



The 'Final Say' Is Not the Last Word

Gendered Patterns, Perceptions, and Processes in Household Decision Making Among Chinese Immigrant Couples in Canada

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Abstract

The central assumption of the 'final-say' measure of conjugal dynamics is that reported decision-making outcomes reveal gender inequality within the household; since power is defined as the ability to make decisions affecting the life of the family, the decider is often regarded as the one possessing more power or higher status. Qualitative data collected from in-depth interviews with 16 married Chinese immigrant couples in Canada, however, problematize this assumption. Drawing on data from separate interviews with the spouses, I highlight three subtle ways in which gender inequality manifests itself. First, in a substantial proportion of households, wives rather than husbands made decisions about day-to-day expenses, even when the wife held no paid employment or earned less than the husband. Second, husbands consciously avoided making such decisions. Not only did interviewees perceive household expenditure decisions as 'women's business' (*nurenjia de shi*), but these decisions were also trivialized by both male and female respondents. Third, interview data showed that there was an unequal distribution of power between spouses, even in the model of joint decision making, because wives tended to seek their husbands' approval, especially for real estate purchases or high-end consumption. The major findings from this study suggest that researchers' conclusions about gender relations in the family may depend on the methods of data collection.

Keywords

Gender inequality, decision making, Chinese immigrants, family, marital power

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Introduction

Everyday expenditure ... that is trivial. I don't care. I feel that, a man ... how can I explain ... A man should concentrate on the essentials [*yi ge nánren jiu shi yao ti gang qie ling*]. Do you understand? [A man] only concerns himself with big, important things ... not trivial things. If a man cares about small things, he would never accomplish much. If a man cares about those things, he is not really a man [*ta jiu bushi nanren*].

- Brian Deng, age 51, Chinese immigrant in Canada

Social scientists who study conjugal dynamics often use decision-making outcomes as an indicator of marital power or the status relationship at home. Thus, for example, Newman suggests (2008: 402), 'even though women are still expected to clean, cook, and tend to the needs of their husbands within the home, many Japanese wives *dominate* their husbands completely. Typically, they control the household finances, giving their husbands monthly allowances as they see fit.' Similarly, a Pew Research Center study concluded, on the basis of 1,260 couples' responses to survey questions about decision making in four areas (weekend activities, household expenditures, home purchases, and TV programs), that 'women call the shots at home'ⁱ (Morin and Cohn, 25 September 2008). The central assumption underlying this type of 'final-say' decision measure is that the perceived decision-making patterns reveal gender inequality within the household; since power is defined as 'the ability to make decisions affecting the life of the family' (Blood and Wolfe, 1960: 11), the decider is seen as the one with more power or higher status *vis-à-vis* the spouse. However, qualitative data collected from in-depth interviews with married Chinese immigrant couples in Canada problematize this central assumption.

Drawing on the interview data, the objective of this paper is to highlight the complexity of gender inequality by describing three distinctive and subtle ways in which inequality is manifested. First, in a substantial proportion of households where the wives' answers were consistent with the husbands' answers, wives rather than husbands made decisions about day-to-day expenses (but not about real estate or high-end purchases) — even when wives held no paid employment — as an extension of women's traditionally assigned roles as housekeeper and caregiver. Second, the data further indicated that the gender identities of the decision makers shaped how certain familial decisions were categorized as worthy and important, and that husbands consciously avoided making household expenditure decisions so as to maintain their masculinity. Not only did interviewees perceive day-to-day expenditure decisions as 'women's business' [*nurenjia de shi*], but these decisions were rhetorically trivialized. Indeed, it tended to be in the non-traditional households (for example, where the husband resided with the wife's parents) that one found the wife reporting the household expenditure decisions as jointly made or made by the husband.

Finally, while shared decision making is the predominant decision-making pattern in my nonrepresentative sample, similar to what previous studies have found, I suggest that the term 'shared decision making' (or 'joint decision making') is deceptive because it

does not acknowledge who compromises or how inputs are gendered in the process. This finding contrasts with existing studies that have interpreted the pattern as the quintessential manifestation of equality between spouses (Yi and Tsai, 1989; Yi et al., 1998; Yi et al., 2000). I found that as long as there was negotiation or information exchange between the husband and wife, even if it tended to be the husband's preference prevailing at the end, the decision was characterized by the interviewees as a 'joint' or 'shared' decision.

Theoretical Framework

One of the most prominent ways in which the concept of 'marital power' is empirically studied is through what Blood and Wolfe (1960) term 'final say' measures. Indeed, decision-making outcome remains an influential measure of marital power. For example, Gillespie (1971) used decision making as the operational measure for marital power in an attempt to answer the research question 'Who has the power?' Kandel and Lesser (1972) used decision-making ability to measure the marital power of each spouse in Danish and American urban families and tested the existing theories — such as the relative resources theory — in understanding marital power. Wives' power in marriage was measured in decision-making outcome by Warner et al. (1986), and the authors suggested that we should expand the conceptualization of resources beyond traditional measures to include family structures (nuclear versus extended, patrilineal versus matrilineal, and patrilocal versus matrilocal). Shukla (1987: 622) used decision-making outcome to study marital power in India: 'decision making is an outcome through which husbands' and wives' relative power can be assessed. ... Each respondent was asked to indicate who actually makes the given decision. Five response categories were used: wife always, wife more than husband, husband and wife equally, husband more than wife, and husband always.'

In line with this tradition of measuring gender (in)equality and marital power through the results of decision making, earlier studies in Taiwan have interpreted the pattern of joint decision making as equality between spouses (Yi and Tsai, 1989; Yi, Lu et al., 1998; Yi, Lu et al., 2000). More recently, Xu and Lai (2002: 223) re-examined the applicability of resource theory and gender ideologies in the case of family dynamics in Taiwan and measured marital power via a series of survey questions concerning marital decisions. The authors found that:

Except for career choice, more than half of the respondents reported that they made joint decisions with their spouses across three columns. The reported percentages of joint decisions in estate purchase are highest: 60.6% for all respondents, 65.8% for female respondents, and 55.7% for male respondents. These reported percentages suggest that the overall pattern of marital power in today's Taiwanese family is gender balanced or egalitarian. However, caution must be exercised when interpreting these results. Because the respondents do not match as couples, it is impossible for us to check the consistency of the reports provided by the respondents as reporting husbands or wives.

Another area of study lies in understanding why the outcome of decision making falls in the hands of wives or husbands or is mutually agreed upon. Micro-level theoretical explanations with regard to patterns of family decision making are dominated by the relative resources model and the gender role ideologies model. The relative resources or bargaining model, building on the work of Blood and Wolfe (1960) and Lundberg and Pollack (1996), proposes that the individual with the greater resources will use their resources to gain control in various decisions. Relative resources are usually operationalized in terms of differential income, educational attainment, or employment status (Scanzoni and Szinovacz, 1980; Brayfield, 1992; Konrad and Lommerud, 2000). Applying the insights of the resources approach, Oropesa (1997) found that the husband's dominance was far from universal, and Mexican women's educational attainment was a key factor affecting their say in decision making. Risman and Johnson-Sumerford (1998) point out that economic achievement of women is a prerequisite for the shift away from traditional gender ideology to the emergence of 'post-gender' families, where the couple adopt an egalitarian approach in decision making; in their analysis of 15 post-gender families, all the women held a highly paid job. Similarly, Carter's (2004) research on family gender dynamics in rural Guatemala suggests that women's involvement in paid jobs has allowed them to have more say in household decisions that were previously male-dominated (such as money management).

In contrast, many scholars have argued that gender role ideologies must be considered when examining marital decision-making power. For example, Goldscheider and Waite (1991) have shown that when men's gender role ideologies become more egalitarian, the marital relationship also becomes more egalitarian. Kulik (1999) examined the relationship between Israeli men's gender role ideologies, resources, and marital power and concluded that a husband's attitude toward gender roles had a decisive influence on perceived power dynamics. Tichenor (1999: 645) looked into the marital power dynamics of 'status-reversal' families in the United States and found that 'wives with higher incomes and occupational status do not make automatic claims to a greater say in household decisions.'

This present study complements recent studies by analyzing in-depth interview data with Taiwanese immigrant couples in Canada. First, husbands and wives were interviewed separately, which allowed the researcher to compare wives' responses to husbands'. Moreover, this paper focuses on how respondents assigned meaning to their own decision-making behavior. The actors' own interpretation and understanding, in turn, helped to shed light on the larger question of the historically, structurally, and culturally constructed gender relations.

Method and Data

This is a qualitative study of the household economic decision-making process, and the primary data for this paper comes from semi-structured in-depth personal interviews with 16 married couples who emigrated from Taiwan, Republic of China, to Canada in the 1990s (see Sun, 2008a and 2008b). I interviewed each spouse separately at their

residence. Given that familial economic decisions were 'private' decisions, snowball sampling (also known as network sampling) was an appropriate research strategy. As Neuman (2003: 214) explains, '[snowball sampling] is based on an analogy to a snowball, which begins small but becomes larger as it is rolled on wet snow and picks up additional snow. Snowball sampling is a multistage technique. It begins with one or a few people or cases and spreads out on the basis of links to the initial cases.' I contacted the married couples recommended by non-governmental Taiwanese organizations and asked the couples to recommend other couples willing to accept my interview. All interviews were conducted in Chinese, audiotaped, and translated. Each individual interview typically lasted one and a half to two hours. The men and women responded to a number of questions related to three domains of decision making: (1) household expenditure, (2) real estate purchase, and (3) high-end purchase. The questions included the following:

- Could you please explain why household expenditure was mostly a decision made by (self/spouse/self-parents/spouse-parents/children/joint/others)? Has there been any contestation over who gets to make the final decision on household expenditure? If so, could you describe the instance for me?

- Could you please explain why relocation or real estate purchase was mostly a decision made by (self/spouse/self-parents/spouse-parents/children/joint/others)? Has there been any contestation over who gets to make the final decision on relocation or estate purchasing? If so, could you describe the instance for me?

- Could you please explain why high-end purchase was mostly a decision made by (self/spouse/self-parents/spouse-parents/children/joint/others)? Has there been any contestation over who gets to make the final decision on high-end consumer goods? If so, could you describe the instance for me?

Given the small sample size and the non-probability sampling strategy, the findings in this paper cannot claim 'generalizability.' However, similar to the study by Risman and Johnson-Sumerford (1998) with 15 post-gender families, this qualitative study is committed to understanding the world from the perspective of the acting individual, and the rich interview data help document how individuals assign meaning to their own social behaviors. The names of all interviewees have been changed to protect confidentiality.

Findings

Who Makes Decisions? Gendered Roles versus Relative Resources

As Table 1 shows, among the ten couples where the responses of spouses to the three categories of decision making are identical, there are eight cases reporting wives as the decision makers on household expenditures.

Table 1: Patterns of household economic decision-making in separate interviews

	Household type	Household expenditures	Real estate purchase	High-end purchase
Chao, Daniel	Patrilocal	Wife	joint	joint
Chao, Sharon		Wife	joint	joint
Chen, Edison	Patrilocal	Wife	joint	joint
Chen, Helen		Wife	joint	joint/husband
Chang, Victor	Patrilocal	Wife	Joint	joint
Chang, Margaret		Husband	joint	joint
Wang, Peter	Matrilocal	Wife	wife	wife
Wang, Elizabeth		Joint	joint	joint
Lee, Aaron	Matrilocal	Wife	joint	joint
Lee, Alice		Husband	Husband	husband
Chu, William	Matrilocal	Wife	Joint/husband	husband
Chu, Anna		Joint	Joint/husband	joint
Huang, Alan	Nuclear	Wife	joint/wife	joint
Huang, Pauline		Wife	joint/wife	joint
Wong, Eric	Nuclear	Husband	joint	joint
Wong, Lillian		Wife	joint/husband	joint/husband
Wei, Nicholas	Nuclear	Husband	joint	joint
Wei, Catherine		Husband	joint	joint
Cheng, Tom	Nuclear	Wife	wife/joint	joint
Cheng, Clara		Wife	joint	joint
He, Patrick	Nuclear	Wife	wife	wife
He, Marjorie		Wife	wife	wife
Lin, Dave	Nuclear	Wife	joint	joint
Lin, Anne		Wife	joint	joint
Liang, Andy	Nuclear	Wife	Wife	Wife
Liang, Emma		Husband	husband	husband
Tsai, Gilbert	Nuclear	Wife/joint	joint	joint
Tsai, Grace		Joint	joint	joint
Zheng, Jason	Nuclear	wife	joint	joint
Zheng, Laura		Wife	joint	joint
Deng, Brian	Nuclear	Wife	joint	joint
Deng, Rose		Wife	joint	joint/wife

Moreover, a notably consistent finding among my interviewees is that women are in charge of household expenditures because of traditionally gendered family roles. The story of Anne and Dave Lin is a typical example. Dave ran a manufacturing factory of music equipment with an annual net profit of approximately US\$20,000 in the 1990s in Taiwan. Anne (age 48, housewife) worked for Dave (age 53, US\$30,000/year) without pay. According to the relative resources typology, Dave would obviously be the more resource-rich spouse. However, Anne, not Dave, was the decision maker on household expenditures. Anne stated that this was ‘because I know what to buy.’ For Dave, household expenditure decisions fell under the jurisdiction of women: ‘Men are in charge of external affairs [*waimian de shi*] and women the internal affairs [*limian de shi*].’

The Lins' responses suggest that wives having control over household expenditure is related to the ways in which wives carry out their roles in the family, and specifically to the division of labor that reproduces gender as an institutional principle of social organization. In the course of carrying out their primary role as caregivers (as opposed to financial providers), married women are assumed to know what to buy in terms of food, clothing, and groceries, thus justifying their control over the expenses associated with those items. It is not surprising that wives who were non-employed or earned much less than their husbands controlled the family's daily expenses.

Moreover, while wives may be in charge of household finances, they are not always in charge of the husband's earnings. For example, although Tom Cheng, a police chief in Taiwan, had a higher occupational status than Clara Cheng, an employee of a small-and-medium size private company, it was Clara (age 41, US\$26,000/year) who was in charge of household expenditures. As Tom explained, 'Chinese have a belief that providing for the family is the responsibility of men (*nanren de zeren*). So ... what should be given to her will be given to her. I never ask about the money she earns. I never bother.' When I asked, 'Don't you think that since you earn the money, you should decide how to spend it?' Tom replied:

I don't have such a view. I feel that this is our family matter. To be fair, it should be jointly decided by us. But *in practical terms, the needs of the family, what is best for the family, she knows better*. So letting her decide is not a big problem, right?

Interviewer: So you show her your pay slip ...

Tom: Haha ... since we got married, she doesn't see my pay slip. What I give her, she will just take ... I will keep my overtime wages and some cash rewards for my own leisure. To pay for my expenses when I go out for ball games and entertainment, I will use these. When she knows I have money, she will 'dig' (*wa*) from me. At some point she would say, 'You have a lot of money, our house needs a new television set.' And I'll buy. So the money is for my own use.

The Zhengs are another case in point where the wife manages household expenditure but not the husband's earnings. Jason Zheng (age 48, US\$44,000/year) was a high-level manager at a multinational corporation and earned more than three times what his wife, Laura Zheng (age 45, US\$12,000/year), earned as a manager at a private company. When I asked why the allocation of household expenditures was decided by Laura, Jason replied: 'Household expenditure allocation ... The woman takes charge of the household.' However, like the Chengs, Jason explained that he did not give all his earnings to Laura.

Interviewer: So you give all your pay to your wife?

Jason: No ... Most of them I gave, but not all. Your question is whether I give all, right? The company credited the pay to my account. Then once I got the pay, I would estimate how much the household expenditure was, and then I would give the appropriate amount. If it was not enough, I would give more. That's about it.

When I asked Laura Zheng why the allocation of household expenditure was decided by her, she said, 'He [Jason] didn't mean that I took over the entire pay ... no. I would use the money, and when it was used up, I would ask him for more. It's something like that.' In short, consistent with Tichenor (1999) and Dema-Moreno (2009), the data indicate that the gendered distribution of decision-making power among Chinese immigrant couples in Canada is more a function of gendered familial roles than a function of the relative economic resources owned or brought to the household by the husband and wife.

Trivializing Household Expenditure Decisions

The fact that married women tend to be decision makers in the area of household expenditure does not mean that they have higher status than their husbands at home. Indeed, of the three kinds of familial economic decisions that I investigated (i.e., household expenditure decisions, real estate purchasing decisions, and high-end purchasing decisions), only household expenditure decisions are feminized and trivialized; the other decisions are, by comparison, masculinized and highly valued.

In other words, how do some decisions get categorized as worthy and important? My analysis suggests that once a decision is cast as 'women's business,' it automatically gets trivialized. For instance, consider the following responses by three husbands to the question 'Why is your wife the decision maker in the matter of household expenditures?' Gilbert Tsai (age 46, US\$32,000/year), a home electronics retail shop owner, replied:

My kids and my wife decide. I have no opinion. Let me tell you ... the less a man concerns himself with this matter, the easier his life is. Really, I am not lying. If you want to enjoy life, then do not worry about these things. If you manage money, wouldn't that bring you trouble? You'd need to consider this or think about that. If you let others decide, you could continue watching your TV, enjoying the scenery [*kan fengjing*], doing whatever you'd like to do.

Edison Chen (age 45, US\$22,000/year), a manager at a private company, had this to say:

She understands the needs of the family more than I do ... for instance, the food that is to be cooked today ... When there are missing utensils, she buys them ... I feel that this is a relatively small problem and I need not spend too much effort on them. For instance, when she buys vegetables, if she chooses to buy carrots, what is the use of arguing with her over that?

Alan Huang (age 35, US\$22,000/year), owner of a hair salon, said, 'I had never cared about daily necessities ... I did not even know where my wife gets them.' In other words, Alan, Gilbert, and Edison had no desire to get involved in, let alone take charge of, household expenditure decisions, which they considered a minor matter to be relegated to their wives.

Brian Deng, a doctor who ran a traditional Chinese medicine clinic and had an annual income of US\$100,000–200,000 in the 1990s and early 2000s in Taiwan, succinctly articulated the shared understanding among the men. In my opening quote for this article, Brian's remark 'If a man cares about those things [i.e., household expenditures], he is not really a man (*ta jiu bushi nanren*)' suggests that asking a typical Chinese man to participate in household expenditure decisions may actually threaten his masculinity. Equally noteworthy is that not only are household expenditure decisions understood as 'women's territory,' but those decisions are devalued as 'Everyday expenditure ... that is trivial.'

The trivialization of household expenditure decisions in the domestic sphere is analogous to the devaluation of certain occupations in the public sphere. As Milkman and Townsley (1994: 604) point out in relation to the phenomenon of job segregation by sex in the public sphere, 'women may at times be paid less than men for the same work but far more consequential is the fact that the two genders do different work, and that women's work is underpaid.' In a parallel fashion, in the private sphere, the fact that women tend to make household expenditure decisions and men tend to make real estate purchasing decisions, and that only the former are trivialized, is important. This fact suggests that while married women may enjoy some decision-making autonomy, the overall gender relations remain separate and unequal.

Gendered Inputs in Joint Decision Making

As indicated earlier, survey data suggest that the prevailing pattern of economic decision making among married couples in Taiwan is joint decision making. This finding is the basis for several previous studies asserting that power is equally distributed within Taiwanese couples. Do respondents who report joint decision making in fact have equal power with their spouses? What is going on in the process of joint decision making? As the following interviews suggest, when couples reported that they made decisions together, it often meant that the decision-making process of making a high-end purchase consisted of gendered inputs. For instance, in my separate interviews with Tom and Clara Cheng, the former confirmed that such decision making — in this case, buying a car — involved mutual agreement, but the latter qualified that their inputs were different:

Tom: For some high spending stuff ... We won't say any of us is very persistent, like today I must change a car or anything. No, we won't ... We will ultimately choose one that all of us are agreeable.

Clara: First, men have a better concept when it comes to mechanical stuff. ... For women choosing cars, the appearance and style is more [important] ... so when we decide together, I can look at the appearance and style, while he can look at the car type. If we like the appearance of the car, we will try out its engine. If everything is OK, we will make a decision.

Indeed, not only are inputs in the decision-making process gendered, but the wife tends to respect the husband's opinion, even when her earnings exceed the husband's,

as the following separate interviews with the Huangs (Alan and Pauline, age 39, US\$35,000/year) suggest:

Alan: We would view the products together. ... I know better whether the product was suitable or not. However, I would ask her whether to buy or not. Take, for example, buying a car. I would say this car is suitable. ... I know more about the suitability, and she knows more on the family's financial ability. She would say maybe we don't spend so much money. She would base her decision on the pricing of the product. I would decide on the suitability and functionality. Basically, we would make decision together.

Pauline: For cars, I have no say in it as I have no idea about cars at all. Basically, when it comes to things that will cost a lot of money, I will decide to buy or not. ... For example, when he wanted to buy something, we would discuss. If I agreed, then he'd buy it. This is because we would use it together as a family. ... Because I know the amount of money we have to decide whether or not we should buy it. So I'll still discuss with my husband to work out decision ... I usually support his decisions.

In the case of the Huangs, it is also important to note that Pauline's input is tied to her role as manager of the family finances. In the following case of the Chens (Edison and Helen, age 45, US\$31,000/year), while they reported 'joint decision making' in the purchase of a car, Helen respected Edison's opinion:

We'll usually both have a discussion, but if it's the final say, it's usually based on his. My husband will state his opinion and if it makes sense, I will usually agree ... If it's big-ticket items like a car ... because we [women] are not people who know how to drive ... We are not picky about these things. Usually he is pickier about brands and stuff. Those things I do not have an opinion. It should be his opinion that counts when it comes to these things. Because we are not the ones using these things. So it should be him. Right?

It might be suggested, therefore, that to understand how couples make familial economic decisions, one needs to pay more attention to how 'domain-specific' knowledge is a function of gendered roles, and how knowledge is simultaneously used to legitimize one's authority in the decision-making process.

Indeed, a close examination of the patterns of joint decision making reveals masculine domination in the private sphere, as married women's understanding of the importance of respecting and paying deference to their husbands' opinions plays a critical role in the process of producing 'joint decisions.' In response to my question 'Why do you make joint decisions about buying houses or buying high-end consumer goods?' Helen Chen replied it was 'because these are major matters. He [the husband] has to be happy about the decision, otherwise there would be quarrels and arguments.' Similarly, Rose Deng (age 43, US\$130,000/year) explained, 'I didn't want to hear him [i.e., Brian Deng] complaining over them.'

Finally, high regard for husbands' interests and opinions is unequivocally demonstrated in the Lins' replies; while Dave reported that the purchase of real estate was a joint decision because 'everybody would be happy if all in the organization participate,' Anne articulated the process this way:

Anne: On the one hand, they [real estate and high-end purchasing decisions] are major and important decisions; on the other hand, everyone would be affected by the decisions. For example, buying a house, he [the husband] has to decide whether the location is convenient for his work; buying furniture, he has to like the furniture. However, the content of the meal can change every day. Therefore, if I had decided to try some new dishes but he did not like them, it would have been fine. I can make dishes that he likes the next day. In contrast, buying a house is a permanent decision, which cannot be changed on a whim.

In short, concern for the collective sentiment forcefully shapes the way in which couples make decisions. Inclusive participation is seen as a practice that can bring about the desirable outcome of family harmony and help avoid marital discord. Moreover, although each married woman phrased it differently, the following behavioral pattern was present in all cases: When the decisions were deemed permanent or important enough, married women actively sought their husbands' opinions in an effort to make sure that the end results would be pleasant and agreeable to their spouses. Therefore, although joint decision making may, on the surface, appear to be a sign of equality, these married women's stories echo what previous studies have termed 'spontaneous consensus' or 'legitimate concern,' which characterizes a situation where the interests of husbands are understood to be critical (Blumberg and Coleman, 1989; Komter, 1989).

Suggesting that a couple's relative resources have no significant associations with the husband's or wife's respective decision-making power, however, is not the same as arguing that individual resources do not matter at all. In the matter of real estate purchasing, married men are more likely to report wives making the decisions, or joint decision making — as opposed to making the decisions by themselves — if their spouses hold professional or managerial positions. Jason Zheng was a senior manager in Taiwan. When the family relocated to Vancouver in the late 1990s, Jason had a difficult time finding a comparable job and Laura became the primary wage earner in the family, working for an interior design company. The decision-making model that the couple adopted shifted as well. In the following exchange, Jason explained to me the shift in decision-making dynamics:

Interviewer: Why is it that you used to make real estate purchasing decisions and now your wife does?

Jason: It used to be that I was outside [i.e., employed], so I understood better what was going on outside. Now that my wife works, she knows better.

Interviewer: Can you elaborate on the process?

Jason: For example, while I was working, I heard information that an apartment was available, I took a look and informed my wife that we could buy it. Of course, we would usually discuss such a decision. Now, it is my wife who sees and knows better.

In this case, Jason relinquishes control over ‘important’ real estate purchasing decisions when his wife becomes the ‘expert’ in the house due to her position outside the home.

To summarize, the major findings from this study suggest that conclusions about gender relations in the family may depend on the methods of data collection. Specifically, if one takes the respondents’ answers to the surveys at face value, one finds that there are three possible conclusions: (1) women are more powerful or have higher status than men in the family, because wives more often than husbands are the primary decision makers in the matter of household expenditures; (2) men are more powerful than women, because there are more areas that fall under men’s rule; and (3) there is equality between spouses, because joint or shared decision making is a significant pattern. The conclusion that I draw based on in-depth interviews with couples, however, points to one direction: male privilege is present in the family even when wives are the deciders and when couples report that the decision-making process is shared.

Conclusion and Discussion

A conventional way to capture the dynamics of the marital power structure is to measure decision-making outcomes. The assumption is that the empirical test of a wife’s status is how much decision-making power she has vis-à-vis her husband. As the data in this paper suggest, however, households where wives control the finances do not represent women’s domination or higher domestic status. My interviews with married couples illustrate that these are exactly the households where the traditional rules — the confinement of females to the private domain — are more strictly followed. This paper thus fills a gap in the current literature by looking at the decision-making processes for different kinds of decisions, as well as how some decisions become labeled as worthy and important.

When the decisions were deemed permanent or important enough, married women actively sought their husbands’ opinions in an effort to make sure that the end results would be agreeable to their spouses. However, with respect to ‘important’ household economic decisions, the data also indicate that married men are more likely to report their wives making the decisions, or joint decision making — as opposed to making the decisions by themselves — when their wives work in professional or managerial positions.

The relative strength of the gender role ideology theory vis-à-vis the relative resource theory is an empirical question. In this study of Chinese immigrants in North America, the in-depth interview data provide stronger support for the gender role ideology theory than for the relative resources theory in explaining household economic decision-making. Specifically, gendered roles and the ‘domain-specific’ knowledge that each spouse is perceived to offer shape patterns in household decision making.

The results of this study are not generalizable because it is based on a small sample size and non-probably sampling. In the in-depth interviews, however, I probed beyond the question of who makes the decisions regarding household expenditures. I show that

even when wives control household finances, this does not necessarily imply the absence of male privilege. This study, therefore, argues that the 'final say' does not constitute the last word on gender relations in the family, especially when such conclusions are drawn only from quantitative research.

Why do we need to be concerned about *who makes what kind of economic decisions at home*? One crucial reason highlighted in the study by Woolley and Marshall (1994) is that patterns of familial decision making at home may affect types of paid employment opportunities for women and men. A classic example is the class action lawsuit filed against the State Farm Insurance Company in the United States, which resulted in the largest settlement under the 1964 Civil Rights Act, in 1992. State Farm routinely denied women who applied for jobs as insurance agents. When the lawsuit was successfully brought against the company, the women plaintiffs won US\$157 million from the company, and the company had to begin hiring women. Ironically, and to the surprise and delight of the company, it discovered that women were out-performing men in the very areas in which women had been the subjects of systemic discrimination. Indeed, 'the women agents at State Farm have opened up entire new markets for the company, which is selling more insurance to women than before the suit.'ⁱⁱ In short, as far as insurance purchasing decisions are concerned, women prefer to make the purchase with a salesperson of the same sex. This case suggests that identifying gendered patterns of familial decision making is more than a pure academic exercise; it gives a strong indication of the quality and type of gainful employment women or men could have. In other words, future research may explore when women are the primary deciders for high-end goods and services and real estate purchases, and whether and how it supports female paid employment in these areas.

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ⁱ 'In 43% of all couples it's the woman who makes decisions in more areas than the man. By contrast, men make more of the decisions in only about a quarter (26%) of all couples. And about three-in-ten couples (31%) split decision-making responsibilities.'

ⁱⁱ DataLine Inc., <http://cyberwerks.com:70/Oh/dataline/keycases/stefarm.html>