the sharing of incomes and expenses among the members of the family nuclei and the segmentation of the offer of goods and services, with the goal of meeting the needs of consumers who play new roles in the purchase and consumption process.

These two aspects deserve to revisit the concepts of sharing economy and microsegmentation, and also broaden the perspective for the evolutions that have become increasingly more popular in this decade, such as Internet of Things (IoT) and the growth of online retail logistics.

The collaborative business model, which gained headway in the early 2000s, has revolutionized not only the way we understand offer and demand, and our relationship with consumer goods, but also our personal relationships. It basically consists on the creation, production, distribution, marketing and shared consumption of products and services by different individuals and organizations.

From the economy standpoint, it creates the link between the “capacity overflow” and a “collaborative platform”, based on a diversified spectrum of users. According to Chase (2014), the model is an “economy”, because it allows access to resources to build the platform; and it is “shared”, because the individuals are the ones who use the platform as the stepping stone to innovation.

According to expert Botsman and Rogers (2011), sharing economy includes three potential system types:

1. Redistribution markets: when a used item goes from a place where it is no longer needed, to one where it is;
2. Collaborative lifestyles: sharing of resources, such as money, skills and time;
3. Product and services system: when the consumer pays for the benefit of the product and not for the product itself;

The great learning that the development of sharing economy offers companies in this new context of plural families, is to introduce this concept into the microuniverse of new families. It is about observing how each family profile has different income-and-expense-sharing demands for the effective management of the home budget and for the consumption of goods and services, to which the market can offer innovative solutions.

During the fieldwork, respondent statements underline a clear gap in the offer of:

- Solutions for the financial management of family incomes, considering the different income compositions observed. Focus on Pluriparental and Uniparental families, which congregate the incomes of the current family and of prior family bonds;
- Alternatives that enable heads-of-household to share the payment of expenses among the members that contribute to the family income, with the creation of practical solutions which may save time and resource. Focus on Uniparental nuclei, where the head-of-household is effectively the sole payer of family expenses, even if the resources for it come from different origins;
- Packages of products and services which may be shared among the members of the family nucleus with an economy of scale, as it is the case of entertainment expenses, for instance, which are not shared by the members of Anaparental nuclei.

The second concept involved in the analysis of findings about the new families is microsegmentation.

In 1997, the renowned marketing professor Philip Kotler (2003) already defended the theory that mass marketing would be replaced by singular strategies for each segment, which may be even custom-fit for clients. Today, even segmented markets have become excessively broad, reaching dimensions which do not allow the development of better strategies.

The results obtained with this work about new family arrangements point to niches whose demands have yet to be met, based on a revolution of traditional roles of purchase and consumption of these new families, which have increasingly been establishing an important microsegment for the economy.

The strategies have been developed for each identified niche and we must beware of the new customization opportunities they present. In this sense, the main expectations of the respondents involve:

- The development of food products and packages that respect more and more the diversity of the members that constitute a family, which was found practically in all investigated nuclei. The possibility of combining tastes and quantities in a single-family pack, more home deliveries, sharing e-commerce, among other expected advances;
- Focusing on marketing strategies targeted at the adult male segment which, in the new family nuclei, shows to be a stronger decision-maker of sports-related products and services;
- Customizing health insurance plans, purchase of medications and expenses with education to the new family configurations which involve people with different ties of kinship or affection. Offering solutions for heads-of-household who do not have a direct family relationship with the family members or who live in an amorous unity, as it is the case with Uniparental, Anaparental and informal Homoparental nuclei;

- Offering solutions in shared entertainment and tourism, which meet the needs of heads-of-household who must reconcile options for different members in the same budget and payment method. Focusing on Parental and Pluriparental nuclei;
- And, as an extremely important challenge, rethinking the roles of men and women as target for the myriad of consumption categories, so as to accommodate the new family compositions.

Information technology and automation resources in factories today enable the creation of individualized versions of products.

More than this, however, the Internet of Things (IoT) which was already identified in 1999 as the emerging technology by Ashton (2014), is an evolution as it allows every-day objects (whichever they are) to connect to the Internet, allowing not only their remote control, but also to become service providers, using data they themselves collect and analyze. These new skills in ordinary objects generate a large number of opportunities for the offer of products and services that suit each consumption profile, which would be quite valuable to new plural families.

Finally, the migration from offline to online retail is a growing trend each year, as observed by Rehm (2016). The dynamics of plural families require agility to serve the new logistic demands, so as to keep customers satisfied.

This offer individualization by using the Internet of Things, associated to new online logistic solutions, may respond to the demands of new family nuclei, such as:

- More custom-fit offers and payment options, scheduled delivery for clothes, footwear, home appliances and electronics, adjusted to the target of the user of the product or service in each nucleus;
- Home management solutions targeted at the male head-of-household who runs the home. Focus on Uniparental and Pluriparental nuclei.

In conclusion, the new family income compositions, of sharing incomes and power of decision about consumption which characterize the new plural families, open doors for brainstorming new strategies for the offer of products, services, marketing channels, payment systems and connection paths with those who compose the new family nuclei.

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¹ This work was presented at the seventh Brazilian Congress of Market Research, Opinion and Media of ABEP (held in April 2016), transformed into article by its authors, submitted to PMKT and approved for publication.