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GENDER ROLE DISTRIBUTION IN RESIDENTIAL REAL ESTATE FAMILY DECISION MAKING

Case
Study

Keywords

*Gender Roles,
Relative Influence,
Family Purchase Decision-making,
Residential Real Estate*

JEL Classification

D12, J12, R21

Abstract

Purchase and consumption behavioral patterns of various family formations in different social and cultural contexts have been subject to intensive investigation over the recent years. Residential real estate as a product category represents one of the most complex household purchases incorporating a wide diversity of attributes to be considered in order to match family members' needs within available resources. The purpose of this paper is to add some insights into spousal perceptions of gender role specialization throughout a residential real estate purchase family decision-making process. The distribution of influence between husbands and wives across three decision-making stages, three sub-decisions and twelve housing attribute choices and the relative importance of twelve residential real estate characteristics are examined using a convenience sample of both spouses in 127 Bulgarian heterosexual married and cohabiting couples.

METHODOLOGY

INTRODUCTION

Family roles are defined as individual members' power and responsibilities over different aspects of the decision-making process. Various studies have identified considerable variability in intra-family role specialization according to the stages of decision-making process (Jaffe & Senft, 1966), the product category being selected (Davis, 1974; Davis & Rigaux, 1974; Bonfield, 1978; Green et al., 1983; Webster, 1995), and attributes choices made within a product category (Starch, 1958; Davis, 1970).

Residential real estate purchase family decision making is the setting for the examination of gender role distribution in the present study. The basic reason for this choice is the composite nature of this product category. MacLennan (2002) notes that economists have characterized housing as a bundle of attributes. The purchase of a residential property requires specialized knowledge on a wide diversity of housing characteristics and market trends. On the other hand, such a purchase decision-making process usually takes place once or a few times in the family's life which means little or no previous personal experience to rely on. This purchase represents a long-term family investment, associated with high involvement of the individual agents which provides an abundant ground for the research of influence division within the family as an interactive decision-making system.

Researchers generally focus on traditional marital dyads – husbands and wives. Recent developments in socio-cultural and economic environment have led to recognition of a wide diversity of alternative family structures and formations. In this paper both married and cohabiting couples are referred to and treated as “families”, and all men and women are considered husbands and wives, regardless of their legal marital status.

Gender role perceptions of both spouses in a couple are observed, so that intra-family influence patterns can be observed. Although men and women are found to show similar perceptions of gender role distribution on aggregate basis (Granbois & Willet, 1970), data gathered by both partners shows better explanatory and predictive value (Hempel, 1974; Ferber, 1973; Davis, 1970). This paper represents an extension of previous research on spousal perceptions of marital role specialization in residential real estate purchase, based on the responses from independent samples of husbands and wives, which was presented at a UE –Varna conference in 2015.

The data were collected during the period October 2015 – January 2016. The study was aimed at both spouses in heterosexual Bulgarian married and cohabiting couples who have purchased a residential real estate within five years prior to the survey. A convenience sample was employed due to the lack of formal register of cohabiting couples in Bulgaria. Information about real estate buyers' marital status is also not available. A final sample of both spouses in 127 families was used after revision of the data collected. 68,5% of respondents are married and 31,5% are not.

Spouses were asked to fill-in a separately administered structured questionnaire with direct questions about the relative influence of husbands and wives over three stages of family decision-making process, three purchase sub-decisions and twelve real estate attributes. The influence of spouses was measured on a five-point scale indicating as follows: 1 – Autonomous by husband, 2 – Dominated by husband, 3 – Joint decision, 4 – Dominated by wife and 5 – Autonomous by wife.

The decision-making process was divided into three stages – problem recognition, information search and final decision. This approach was used by Davis (1974), Bonfield (1978), Webster (1995), Yang et al. (2006). The use of a large number of phases is considered to reduce the ability of respondents to distinguish between different stages in their family purchase decision-making process.

Sub-decisions approach in family purchase behavior research was used by Schuptrine and Samuelson (1976) and Green et al. (1983). It usually employs four sub-decisions of “how much to spend”, “when”, “where” and “which brand” of product to buy. Brand-choice connected decisions are considered inapplicable to the specific nature of residential real estate as a product category. Therefore, three sub-decisions are used in the present research – who in the couple decides on how much to spend on their real estate, when is the best moment to buy it and how to buy it. The “How to buy” question is in fact a representation of “Where to buy” sub-decision from the popular approach, connected to the choice of retailer, which in this case includes options like real-estate agency, directly from a developer or previous owner.

The twelve real estate attribute decisions are: number of rooms, quadrature, usable floor area, construction type, property's age, completion of the building, real estate type, floor in the building, exposure, district, price and financing options. These features cover constructional, practical, and legislative aspects of the property which are considered by buyers when evaluating purchase alternatives.

After assessing spousal relative influence over these real estate attribute choices respondents were asked

to evaluate the relative importance of each of the twelve property characteristics on a five-point scale indicating as follows: 1 – Not important, 2 – Slightly important, 3 – Moderately important, 4 – Very important and 5 – Extremely important.

RESULTS AND DISCUSSION

Gender role distribution

Diagrams which displays different decisions simultaneously are used for a better visual representation of marital role distribution. The graphs are based on a visual object, originally suggested by Wolfe (1959) and applied by Davis and Rigaux (1974) and Bonfield (1978). The horizontal axis shows the extent of role specialization within the family measured by the proportion of respondents reporting the decision was joint. The vertical axis represents the average perceived relative influence. The original diagram is based on data measured at a 3-point scale and divided into four patterns of influence – Husband dominant, Wife dominant, Syncratic and Autonomic. Husband dominant, wife dominant and autonomic quadrants represent role specialization because less than half of the respondents have stated the decision was joint. In the case of an autonomic decision there is disagreement between respondents' perceptions on which of the spouses is the leading actor.

The modified diagram presented here is based on a 5-point influence scale. In order to assign a pattern of role distribution to the mean influence results, the 5-point scale is divided into 5 equal intervals of 0,8. Means between 1 and 1,8 stand for "autonomous by husband", 1,8 - 2,6 – "husband dominant", 2,6 - 3,4 – "joint", 3,4 - 4,2 "wife dominant" and 4,2 - 5 "autonomous by wife". In this way husband and wife decision sectors have been sub-divided into choices dominated by husband/wife and made entirely by husband/wife. The aim of this approach is to catch a more detailed picture of spousal role distribution. A series of paired samples t-tests have been conducted to evaluate the differences in gender role distribution within families. The t-test results presented here were completely supported by Wilcoxon Signed Rank Test.

The distribution of spouses' influence scores and the t-test results are shown in Table 1. Husbands' and wives' perceived marital roles distribution over three stages of the decision-making process and three sub-decisions is presented in Figure 1. "Final decision" is the most categorically syncratic stage in the decision-making process. Although the first and third decision-making stages are both in the joint decisions sector, statistically significant differences between the distribution of husbands' and wives' perceptions were found there. Both genders report higher self-ratings than their spouse, but men perceive themselves much more influential than

women. "Information search" is the only stage which falls into the autonomous decisions sector. Men are reported more influential at this phase by 32,3% of husbands and 28,7% of wives, while women are perceived more powerful by 26,8% of husbands and 30,7% of wives. The level of intra-family role consensus in the Information search phase is considerably lower than in the first and last stages of the decision making process, supporting the findings of Davis and Rigaux (1974).

All three sub-decisions are evaluated as syncratic by the respondents. The difference between spousal perceptions on who decides "How much to spend" are statistically significant with small effect size. Nearly a quarter of men and women evaluate this sub-decision as dominated by husband, while three times lower shares of both genders report female dominance. Husbands evaluate male autonomy much higher than wives do. None of the respondents in this sample reported that the financial frames for the real estate purchase were set autonomously by wife. Even though both genders assess the "When to buy" sub-decision as syncratic, statistically significant difference with medium effect size was detected in the distribution of male and female responses. Whereas the proportions of women who perceive husbands and wives relatively more influential are similar, the share of husbands seeing their wives more powerful than themselves is considerably lower than the opposite opinion. Highest level of consensus within the families is found at the "Where to buy" sub-decision. Even though almost a third of men and women report husbands more active, no clear gender role specialization is detected in this choice.

Spousal relative influence distribution over twelve real-estate attribute choices is presented in Figure 2. Although both partners place most of these characteristics into the syncratic region of the diagram, some examples of gender role specialization have been detected. The choice of "Usable floor area" is placed in the autonomous decisions sector by men and women. Both genders report men more powerful in this case but still considerable proportions of husbands and wives assess this choice wife dominant. Female responses also locate the "Exposure" attribute in the autonomous quadrant, while men consider it is a joint decision. Highest female influence is identified by both spouses over the choices of "Exposure", "Floor in the building" and "Number of rooms. According to men, decisions concerning "Construction type" "Property's age" and "Completion of the building" are husbands' domain. Women acknowledge as husband's decision only the choice of construction type, while the other two attribute decisions are considered syncratic.

Statistically significant differences with medium effect size in the distribution of spousal responses were found in "Construction type" and "District"

choice decisions, while significant discrepancies with small effect size were found in "Quadrature", "Completion of the building", "Floor in the building" and "Price" attributes. The "Completion of the building" and "Construction type" choices are characterized by higher level of male autonomy and lower levels of male dominance, syncracy and female dominance reported by husbands compared to their wives' perceptions. Husbands assess their own autonomy in the "Quadrature" and "Price" choices higher than their wives do. Men show higher degree of syncracy than their wives about "Floor" and "District" attributes, while women report higher female dominance and autonomy in these cases.

Relative importance of real-estate attributes

The relative importance mean scores for the twelve real estate attributes and Paired Samples T-test results are presented in Table 2. In order to determine the relative influence of a property characteristic the 5-point scale is divided into 5 equal intervals. Mean scores between 1 and 1,8 indicates "Not important", 1,8 - 2,6 – "Slightly important", 2,6 - 3,4 – "Moderately important", 3,4 – 4,2 "Very important" and 4,2 - 5 "Extremely important.". Considering the fact that real estate is usually one of the most expensive family purchases it is not surprising that price is the most significant housing attribute assessed as extremely important by more than half of the husbands and wives in this sample. The second crucial characteristic for both spouses is "Completion of the building". This housing feature determines the ability of a real estate to satisfy buyers' needs. Buying real property at the early stages of construction process is considered a risky move. It could delay indefinitely the use of the finished product or the outcome might fall short of purchaser's expectations. On the contrary, the least important housing attribute, assessed as moderately important by both spouses is "Financing options". "Floor in the building" is moderately important to husbands and very important to wives. Both genders report high involvement levels in all the other characteristics of the real estate purchase. Statistically significant differences between spousal perceptions were detected in four of the twelve real estate attributes – "Number of rooms", "Floor", "District" and "Exposure", in which wives tend to be more engaged than their spouses.

CONCLUSION

Even though women report considerable female dominance at the first two stages of the decision-making process, they do not take the responsibility and risks associated with autonomy in the final stage of the decision-making process. Men tend to assess their own decision-making power higher than wives and they also considerably underestimate their

spouses influence over the phases of decision-making process. Although the three sub-decisions are syncratic, both genders see husbands relatively more powerful than wives.

Husbands show clear perceptions of male gender role specialization, whereas wives report higher syncracy over the real estate attributes. The choices of "Construction type", Property's age" and "Completion of the building" are the only characteristics reported as husband dominated by men. No matter that wives locate only the "Construction type" choice into the male domain, considerable proportions of women admit husband is the leading actor when selecting such features, connected to the safety, durability and maintenance of the property, which have traditionally been considered male domain. The modified diagram is a helpful tool for better understanding spousal influence division patterns. Based on the results we can conclude that men report them more influential at the three choice decisions, stated above, but there are no examples of extreme gender role specialization.

Even without an example of explicit female role specialization, wives assert highest influence over the number of rooms and exposure choices, which were reported very important by wives. These attributes are connected to classical female responsibilities like the creation of home atmosphere and functionality.

A descriptive review of spousal perceptions of intra-family gender role distribution is represented in this paper. Additional research is necessary to uncover the determinants underlying the patterns of influence between husband and wife, as well as the relative importance of real estate characteristics and other factor.

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APPENDICES

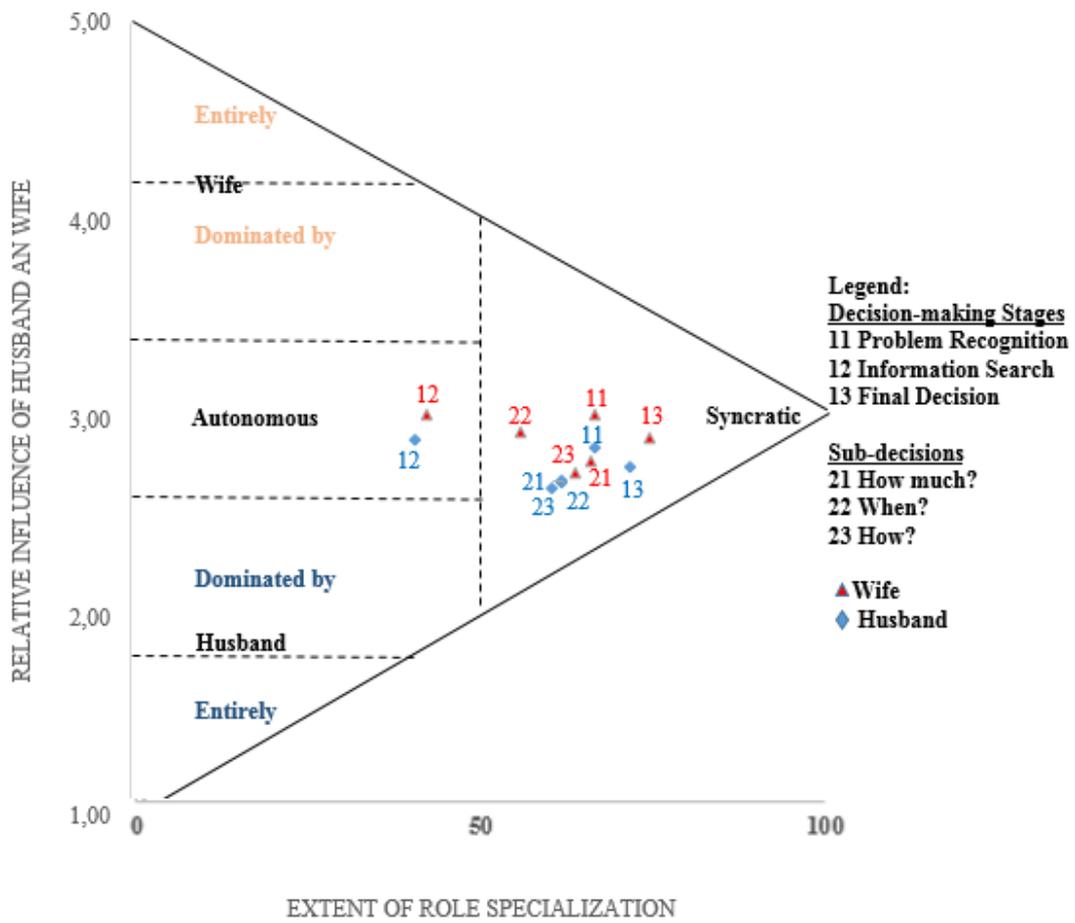


Figure 1. Marital Roles Specialization – Decision Making Phases and Sub-decisions
 Note: Author’s modification of Marital Role Distribution Diagram (Wolfe, 1959)

Table 1.
Spousal Influence Distribution and T-test Results

Gender role distribution			Proportions					Paired Samples T-test		
			Autonomo us by husband	Husband dominant	Joint	Wife dominant	Autonomo us by wife	t	p	Eta ²
Decision making process	Problem recognition	H	7,9	13,4	66,9	8,7	3,1	-2,45	0,02	0,05
		W	5,5	7,9	66,9	17,3	2,4			
	Information search	H	10,3	22	40,9	21,3	5,5	-1,59	0,11	0,02
		W	9,4	17,3	42,6	22	8,7			
	Final decision	H	6,3	17,3	71,7	3,9	0,8	-2,91	0,01	0,06
		W	3,9	11,8	74,8	7,9	1,6			
Sub-decisions	How much to spend?	H	8,7	22	62,2	7,1	0	-2,27	0,02	0,04
		W	2,4	23,6	66,1	7,9	0			
	When to buy?	H	11,8	17,3	62,2	7,1	1,6	-3,56	0,00	0,09
		W	7,9	15	55,9	18,1	3,1			
	How to buy?	H	15,7	14,2	60,6	7,9	1,6	-1,17	0,24	0,01
		W	10,2	17,3	63,8	7,1	1,6			
Real estate attribute choices	Number of rooms	H	0,8	4,7	63,1	22	9,4	-0,73	0,47	0,00
		W	0,8	0,8	66,1	22,9	9,4			
	Quadrature	H	11,8	26,8	54,3	6,3	0,8	-2,62	0,01	0,05
		W	4	29,9	55,1	9,4	1,6			
	Usable floor area	H	11	24,4	49,6	14,2	0,8	-0,57	0,57	0,00
		W	7,9	29,9	45,6	14,2	2,4			
	Construction type	H	27,6	32,3	36,2	3,1	0,8	-3,32	0,00	0,08
		W	15,7	36,2	40,2	7,1	0,8			
	Property's age	H	16,5	32,3	47,3	3,9	0	-1,59	0,11	0,02
		W	13,4	29,9	51,2	4,7	0,8			
	Completion of the building	H	24,4	23,6	48,8	2,4	0,8	-2,50	0,01	0,05
		W	15	24,4	56,7	3,1	0,8			
	Real estate type	H	11,8	15,7	64,6	6,3	1,6	-1,21	0,23	0,01
		W	9,4	11,8	70,9	5,5	2,4			
	Floor in the building	H	2,4	5,5	65,4	22	4,7	-2,44	0,02	0,04
		W	0,8	4,7	59,8	26	8,7			
	Exposure	H	4,7	7,9	52,8	29,1	5,5	0,21	0,83	0,00
		W	3,1	13,4	49,6	26,8	7,1			
	District	H	4,7	9,4	66,2	17,3	2,4	-3,33	0,00	0,08
		W	4	5,5	60,6	23,6	6,3			
	Price	H	13,4	17,3	65,4	3,9	0	-2,10	0,04	0,03
		W	7,1	18,9	68,5	4,7	0,8			
	Financing options	H	11	19,7	65,4	3,1	0,8	-0,91	0,36	0,01
		W	13,4	15,7	61,4	7,9	1,6			

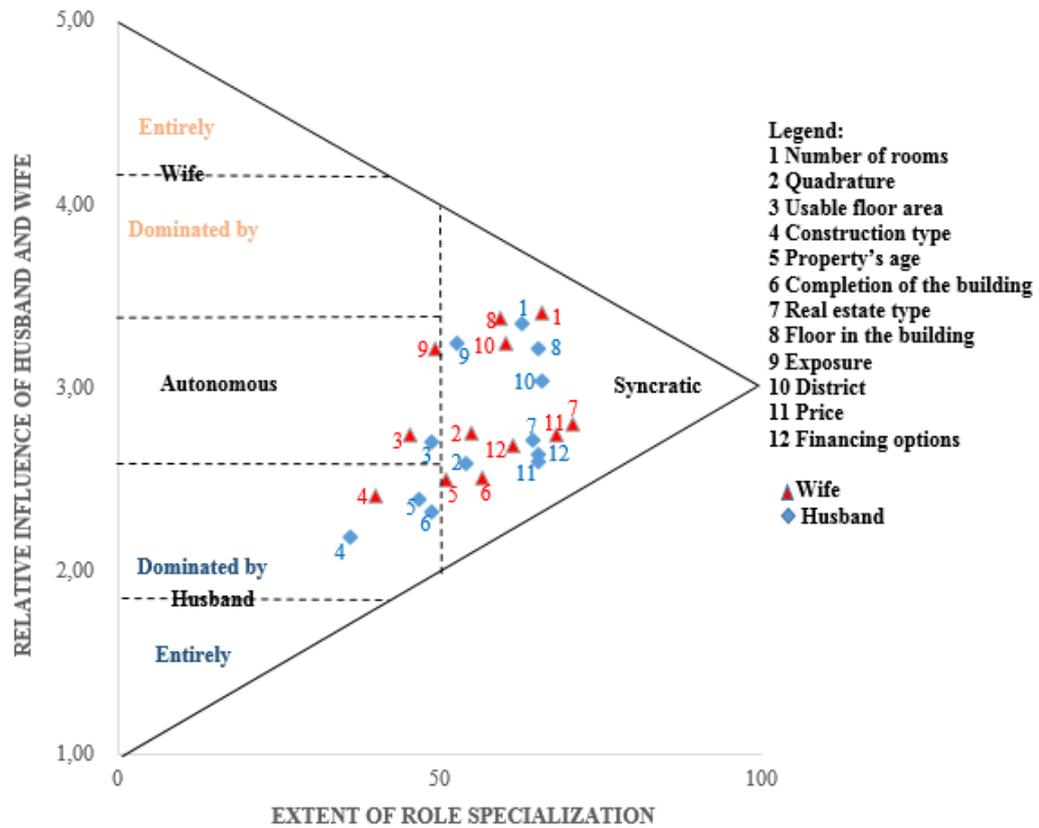


Figure 2. Marital Roles Specialization – Real Estate Attribute Decisions
 Note: Author's modification of Marital Role Distribution Diagram (Wolfe, 1959)

Table 2.
 Mean Relative Importance Scores – Real Estate Attributes

Real Estate Attributes	Mean Relative importance to:		Paired T-test Results		
	Husband	Wife	t	p	Eta ²
Number of rooms	3,75	4,13	-4,56	0,00	0,14
Quadrature	3,83	3,85	-0,19	0,85	0,00
Usable floor area	3,63	3,50	1,44	0,15	0,02
Construction type	3,86	3,69	1,71	0,09	0,02
Property's age	3,73	3,60	1,37	0,17	0,01
Completion of the building	4,32	4,19	1,80	0,07	0,03
Real estate type	4,08	4,17	-1,05	0,29	0,01
Floor in the building	3,19	3,58	-3,73	0,00	0,10
Exposure	3,73	3,94	-2,04	0,04	0,03
District	3,76	3,99	-2,59	0,01	0,05
Price	4,43	4,39	0,56	0,58	0,00
Financing options	3,09	2,94	1,71	0,09	0,02