FAMILY LIFE CYCLE (FLC)

Family Life Cycle has been defined as a series of stages through which most families progress, with varying characteristics across various stages. These characteristics relate to marital status, size of the family, the age profile of the family members (focusing on the age of the oldest and/or youngest child), the employment status of head of household, the income level and the disposable income at hand.

A normal family life comprises o the following five stages:

1. **Bachelorhood:** Young single adult (male/female) living apart from parents and into livelihood. At this state, income and financial burdens are low. He/she spends more on house rent, basic furniture, kitchen equipment, etc.

2. **Honeymooners:** This stage comprises a newly married couple and continues till the first child is born. One or both of the spouses may be working. They are financially better off than they would be in the next stages. If both are working, income is higher and make for a good lifestyle.
3. **Parenthood:** This stage comprises married couple with at least one child. This stage extends for about 20 – 25 year long period; and could be further broken up into three stages: full nest I, full nest II, and full nest III. Throughout these stages, the size and structure of the family changes gradually, so does income and expenses with varying priorities. The financial expenses increases rapidly with children being born in Full Nest I and gradually decrease as children become

independent and self-supporting as they reach Full Nest III.

4. **Post parenthood:** This is the stage that occurs once children have left home. They leave home first for education, and then for employment. As they complete their education and find employment, they gradually leave home one by one, thus, leaving the nest. This stage can also be broken down into two stages: empty nest I and empty nest II. Empty nest I is the stage wherein at least one of the children has left home. Empty nest II is the stage wherein all the children have left home.
5. **Dissolution:** This stage in the FLC occurs when one of the couple dies, and leaves behind the other surviving spouse.

Derivations from the Normal FLC

With changes in our society, we witness changes in the normal family life cycle and the various stages through which it progressed earlier. There are various forms like single, late marriages, divorced (with/without children), dual income, no kids, live-ins, etc.