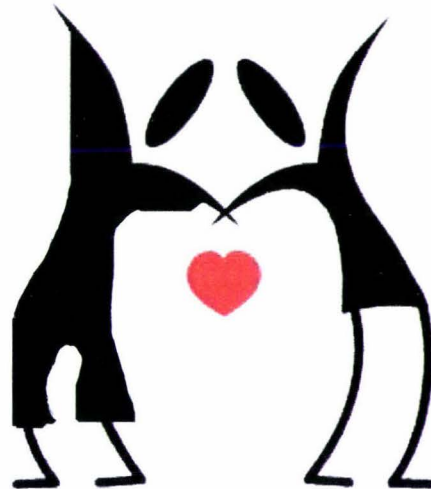


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COUPLE-OWNED BUSINESS IN NEW ZEALAND

How couples in business manage the complexities of their lifestyle.



A 152.800 thesis presented in partial fulfilment of the requirements
for the degree of

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Kim Florence Ashton Hodgson

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ABSTRACT

Given the increasing phenomenon of couples in business and prevalence of SME's in New Zealand, this study contributes to the limited extant literature on couples in business by providing a New Zealand perspective. It also addresses a gap in the research by presenting a step towards building a profile of New Zealand couples in business for interested parties such as New Zealand business, the government and other research projects. The key research aim in this thesis was to examine the dynamics at play within this business lifestyle as couples simultaneously manage both their work and home relationships.

Data were collected using a two-phased research methodology. The first phase of the study was exploratory and employed a qualitative methodology (Focus Groups and Case Studies). Phase One of the study established what key themes were relevant to New Zealand couples. This exploratory phase then guided the construction of a survey instrument.

The second phase of the study utilised a survey and employed quantitative data analysis techniques. The survey investigated whether factors such as gender and dependents living at home defined differences in the characteristics profiles of entrepreneurial couples in New Zealand. The study also investigated satisfaction and tension levels in the sample. Using summary statistics, cluster analysis, and multivariate techniques, this research found that a couple's personal relationship impacted on all facets of their lives, including their work and life satisfaction levels. Couples who were satisfied with their relationship also experienced less business tension. In essence, the relationship was the fulcrum on which the business and the home balanced.

The findings of this research were compared with the limited international data and a degree of similarity was found. The findings also have built on these similarities by offering a unique New Zealand perspective and focusing on the relationship as the keystone to the copreneurial lifestyle. The findings were also examined for relevance to the New Zealand context and it was found that predominant cultural factors affect the couples' lifestyles, home, and work decisions. Further potential for future research was highlighted, for example, investigating eastern cultures, same sex relationships, and industry or targeting specific demographics.

Key words: Couples in Business, Entrepreneurial Couples, Copreneurship, Relationship Satisfaction, Business Tension, Cluster Analysis, Multivariate Analysis, New Zealand Business, Home, Work, Family, Dependents, Gender.

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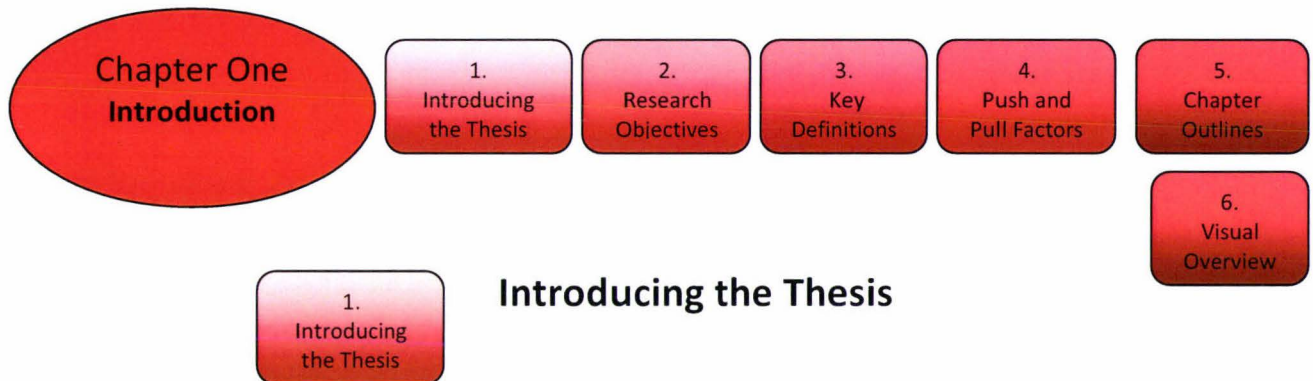
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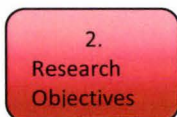
CHAPTER ONE – INTRODUCTION



New Zealand is considered a nation with a high orientation to self-employment and business ownership to the point owning and operating a business in New Zealand has been called a national pastime (Moore, 2005). Regardless of the industry, New Zealand is primarily a country of small and medium-sized businesses. In February 2006 over 96% of businesses in New Zealand were considered small or medium sized enterprises employing 20 or less people (Statistics New Zealand, 2006).

In New Zealand today, self-employment is a viable and valid work option for individuals (Pringle & Mallon, 2003). This is a philosophy that is mirrored by policy-makers who acknowledge that small business, and not traditional big business, has the greatest potential and perhaps is the greatest platform for future employment and economic growth (Woods, 2006; McGregor & Tweed, 2002). Small and medium sized enterprises often start as family firms, but because of the lack of research on family operated firms in general (Chrisman, Chua, & Steier, 2002;2003), and specifically in New Zealand, Woods (2006) could only hypothesise that New Zealand would likely have a family business ownership rate comparable to other western countries. A similar set of circumstances exist for research exclusively focused on couples in business. International literature available on couples in business asserts a high percentage of couples are in business together, and this frequency is increasing (de Bruin & Lewis, 2004a; Marshack, 1998; Ponthieu & Caudill, 1993). As Sommer and

Sommer (1980, p.22) suggest, ever increasing amounts of couples are now “experiencing entrepreneurial togetherness”. However, only a handful of empirical international studies could be found that identify and examine couples in business. Furthermore, no articles or research could be identified that examine the specific characteristics of New Zealand’s entrepreneurial couples from an empirical perspective. Characteristic commonalities and/or differences and other relevant information about this population remain an unknown quantity. Given that small business is now an earmarked area of interest to the New Zealand government and couples in business are purported to have a high representation in this population, entrepreneurial couples in New Zealand presents as an area ripe for examination. Therefore, this research will examine couples in business in New Zealand in general, and in particular, investigate how these couples manage the dynamics of their business and relationship to create a workable lifestyle. These research aims will be addressed by examining the following research objectives.

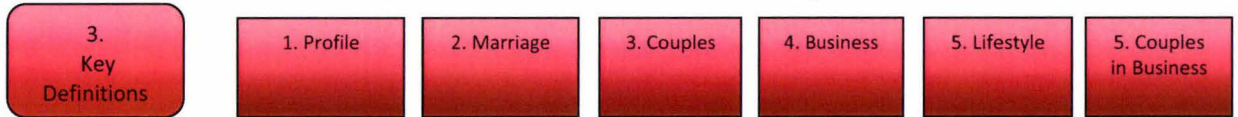


2.
Research
Objectives

Research Objectives of the Study

1. To describe the personal and business characteristics of a sample of couples in business in New Zealand.
2. To identify clusters of committed couples in business in New Zealand based on key psychological constructs and demographic characteristics.
3. Ascertain whether relationship dynamics and emotional engagement affect satisfaction and tension levels of couples in business.
4. Analyse differences in satisfaction and tension by gender.
5. Analyse differences in satisfaction and tension between people with dependant responsibilities and those with no dependant responsibilities.

Key Definitions of the Study



This research will look to ascertain what the defining characteristics of couples in business might be, or in other words, to profile New Zealand’s entrepreneurial couples. It is therefore, critical that a working understanding of the concepts and topics involved in this choice of business lifestyle must be established. For the purposes of this research, the following definitions will be utilised.

Profile Defined

A profile is a set of characteristics or qualities that identify a type or category of person or people (Webster’s Dictionary, 2002).

Marriage Defined

Marriage is “a socially acknowledged and approved sexual union between two adult individuals” (Giddens 1998, p. 140).

Couples Defined

Couples are people in a long-term committed relationship such as marriage, de facto relationship, or a civil-union and are considered joined together in a romantic involvement (Muske & Fitzgerald, 2006; Smith, 2000).

Business Defined

A business is a person, partnership, or corporation engaged in commercial activity for financial gain (Collins English Dictionary, 1999).

Lifestyle Defined

A lifestyle is a set of attitudes, habits, and possessions regarded as typical of an individual or particular group (Collins English Dictionary, 1999).

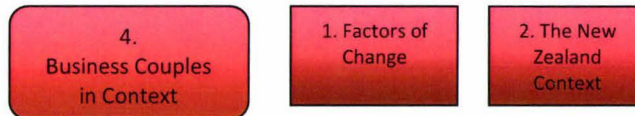
Couples in Business Defined

Couples in business are people in a committed romantic relationship, regardless of their marital status or sexual orientation, who choose to also own and operate a business together (Smith, 2000).

This type of business and life arrangement are commonly known as a husband and wife business team, or more familiarly known in popular literature as 'Mom and Pop Businesses' (Marshack, 1994). However, it is important to acknowledge from the outset that these commonly known expressions may be now out-of-step with New Zealand's contemporary environment, where diversity is celebrated. There are a number of acceptable and socially sanctioned institutions available for couples, for example, marriage, civil unions, and de-facto relationships. Gender in partnerships has also seen changes. Because of the Relationships (Statutory References) Act and Civil Union Act (2005) "the same legal rights and responsibilities will apply to married, de facto (whether opposite or same sex), and civil union relationships" (New Zealand Ministry of Justice, 2005). Consequently, today's entrepreneurial couples theoretically consist of a number of sexual orientations and combinations and these have been allowed for in defining the population of interest for this study. Therefore, this research is primarily about committed couples who own and operate a business in New Zealand regardless of their marital status or sexual orientation. This meaning shall remain constant in the following text even when interchanged with the terms couples, committed couples, spouses, married couples, partners, and co-entrepreneurs , entrepreneurial couples, couples in business, and it's broadest interpretation, copreneurs, or copreneurial couples. Couples who choose to go into business together

are clearly of interest in this project, therefore a brief discussion and background follows, referring to the push and pull pressures that entrepreneurial couples face.

Business Couples in Context



Push and Pull Factors of Change

Barnett and Barnett (1988) claim that the increasing number of couples working together in entrepreneurial ventures is a response to a changing economic and social climate. Social pressures of the modern age have both pushed and pulled couples into business (Massey, Harris, & Lewis, 2005).

The advent of industrialisation brought about many changes for the family economic entity. Industrialisation, particularly in western countries, brought two major changes that particularly affected the economic unit of marital coupling. First, work moved away from the home, and second, occupational status came to determine both the rank of the individual and their family in society rather than family lineage (Epstein, 1971). These two changes resulted in a 'man's' occupation coming to signify his position in society and women then became limited to the home and the homemaker role (Epstein, 1971). For women, this division symbolised a value shift in society driven by the idea that paid work had greater value than unpaid work (Pringle & Mallon, 2003). This idea generated status disparity between the sexes which became an 'accepted norm' (Schaefer, 1985). Changes wrought by industrialisation effectively divided the work and home domains into the public and private spheres where work and home developed an adversarial relationship. Responsibilities in each sphere were seen to be incompatible or even detrimental to each other (Giddens, 1999; Pringle & Mallon, 2003). In this system, husbands and wives tended to work separately to meet the family's needs, males were awarded greater social standing for providing the

economic means of survival, while women had lesser standing for providing the domestic and social means of survival. Couples who chose to work together were often seen as a rarity or oddity.

During the 20th century, further dramatic changes again influenced the way husbands and wives worked together. Change was driven, in part, by the women's movement, coupled together with the dramatic increase in women entering the formal paid workforce post World War II (Palladino Schultheiss, 2006). The contraceptive pill was introduced, subsequently accepted, and adopted by a large number of women. The advancement of reliable contraception enabled women greater control over when and if to have children. This also contributed to greater amounts of women entering the workforce (Pringle and Mallon, 2003).

The advent of the information and technology age is the most recent profound social change of relevance to this thesis. Decentralising both work and management, specialised work, and niche markets, trends of the information technology revolution have been supplanting the cornerstones of the industrial era (salarisation and specialisation of production). Part-time jobs, temporary work, flexible working time and self-employment, as well as the entrenchment of business practices such as subcontracting, outsourcing, off shoring, consulting, and customisation are on the rise in all countries (Carnoy, 1998; Carnoy & Castells, 1995; Marcketti, Niehm, & Fuloria, 2006; Monin & Sayers, 2005). The effects on small firms have been increased productivity, a reduction in costs, and customised marketing efforts. It has also enabled small business to use information technology as both a product and means of production, creating opportunities for new industry, such as web-design and programming services (Castells, 1996; Lucaccini & Muscat, 2001).

While these advancements have had the effect of speeding up and even generating business, it has encroached upon people's private lives too. A rise in technology has

led some authors to note a blurring of boundaries between work and leisure, and the workplace and home (Chesley, 2005; Monin, 1999). For example, advancement of mobile technology facilitates and supports the ability for work to be conducted from anywhere, which has created the potential for a mobile workplace (Bandura, 2002; Dmytrenko, 1992; Moss, 1989; Sayers & Monin, 2005). New Zealand is a prime example of this pattern of behaviour with recent research scoring it second in the world for internet users and an estimated 71% of the population having mobile phone access (Horrocks, 2006; Nowak, 2006; Statistics New Zealand, 2006; 2004).

Research suggests the advancement of technology and individuals' increasing accessibility to it has impacted the permeability of work-family boundaries (Haddon & Silverstone, 2000; Valcour & Hunter, 2005). Potentially negative consequences of this development include overwork, continual interruption, and an accelerated family life (Daly, 1996; Galinsky, Kim, & Bond, 2001; Ventura, 1995). However, potential benefits include that technology-supported work arrangements increase flexibility and reduce conflict between family and work demands (Valcour & Hunter, 2005). These repercussions, both positive and negative, impact on entrepreneurial couples' lives.

Related to the advent of information technology is organisational restructuring, downsizing, right fitting, divestures, re-structuring, buyouts, and redundancies (Fay & Luhrmann, 2004; Rotherman, 2003; Yoeman, 1996). Cameron and Massey (1999) refer to people affected by these changes as *corporate cast-offs*. These practices have increased job insecurity and have created a 'push' to entrepreneurship, as an increasing population of middle-aged people find themselves expelled from corporate lives (Cameron & Massey, 1999; Handy, 1988; Lucaccini & Muscat, 2001; Smith, 2000). Sometimes people affected by this phenomenon are called *necessity* entrepreneurs as entrepreneurship is often the only option for recipients of these changes to the corporate landscape (Rotherman, 2003).

There are also 'pull' factors that play a part in the increasing interest in self-employment in general, and in particular, being in business with a spouse. Non-work factors include returning to preindustrial values, where family life, a greater appreciation of both gender's capabilities, and more personal control, are again being given greater emphasis (Lucaccini & Muscat, 2001; Seymour, 2002). In addition, entrepreneurial couples see business opportunities being made available by the corporate situation described above. As with other entrepreneurs, a strong desire to create, and the ability to see and action an opportunity, characterises couples in business (Cromie, 1987; Cunningham & Lischeron, 1991; Kao, 1995, Nelton, 1986; Powers & Powers, 1999; Woo, Cooper, & Dunkelberg, 1991).

The New Zealand Context

New Zealand entrepreneurs are influenced by the push and pull factors of social change outlined above. They also operate in a culture that is renowned for its enthusiasm for self-employment, and propensity of small and medium businesses.

New Zealand's commonly held cultural values of applauding ingenuity and inventiveness, willingness to 'have a go', working across boundaries and being good 'all-rounder's', have been recognised by researchers studying entrepreneurship in New Zealand as positive stimuli for going into business (Campbell-Hunt, 2001; Hunter & Wilson, 2003). This augurs well for an economy that is pre-disposed to self-employment. Furthermore, Massey and Lewis (2003) commented that New Zealanders value resourcefulness, integrity, generosity, fairness, hard work, and quiet achievement. There is resistance to achieving economic growth at the expense of quality of life in the New Zealand psyche (Research Summary: Growth and Innovation Advisory Report, 2004). Bone (2006) found that New Zealanders are concerned about their intimate relations and their social relations. In New Zealand, most people leave their job because they would like to feel valued and respected at work, and because

they cannot get along with the people at work. In essence, Bone argues that social relationships in the New Zealand workplace are a type of social glue, and when this glue has degenerated then people look at other employment opportunities.

Economic factors also contribute to New Zealand's positive disposition towards self-employment. This is demonstrated in the Doing Business Report (2006), where New Zealand was considered the easiest country to conduct business, ranking first out of the 155 countries examined. Factors that were examined included the associated time, cost, and number of government procedures required to start a business, as well as the initial capital outlay (International Bank & World Bank, 2005).

These characteristics have created an atmosphere that is more conducive to self-employment than ever before and where establishing one's own business, is a common aspiration for many New Zealanders (Massey & Lewis, 2003; 2004; Pringle & Mallon, 2003). Lewis (2004) states profiles for SME owners should be a priority for researchers, as a means of understanding the characteristics of both the firm and the individuals involved. This would also be useful to help predict what intentions, goals, or strategies will help such businesses to succeed. When New Zealand's situation is contextualised with the international trends that purport an increasing number of couples are choosing to go into business together, a compelling research area is discerned. This highlights the contribution that this research could make to the available literature, management, business, and government of New Zealand.

The structure of the thesis is displayed in a visual overview in Figure 1 (p. 13). The five chapters and the function of each are listed going down the page. The horizontal display presents the major sub-headings of each chapter in chronological order. The relevant part of the diagram is repeated at the start of each chapter, and further broken down within the sections to provide an on-going overview of the study.

Chapter Outlines



Chapter One – Introduction

Chapter One introduces this thesis by briefly over viewing the rationale for the study and by establishing the aims and research objectives. It provides a summary of what is known about the history of couples working together, and illustrates the push and pull factors that impact today’s entrepreneurial couples. It also places the research in a New Zealand context, and overviews the structure of the thesis and the objectives of each chapter.

Chapter Two – Literature Review

Chapter Two provides a review of literature relevant to couples in business. Literature from a variety of disciplines and sources such as research on family business and research conducted on marital relationships is drawn upon. Related research, namely, copreneurship, is also discussed (defined by Barnett & Barnett, 1988). Other relevant concepts such as perceived gender inequality, the provision of social capital by women, conflict and decision-making are also addressed.

This literature review also includes a brief discussion of mass media about couple businesses. This information (mostly practitioner-based research, case studies and investigative journalism), portrays a more positive view of these partnerships. This literature is included because part of the genesis of this project lies in the contradictory academic and popular understandings of couples in business, especially regarding the relationship dimension of the business. I hope that this thesis will develop a more

informed understanding of 'reality' for entrepreneurial couples. The literature review concludes with the limitations of information on entrepreneurial couples and identifies four research gaps that form the basis of the research objectives provided in Chapter One.

Chapter Three – Method

Chapter Three is divided into three parts. The first section of the chapter addresses ethical considerations for the entire study, considers the researcher's place in the research, and provides a rationale for the two research phases. The second section of Chapter Three examines the two methods used in Phase One: The Qualitative Exploratory Study. This first method employed is a Focus Group process that also includes a Focus Group Questionnaire. The second method involves Case Studies. These methods are used to examine issues for couples in business and culminate with the emergent themes being used as a guide to develop the survey used in Phase Two. The Phase Two method section presents a systematic explanation and rationale of the research design and process, as well as the data analysis and data treatment process.

Chapter Four – Phase One: Qualitative Exploratory Study

Chapter Four is divided into two sections. Because of the two-phased method used in this thesis, with the exploratory study guiding the development of the second phase, the exploratory results and discussion are presented in their entirety in this chapter. This structure to presentation of material is both intuitive and logical and helps the reader understand this multi-phased work. The first part of the chapter presents the findings of the exploratory study. The second part of the chapter is an amalgamated discussion of the results with a view to the existing literature. The key themes uncovered in this chapter then drive the focus of Phase Two: The Quantitative Survey Study.

Chapter Five – Phase Two: Quantitative Survey Study

Chapter Five is concerned with the quantitative survey phase of the research. The first section of this chapter reports the findings of the survey. The second section of this chapter presents a comprehensive discussion of the survey results where comparison is made to the international literature available on Couples in business, and relevance to the New Zealand situation is examined.

Chapter Six – Integrated Conclusions

This chapter presents amalgamated conclusions from the two phases of research undertaken in the project. The five research objectives are discussed in relation to the findings of this thesis. Limitations of the study are also addressed in this chapter, as are recommendations for further research.

Appendices

Substantial appendices are attached to this thesis. The appendices further help to manage the complexity of the multi-phased nature of the project and contain additional information for the reader. Appendix A provides supporting information regarding Focus Groups including Focus Group protocols and information sheets. Appendix B provides supporting information regarding Case Studies including protocols undertaken, case narratives, and pattern building. Appendix C contains a copy of the survey and the information letter sent to participants. Appendix D contains a copy of the low risk notification letter approving this research, and a brief discussion of processes undertaken to ensure the research was conducted ethically. A detailed list of the content of the appendices is provided on page xiii, 'List of Appendices'.

Visual Overview of Thesis

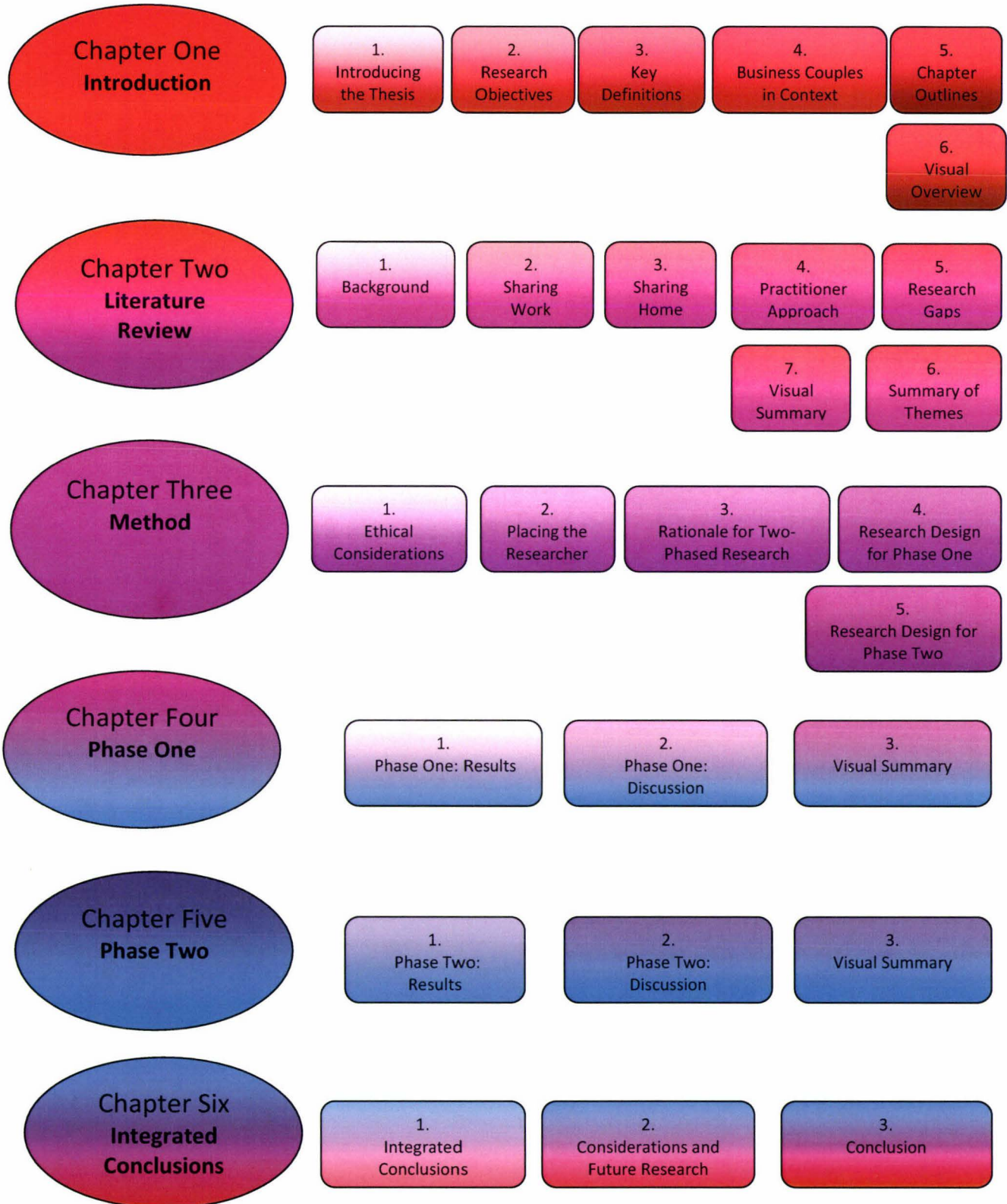
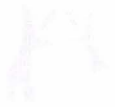
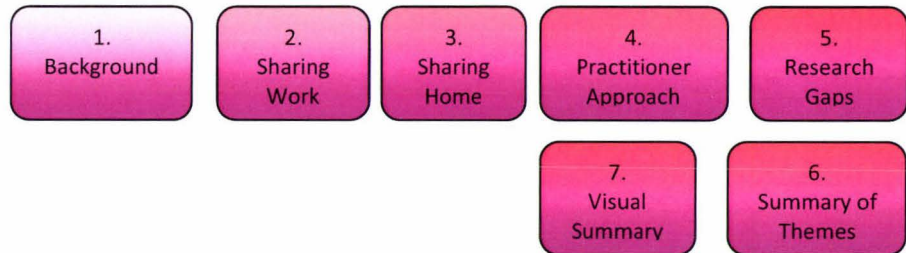
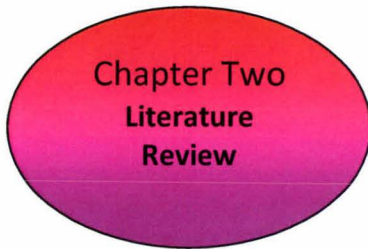


Figure 1. Thesis Overview



CHAPTER TWO – LITERATURE REVIEW



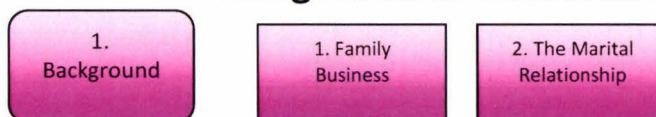
This literature review provides an overview of the literature on couples in business by first examining the keystone concepts of family business and the marital relationship. The chapter then focuses on the intricacies involved in sharing a work domain with a life partner. In particular, it defines and explores the limited literature on copreneurship. Key findings of available studies are discussed, and include the apparent gender inequalities found in couples who are in business together, and the social capital women provide to these ventures. Because the research area on Couples in business is relatively small, with only a handful of empirical studies, this section also explores possible reasons for this. Another interconnected area of research, home-based business, is drawn upon to help illuminate factors related to entrepreneurial couples.

The discussion then turns to the dynamics of sharing the home domain with a work partner. In particular, the contribution by women to the home domain, and the social capital they provide at home are examined. Discussion is also presented on work-life conflict and work-life balance. The literature review then turns to the importance of decision-making and the potential for conflict between spouses who work together. Coping strategies for work and home are also addressed. This topic area has received much attention in academic circles and in the popular press. As such, the literature review also looks at key strategies that popular literature recommends for couples in business.

The literature can be separated into two distinct sources; Research derived from academia, and information found in the mass media and the Case Study driven practitioner-based research. Often this type of information has been the result of academics being involved in private consulting work (e.g. Marshack, 1998) or authors researching and then writing a prescriptive 'how to' text based on interviews with couples in business (e.g. Sommer and Sommer, 1989, Wyman & Wyman, 1999). It is important to note the disparity between the conclusions drawn from each and as such, the review discusses the contributions of both. This is especially relevant since the tone of popular literature is much more positive and 'equal' in its suggestions than the empirical research has found.

The literature review concludes with limitations of the available research and four research gaps are identified. These gaps provide justification for the Research Aims and Objectives presented in Chapter One.

Background of Research Area



Family Business

Couples in business are a phenomenon as old as the concept of family (James & James, 1997; Marshack, 1994). Giddens (1998) postulates that before the concept of marrying for love became popular, couples used to marry primarily for financial betterment, and that marriage, to all intents and purposes, was a merger of property interests and social well-being. Couples jointly managed their household, property, reared their offspring, and shared life's experiences. In essence, marriage was a business arrangement (Boswell, 1999). Social, economic, and political forces were the key motivators for marriage in Western Europe until the later 1700's (Coontz, 2005). Up until that time marriage was an agent for personal and family economic survival. Aldrich and Cliff (2003, p.575) went so far as to assert that in

past times “‘business’ meant ‘family business’ and thus the adjective ‘family’ was redundant”.

Entrepreneurial couples are a research subset of family business and before couples in business became an identified research area in its own right, family business literature included this type of business lifestyle in its examinations (Chrisman, et al., 2003; Rogoff & Heck, 2003). The literature on family business often appears to emphasise the needs of the family instead of the needs of the business. Consequently, some consider this has alienated family business from being seen as a legitimate form of entrepreneurship (e.g. Miller, 2000).

However, other research has shown that family business makes an important economic contribution to the well-being of their nation’s economies (Chrisman, et al., 2003; Muske & Fitzgerald, 2006). For example, the ability of family firms to use long-term strategies rather than face pressure to produce quarterly results enhances the economic value they provide to the economy as a whole. Family firms also have historically low levels of debt, and a tendency to reinvest dividends (Lee, Rowe, & Hong, 2006). Furthermore, family businesses provide substantial resources to the micro economy (Muske & Fitzgerald, 2006).

A number of studies have shown family firms outperform both their industry counterparts and their non-family competitors. This has led authors to conclude that family firms provide a greater return on investment, have a better-managed capital structure, and use resources more efficiently than non-family firms, giving them a solid platform for competitive advantage and sustained business performance (Lee, et al., 2006; Jaffe, 1990; Kotey, 2005; Lucaccini & Muscat, 2001; Poza, Hanlon, & Kishida, 2006). For example, Jaffe (1990) reported that in 1988, 31 of the largest family firms in the USA outperformed public companies listed on the Dow-Jones index. Another article by Kotely (2005) found that small family firms achieved greater profits than their non-family counterparts. However, the research surrounding financial performance in family firms is hotly disputed. For example, an

article by the Economist on Mexican family businesses asserted that family firms are outperformed in every arena (Economist, 2004). Westhead and Howorth (2006) found that family firms did not report superior firm performance. Further, Kotely (2005) also conceded that there was no significant difference in performance levels in medium sized family and non-family firms.

The role that family members provide in supplying vital resources to the firm has also been commented on by several studies. Examples of resources include provision of pooled social, financial, physical, human, and other resources. Furthermore, lower employee turnover, increased cohesion, and social support have also been observed (Aldrich & Cliff, 2003; Peredo, 2003; Yilmazer & Schrank, 2006). Mounting evidence further suggests that families play an important role in new venture creation (Marcketti, et al., 2006). Dyer and Handler (1994) postulated that family has such an influential role in the venture that it is likely to be the most important determinant in business success or failure. However, several authors have suggested family dynamics often inappropriately encroach on the running of the business and family involvement can result in a shortened, less profitable business with increased operational difficulties (Dyer, 1994; Marshack, 1994; Schulze, Lubatkin, & Dino, 2003). For example, Schulze et al. (2003) assert that problems arise when owner-managers have incentive to make non-economic based decisions. One such issue is employing children or family and friends. By attempting to help others, agency problems like free riding and shirking then can become issues.

Supplementary to the idea that family firms are a vehicle for personal financial gain are the non-financial motivations posited by researchers (Haynes & Haynes, 1999; Heck, Owen, & Rowe, 1995; Westhead & Howorth, 2006). Westhead and Howorth found that family firms considered non-financial motivations when making business decisions. These motivations included accumulating family wealth, keeping independent business ownership, keeping shares in the family, passing the business onto the next generation, and providing employment for family and

friends. Other non-financial motivations are individualistic motivations of the owners which include lifestyle, flexibility, family time, independence, control, and location (Haynes & Haynes, 1999; Heck, Owen, & Rowe, 1995; Muske & Fitzgerald, 2006). These family firm non-financial motivations are likely to be relevant and compelling for entrepreneurial couples as well. Muske and Fitzgerald (2006) assert that copreneurs have the unique opportunity to achieve control and satisfaction in both the work and home domains. Couples incorporate non-financial goals and aims into the business that support their family values, nurture family relationships, engender intimacy, and incorporate their human concerns. It is the recognition of this intermingling that has let Stafford, Duncan, Danes, and Winter (1999) to develop a sustainable business model that recognises that copreneurs utilise two systems: Home and work. These systems overlap because resources in either system are utilised as a response to a need or disruption in the other.

The Marital Relationship

Chapter One described how marriage is a social institution that has undergone much change in the last fifty years. Schumn (2003) states that mixed messages causing generational cognitive dissonance in regard to what marriage is and what it should mean, are challenging socially accepted marriage concepts. Nowadays a number of challenges to marriage now exist. These include: cohabitation, increased religious heterogeneity, dual career issues, modern mobility, and increased length of life. Never have expectations of marriage been so high or so contradictory (Rabin, 1996). Traditional desires for stability, a happy home life, and familial responsibility now co-exist with the spouses need and anticipation for personal growth. While each partner is expected to take responsibility for their own growth, there is also pressure to cultivate and support their partner's efforts for happiness (Rabin, 1996; Schumn, 2003).

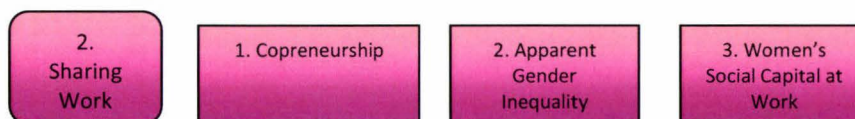
While modern life is moulding the institution of marriage into a different form, traditional issues such as relationship satisfaction and characteristics of the marital

relationship remain of interest to researchers today. A keystone of research in this area has been the work conducted by Spainer (1976). Unhappy with the reliability and validity of previous measures purporting to assess marital quality, Spainer re-conceptualised and pioneered relationship measures that are still the most used measures of relationship quality in research today (Graham, Liu, & Jeziorski, 2006).

Marital satisfaction is an important factor to consider in research on entrepreneurial couples, as relationship quality is hypothesised to affect spouses and their families. For example, distress in a romantic relationship has been linked to anxiety (McLeod, 1994), health problems (Prigerson, Maciejewski, & Rosenheck, 1999), and even an increased risk of depression (Kurdek, 1998). Furthermore, children of parents with high relationship satisfaction are more likely to have higher self-esteem (Amato, 1986).

One important study of central relevance to the present research was by Foley and Powell (1997). They speculated the overriding key to a successful business for entrepreneurial couples was a healthy marital relationship. Foley and Powell found that the level of satisfaction of each partner determined the quality of the relationship. Relationship satisfaction was often highest when a couple had similar perceptions to each other about role allocation, equity, the decision-making process, parental responsibility, mutuality of support, and role overload.

Sharing the Work Domain with the Home Partner



Couples in business as a separate and distinct research area first came under the spotlight of academic research in the 1970s. Researchers were interested to see how women moving into the workforce, or going into business with their spouse, managed the changes to housework and parental responsibilities. Research began to focus on patterns of employment, productivity and the division of domestic

activities. A key finding from one study on women at work with their spouses was that women were frustrated. Women in this study wanted acknowledgement as an individual in their own right and not as an extension of their husband (Bryson, Bryson, Licht, & Licht, 1976). However, evidence was contradictory as Shukla's (1987) study of decision-making in households found that dual-career families were actually more likely to be egalitarian than single-career families. This meant that families that had spouses working in separate careers were making joint decisions at home more often than households whose spouses worked together.

Copreneurship

In a major development in the couples in business research area in the 1980s, Barnett and Barnett identified a new way of managing the couple-owned business lifestyle. As society was adapting to reflect a greater equality for women, Barnett and Barnett suggested that this trend was also permeating couple-owned enterprises. The traditional Mom and Pop business where Pop was the boss, and Mom his 'girl Friday' was making way for a business and lifestyle where husband and wife were now equal partners (1988, p. 6). Barnett and Barnett termed this new way of entrepreneurial couples working together or this "emerging egalitarian style of family business ownership", as *Copreneurship*. Marshack (1994) expanded on this definition by suggesting copreneurs are couples who share ownership and commitment, as well as responsibility for a business.

Cameron and Massey (1999, p.46) agreed with this development, stating "unlike the traditional husband and wife team, with the husband as the boss and the wife as subordinate, copreneurs base the division of labour on expertise as opposed to gender". In addition to the previous views, Ponthieu and Caudill (1993) concluded that copreneurship involved not only a commitment to the business enterprise but also to a lifestyle that effectively integrated work and personal domains. In Smith's (2000) Australian study on copreneurship, a working definition of copreneurs included married and unmarried couples (regardless of gender makeup), who jointly

owned and managed a business with a shared commitment to, and responsibility for, the venture.

Muske and Fitzgerald (2000) were less exact with their working definition of copreneurs. They highlighted that copreneurship faces definitional issues, as preceding research used a variety of inconsistent factors to measure whether couples in business were in fact in a copreneurial business relationship. Dynamics assessed in previous research included different combinations of factors such as ownership, commitment, responsibility, the sharing of management, full-time participation in the business, intertwined worlds, egalitarianism, and running the business together. Other defining factors that have been used for copreneurship included sharing of the entrepreneurial venture, having defined areas of responsibility, partnerships as a form of ownership, and whether each spouse contributed a minimum of 15 hours work per week. However, in later work, Muske, Fitzgerald, and Kim (2002) stated that copreneurs were unique husband and wife teams with shared goals and ideals.

Because of the fragmentation and subsequent confusion in the literature, Muske and Fitzgerald (2000) decided their participants qualified based on whether the person reported themselves to be a spouse or partner who was involved in both the management and decision-making of the household and the business. There was no minimum number of hours worked in the business nor did it have to be legally co-owned. This decision was based on the fact that many business ownership outcomes are determined by considerations other than equality, such as issues like, but not limited to, tax implications, benefits, and subsidies and that, in essence, legal marriage creates joint ownership anyway (Austin, 2000; Fitzgerald & Muske, 2002; Hawkins, 2001). Tompson and Tompson, (2000) pared down the qualifications even further, asserting that copreneurs are simply couples striving to manage a business and personal relationship concurrently.

The working definition of copreneurship or copreneurs for this research project is, at its broadest, where adults who are in a committed relationship also work together in their own business. As stated in the introduction, and to reiterate, for the purpose of this research this meaning shall remain constant even when substituted with terms such as couples in business, spouses, married couples, partners, entrepreneurial couples, and co-entrepreneurs.

A formative study on working couples in small business by Cox, Moore, and Van Auken (1984) contended that one of the biggest problems faced by couples who work together is keeping work-related issues separate from their personal lives. They also hypothesised that spending large quantities of time together created a platform for marital strife. Their hypotheses focused on the husbands' expectations of the working wife. This entailed the wife's job role demands while also taking primary responsibility for the homemaking and child-rearing. The researchers reported this had the potential to generate tension and destabilise the marital union. To their surprise, the findings revealed working together usually had a beneficial, or, in the worst case, a neutral impact on the marital relationship. Furthermore, couples in their sample expressed that working together strengthened their marriage.

One study by Smith (2000) reported that copreneurs felt liberated by being in business together, as both partners understood the complexity of challenges in managing both work and home domains. The advantages of opportunities for autonomy, personal control and playing to one's strengths, mixing and matching family and work time, flexibility, and a greater income, outweighed the drawbacks of long hours, and constant juggling of work and family time. Benefits from working with one's spouse suggested by Ward and Arnoff (1990) included stronger marriages and stronger businesses. It also provided a unique opportunity for spouses in business to achieve control and satisfaction in both the work and family domains. They hypothesised that greater intimacy and the personalised nurturing of family values would increase business profitability and success.

Recent findings from the United States (US) have suggested 30% of family businesses are copreneurial in nature (Muske & Fitzgerald, 2006). This study also showed the most successful copreneurial businesses were more likely to have a business manager who is an older, educated male, and the couple were less likely to have children at home. Moreover, both the financial and non-monetary needs of the family need to be met for copreneurial businesses to continue long-term.

Other unrelated but relevant research into the success of businesses run jointly by two or more owners suggests there could be real benefits to business results under the copreneurial model. For example, Francis and Sandberg (2000) found that friends who engaged in joint entrepreneurial ventures could achieve superior outcomes when compared with sole-owner businesses. O'Toole, Galbraith, and Lawler III's (2002) work suggests shared leadership models could operate successfully in businesses of any size, suggesting that shared leadership led to significantly better performance of the business. In terms of gender issues, Litz and Folker (2002) found superior outcomes from gender-balance in management. In one of the few pieces of research on family business in Asia, Wong (1986) showed that greater productivity and earning potential was associated with female partners being highly educated. Furthermore, studies of social capital for nascent entrepreneurship found businesses with strong social capital were more likely to experience rapid gestation. It was suggested that entrepreneurs who could access support via parents, spouses, or friends with business experience, or by belonging to a strong business network or membership to community organisations', such as Lions or Rotary had a greater likelihood of success (Davidsson & Honig, 2003).

These findings suggest committed couples who manage a business together could theoretically have a strong foundation to operate from and therefore have a strong possibility of success. However, research also suggests that not everyone is suited to being in business in this manner. Regardless of how responsibilities are delineated, some couples have no desire, or in some cases, ability, to work

together. As one respondent in Davies research stated, "If I had to work with my husband, there is no doubt I'd take a meat cleaver to him" (1998, p.112).

Apparent Gender Inequality

Recent academic studies have found women and men have different status in the business and at home. This led researchers to conclude that significant gender inequality is present in couple-run businesses. Smith's study (2000) found women were likely to take greater responsibility for the home and family domain than men were. She also stated that some women voiced resentment towards their apparent subjugation within the partnership. This even occurred in cases where their business was a true copreneurial undertaking and most often occurred when women left established professional roles to join their spouse in a business.

Other research has also identified inequality within copreneurship. Marshack (1994) took a critical viewpoint on copreneurship after finding traditional sex roles within copreneurial businesses were common. Specifically, she found the majority of wives fulfilled support roles such as accounts and secretarial services, whilst their husbands took more traditional leadership roles such as sales, business development, and management. While the women's roles are clearly important to the business functioning, Marshack suggested because women were found to undertake this type of work and males the leading roles, a power imbalance was present. Marshack concluded that the copreneurial ideal was a misnomer. Other related research found that couple-based businesses were much more likely to involve women working in an administration, clerical, secretarial, or support capacity (Baines & Wheelock, 1998; Marshall, 1999). Further studies have suggested common labels used to describe women's involvement in the family business are spouse, mother, sounding board, negotiator, or bookkeeper (Lee, Danes, & Shelley II, 2006; Smith, 2000). However, it is easy to see role boundaries of employee and family members becoming somewhat blurred when women in

some organisations are without formal job titles or salaries while their male counterparts are given formal roles and rewards (Danes & Olson, 2003; Lyman, Salganicoff, & Hollander, 1996).

Distribution of inequitable financial rewards business is also suggested because of women's lack of formal jobs or salaries (Lee, et al., 2006). Rowe and Hong's (1999; 2000) research looked at wife's paid and unpaid work for family businesses, and found that female partners working for the family business often received no wages or share of the profits. This was especially the case if the women were also involved in employment outside of the firm. There are two trains of thought about this process.

At first glance, findings suggest a rather grim outlook for women participating in a business partnership with their spouse, because they are not receiving the same recognition as their spouses. For example, both spouses are working and only one spouse draws a salary or receives dividends. This spouse, in the majority of cases, is male (Rowe & Hong, 1999). However, disparity in monetary compensation can happen for a variety of reasons. Nelton's (1986a) research found that couples are often only acting on their accountant's advice. Specifically, paying a smaller salary or nothing at all to one partner can save the couple money on the compliance costs of business. She also suggests that as the couple are married, the male's income is used to support the family anyway, so the women does actually benefit from the financial rewards of the business. The same practical considerations often also determine business ownership. Couples choose business ownership, not based on supposed equality, but for reasons related to tax and convenience (Kerr, 2002; Nelton, 1986). However, the fact that females usually draw the smaller salary or are not included in formal ownership status, indicates that women may have a lower status in the copreneurial relationship than their partners.

Another area of research that has shown potential gender disparity is the contribution that spouses make to decision-making and how responsibility is

distributed (Ponthieu & Caudill, 1993). This line of inquiry highlights themes of division of labour for home and work activities and the extent to which spouses experience autonomy when making decisions. Much literature has suggested that spouses divide work and/or delineate roles and responsibilities based on expertise (Godwin & Scanzoni, 1989; Kadis & McClendon 1991; Nelton, 1986a; Ponthieu & Caudill, 1993). In other words, they play to the teams' strengths, minimise weaknesses, and make decisions jointly with an equal say. However, Ponthieu and Caudill (1993) also conceded one norm as being the husband dominating and controlling decision-making, often expressed through colloquial sayings like "only one boss" or "the buck stops with me".

However, the findings by Lee, et al. (2006) have suggested that married women actively seek self-employment in family business as it offers the advantages of flexibility to manage family while working more effectively than is possible elsewhere. Further, married women working in the family business can better facilitate the movement of resources between the family and the business in times of disruption. These factors appear to outweigh the drawbacks of inequality. It could also be that for the women involved in couple-owned businesses, the practicalities of working with their spouse prevail over academic concerns like personal equality and rewards. Rather, they are taking more of a "how can I contribute to the family and business" approach. This philosophy is akin to the concept of women's provision of social capital emphasised in the literature at present.

Women's Social Capital at Work

Firkin's (2001) New Zealand longitudinal study on non-standard work reinforces Marshack's (1994) findings on social capital. Firkin established that no matter how involved women were in a joint-spouse business, the majority of wives still referred to the business as *their husband's* or *his* business that they helped with. Another finding highlighted is that only about 25 % of owners ran businesses without the

direct involvement of their spouse. This resonates with conclusions drawn in international literature, whereby male partners are often the 'entrepreneur' and the business is referred to as *his* instead of *theirs* (Lee et al., 2006; Rowe & Hong, 2000).

These results led Firkin to conclude that women are an important source of social capital within a husband and wife business team: "Men came to expect such support and women, in turn, appeared committed to providing it, usually without question" (2001, p.14). Social capital in this context encompasses social, human, and cultural capital as well as financial contributions (Aldrich & Martinez, 2001; Hunter & Wilson, 2003; Pauleen & Murphy, 2006). Females often made extensive adaptations to their lives to accommodate the self-employment of their spouse, even in cases where wives doubted their husbands would succeed. Adaptations included completing extra work inside and outside the home (Firkin, 2001).

Marshack (1994) found, in her copreneurship study, that the roles couples perform both in the business and family were more stereotypically gender-bound than when compared to dual-career couples, who worked separately. However, her 1993 article did speculate that the principle of equity in regards to fairness was more important to couples in business rather than a strict adherence to equality, being equal or the same. Other evidence of socially-bound norms were found in the handling of domestic responsibilities, which were left mostly to the women and, in turn, had lower status and priority than business needs (Firkin, 2001; Foley & Powell, 1997). This feeds into the argument put forward by Danes and Olson (2003) that the roles and rules of the family system, many of which are gender determined, are then unconsciously integrated or transferred into the business culture as well. Other research has been more pointed about womens' contributions to the business, stating that they remain an unrecognised and underused resource that has resulted from stereotyping, discrimination, and from self-limiting attitudes stemming from socialisation (Salganicoff, 1990; Muske & Fitzgerald, 2006).

Danes and Olson (2003, p. 53) termed this contribution to the business “the invisible women”. Several other authors have also referred to women in family firms as ‘invisible’ (Marshack, 1994; Massey & Lewis, 2006), wherein they play a background role in the business and are not seen by others in the same way as male family members, even when they are fundamental to the everyday running of the organisation. This is attributed to the culture of family business in general, which tends to foster stereotypical gender differences (Danes & Olson, 2003; Gillis-Donovan & Moynihan-Bradt, 1990; Hollander & Bukowitz, 1990; Lee, et al., 2006; Lyman, 1988; Marshack, 1994; Rowe & Hong, 2000; Salganicoff, 1990).

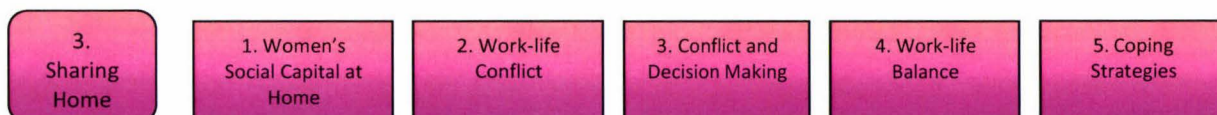
This invisible contribution by women was termed the *third shift* by Lee et al. (2006). The *second-shift* model describes how women, when they first began to enter the workforce en masse, completed a full day’s work, and then went home to start their *second shift*, performing tasks like washing, cooking, childcare, cleaning, laundry, and paying bills (Hochschild, 1989). Add womens’ contributions to the business into the mix and there is the creation of the third shift. Women are working for the marketplace, the family business, and for the family at home. Moen and Sweet (2003) and Raley, Matteringly, and Bianchi (2006) assert these couples are neo-traditional in that the wives work but continue to adapt their own careers for their husband’s work opportunities and family responsibilities.

The literature suggests that increased participation of women in the workplace has not resulted in sweeping changes in family roles. Rather, paid employment has expanded womens’ roles instead of redefining gender roles for both men and women. Hochschild (1989) speculated this might be due, in part, to the higher social value and expectations of ‘mothering’ as compared with ‘fathering’. Some might say this has changed since Hochschild’s research took place. However, more recent work has determined that while both male and female employees experience work-family strain, it is women who often feel most rushed and strained as they cope with the multiple demands of professional careers, child rearing, and household management (Hall & Richter, 1988; Lee, et al. 2006; Mattingly & Sayer,

2006). No literature could be found that counters the women's expansion of roles and additional work-family strain research.

This way of managing business and life for couples, while highlighting the difference of experiences for men and women in business, still aligns with Nock's (2001) suggestions that couples are moving in the direction of shared breadwinning. He says there is a social movement where couples are becoming mutually dependent. This signifies a return to times when it was common for husbands and wives to be heavily dependent on each other, working on the family farm or small family business. These social trends appear to be influencing employment drivers. When a dynamic workplace is mixed into the blend, a desire for self-employment emerges. This is giving rise to couples joining forces both personally and professionally.

Sharing the Home Domain with the Work Partner



Women's Social Capital at Home

Because the business is only one part of the equation that couples in business manage, it is also important to examine the literature on their home domains. Gordon and Whelan-Barry (2004) found that women continue to carry the bulk of responsibility for home, family, and children. Other authors suggest even though women are now contributing to the household finances by working outside the home or, in the entrepreneurial couples' case, in the business, they are still carrying the majority of the responsibility for the home and thus, providing the bulk of social capital. Moreover, the allocation of household chores remains divided on a traditional basis (Aldrich & Cliff, 2003; Beckett 1997; Dempsey, 2002; Lee & Waite, 2005; Lee, et al., 2006). For example, Coltrane (2000) noted that on average,

women tend to do two to three times the amount of housework than men, and most women and men thought this was fair. Further research by Lee and Waite (2005) found wives spend substantially more time on family work, such as child rearing and housework, than their husbands spend, even though females are performing less and males are undertaking more household work than 20 years ago.

The findings from the literature above motivated Dempsey (2002) to investigate which gender got the 'best deal' out of marriage. He concluded that husbands experienced more benefits from marriage than their wives did. Participant responses gave him reason to conclude that men used the physical, emotional, and psychological labour of wives without equal or adequate reciprocity. They benefited from their wives, not only because the wife took the lion's share of housework and childcare, but also because it allowed men to enjoy more leisure and personal autonomy. Surprisingly, only a third of female participants and perhaps less surprisingly, an even smaller proportion of male respondents felt this was unfair and wanted to redress the imbalance. Baxter (2000) also reached similar conclusions.

The phenomenon discussed above has been labelled the *superwoman syndrome* (Potuchek, 1997). This is where the traditional norm of men working outside the home and women working inside the home has contributed to women cramming more into their day. For example, women who are involved in activity for commercial gain complete their external work and then rush to fulfil their societal normalised roles, within the home, with minimal assistance from their spouse or partner.

Work-life Conflict

Professional and personal domains for couples in business are profoundly interconnected. Work-life conflict is a form of inter-role conflict in which the pressures from work and family domains are mutually incompatible in some

respects (Greenhaus & Beutell, 1985). Greenhaus and Beutell (1985) developed a keystone of theoretical knowledge in work-life conflict, which has since become the dominant basis for model generation. Loscocco and Roschelle (1991), Loscocco (1997), Edwards and Rothbard (2000), Karofsky, et al. (2001), and Cinamon and Rich (2002) are only a few examples of researchers who have further developed this line of research. Most of their work focuses on the relationship between the professional and private domains with respect to job satisfaction and life. However, in more recent times there has also been a research emphasis on stress (Karofsky, et al., 2001).

Cinamon and Rich (2003) built on the idea of incompatibility and pressure to interpret work-life conflict as a form of friction in which role pressures from work and family domains interact to create a work-to-home spillover and/or vice-versa. It is essential that the relative importance of both work and family are examined simultaneously because they hold a relationship that is dynamic and reciprocal (Huang, Hammer, Neal, & Perrin, 2004). The work-life family conflict model mentioned above was re-conceptualised to apply to couples in business by Foley and Powell (1997). They examined business-marriage relationship dynamics and theorised how each institution could have profound consequences on the other. In particular, they emphasised how these dynamics can affect business success (Foley & Powell, 1997). Foster and Mackie (2002) published similar results where the work-life family conflict model summarised the various pressures people reported in the roles they adopted in life, whether it was pressure to perform work activities or pressure to perform family activities. It examined how pressure is applied to partners in the couple enterprise while they went about their daily activities of both business and home life.

Other research findings have suggested pressures in either domain have potential impacts and consequences on other related spheres (Heller & Watson, 2005; Huang, et al., 2004; Karofsky, et al., 2001). Such impacts on the workplace have been found to include absenteeism, lateness to work, higher intentions to

quit, poor job performance and low job satisfaction (Anderson, Coffey, & Byerly, 2002; Ducharme & Martin, 2000; Grzywacz, 2000). Impacts on family life include increased hours away from home, work intrusion at home, anxiety, irritability, depleted personal time and energy, and marital conflict (Mesmer-Magnus & Viswesvaran, 2005). Further generalised findings highlighted negative effects of spillover on job, family, and life satisfaction (Adams, King, & King, 1996; Dilworth & Kingsbury, 2005; Grzywacz & Marks, 2000; Judge, Boudreau, & Bretz, 1994; Lent, et al., 2005).

Conflict and Decision Making

Danes and Olson (2003, p. 53) stated, “Authors who write about the complex dynamic of overlapping systems within family businesses agree the environment is ripe for a multitude of problems to arise”. Extant business literature suggests personal and organisational history laden with personal emotion and competing visions of the organisation create a complex interplay of tensions between members. These have the potential to be explosive if healthy confrontation is avoided. Negative emotions such as jealousy, resentment, and anger can be repressed for years. When these are not aired and addressed, then destructive behaviours like vengeance and competition can emerge to work against the interests of the firm (Baker, 2005; Fitzgerald & Muske, 2002; Sander & Bordone, 2006).

The farming couples study by Amarapurkar and Danes (2005) found conflict issues are complex because couple businesses are composed of closely related individuals who have common as well as different ways of constructing reality and only sometimes share the same interests, values, and assumptions. Related research found farm business couples are involved in joint activity with collective goals and that joint activity required the maintenance of family stability, constructive conflict patterns, or, at the very least, the absence of extended conflicts (Swisher, Elder, Lorenz, & Conger, 1998).

It was found the extent to which individuals believe they can influence and control their environment affected their satisfaction with the state of the business (Amarapurkar & Danes, 2005). Participants that held a perception akin to that of an internal locus of control believed they had the skill and ability within themselves to succeed in specific tasks and to negotiate the functioning of the business. This correlates with similar findings from the general marital literature. Studies focusing specifically on this locus of control in marriage have hypothesised a positive relationship between internal locus of control and one's satisfaction with the marital partner. This hypothesis was based on the assumption that people with an internal locus of control were most likely to engage in active efforts to solve their marital problems (Camp & Ganong, 1997; Sabatelli, 1986).

Another study investigated interconnections among shared meaning within farm business-owning couples, the tension that evolved, and the negative impact on marital satisfaction when shared meaning is lacking. This study concluded tension and conflict were most likely to arise and escalate when individuals had different expectations on how tasks should be done and how responsibilities should be divided up (Berkowitz & Perkins, 1984).

Conflict seemed most likely to arise when the individuals in a partnership disagreed over the allocation of time each gave to work and family roles and when the attitudes and perceptions of the work and home sphere were markedly different from one another. Tensions over business issues and subsequent stress were found to impact on relationship conflict and on satisfaction with the business-owning spouse. In this case, the important dimensions of conflict are inclusion, control, and integration (Amarapurkar & Danes, 2005; Clark, 2000). Interestingly, a recent international study has ranked New Zealand second for stress-affected family business owners (Baker, 2005).

Another key finding emerged from Amarapurkar and Danes (2005). Their review of the literature highlighted that men and women often perceive and experience tension and conflict differently. Metz and Dwyer (1993) asserted men tend to avoid or withdraw from their partner when conflict occurs, while women tend to use more verbally aggressive behaviour. It was also found men and women often find different circumstances more likely to trigger conflict or tension. For example, in Amarapurkar and Danes' (2005) study, they found that husbands experienced greater tension over business issues than their wives. While satisfaction with spouse was a more important predictor for quality of life for women, this was not the case for the men. Furthermore, the conjugal relationship was more likely to be a source of tension for wives. The point is the specific realities of the genders are different, particularly in how the dimension of control is experienced and how each member of the marital and business partnership perceives integration.

Part of the nature of human relationships is to engage in conflict (Jaffe 2001). This seems to be especially so when acknowledging the different communication styles that men and women use (Tannen, 1990). Couples need to devise ways to deal with conflict and decision-making in a way that works for them warn Dyer and Handler (1994). Otherwise, their dire predictions of marital conflict, neglect of children, and divorce rapidly become a reality for the couples involved. Conflict resolution techniques are not about developing a conflict free relationship, but are about building a strong and healthy relationship that is able to successfully negotiate and manage conflict (Fincham & Beach, 1999; Jaffe, 2001; Tannen, 1990). Smith (2000) suggests this is especially relevant for entrepreneurial couples. As business decision-making is often passionate and intense and fraught with tension, she states that conflict and tension are likely because of the accompanying personal and family consequences of any decisions made. Clearly, effective conflict resolution techniques are essential for business and relationship success.

How couples communicate in times of conflict has been found to strongly influence outcomes such as relationship satisfaction, divorce, physical health, or

domestic violence (Sandford, 2006). One way to reduce negative outcomes is to reduce the amount of detrimental communication. Sandford states appraisal and attributions are fundamental to how couples perceive each other and their intentions during time of distress. Appraisal and attributions are an internal guide for participants as to how they should respond to an event, how much blame they should attribute to their partner, and whether they think this event will occur again in the future. Making appraisals and attributions determines whether people should use defensive or aggressive strategies to protect themselves from ill treatment from their partner. Sandford's findings suggest modifying negative thinking to neutral or positive appraisals during this early stage of conflict results in immediate changes of behaviour, and therefore a greater likelihood of successful resolution of the conflict.

The above research is especially relevant for women, as wives' negative attributions and negative expectancies are far more likely to influence outcomes of conflict than husbands' (McNulty & Karney, 2002). Furthermore, studies investigating couple interaction in times of conflict found behaviours involving low empathy, poor listening, defensiveness, criticism, hostility, and poor negotiation were more likely to be correlated with wives' negative attributions, and not with those of their husbands' (Bradbury & Fincham, 1992; McNulty & Karney, 2004). McNulty and Karney (2004) used an example to highlight this process. If a wife feels her husband will be critical she is more likely to use negative communication, which, in turn, drives the husband to respond in a similar fashion. This creates a self-fulfilling prophecy of negative communication.

A study by Fry, Firestone, and Williams (1983), found that romantic partners were less effective at managing conflict and negotiating objectives than business partners who were not romantically involved. Romantic involvement was found to detract from discovering mutually advantageous outcomes. Compared to non-involved partners, the romantic couples had lower outcome aspirations when resolving conflict. Romantically involved partners less frequently generated offers

that facilitated the discovery of mutually beneficial outcomes, and more frequently engaged in pressure tactics like dominance. Furthermore, the couples in the study less frequently exchanged information about profit values and priorities than their non-romantically involved counterparts. This suggests that how conflict resolution is determined in the couple-based relationship may be an important indicator of success, and/or copreneurial spirit.

Indeed, literature on the dynamics in conjugal relationships and business partnerships stress the importance of working out a road map for handling such difficult situations (Bouchard & Theriault, 2003; Jaffe, 2001). Jones and Gallios (1989, cited in Bouchard & Theriault, 2003) termed this road map as setting down relationship rules. They found satisfied married couples showed a greater use of behaviours like not speaking hurtfully, being willing to apologise, and being positive while managing conflict, than their not-so-satisfied counterparts. By supporting each other, satisfied couples were found to engage in greater amounts of relationship maintenance, social pleasantries, and interaction than less satisfied couples did.

In their study of spousal decision-making Godwin and Scanzoni (1989) found the key issues involved in couple decision-making were similar to the tenets of successful conflict resolution. Key issues surrounded factors such as feelings towards the respondent's own gain, their partner's gain, feelings of fairness (both process and decision), and with the level of agreement with the outcome. As with other studies mentioned above, an important outcome of Godwin and Scanzoni's (1989) work was that relative importance differed across conflict subject areas. For female partners, favourable outcomes were more important in decisions regarding their own activities and companionship. However, male partners felt more strongly about getting favourable outcomes in decisions about finances.

Research has also been conducted into work and family role expectations, using the *life role salience scales* (Amatea, Cross, Clark, & Bobby, 1986). This included

assessing mens' and womens' personal expectations of marital, parental, occupational, and homecare responsibilities. This study showed that single men and single women had similar expectations to each other, but these were different from those of married men and married women who also had similar expectations to each other. This also outlines the basis of justification for preceding entrepreneurial couples research assumptions that husband and wife are a homogenous case rather than two individual and independent sources of information.

Work-life Balance

Work-life balance is closely related to work-life conflict in that much effort is focused on strategies to help manage negative spillover effects of conflict into the individuals' professional and personal lives. Researchers have hypothesised that many entrepreneurial couples incorporate work-life policies into their organisation both instinctively and out of sheer necessity (Ponthieu & Caudill, 1991; Smith, 2000). This assumption is based on another assumption that business owners have greater freedom in accommodating work and family. This is because business owners are thought not to be restricted by the explicit structural constraints often imposed by employers in terms of working set hours and needing to be at the workplace Monday to Friday. For example, one partner can leave work to make a school run while the other stays to tidy up work issues before going home, or scheduling lunch hours around family commitments (Sommer & Sommer, 1980). However, evidence gathered in Karofsky, et al.'s (2001) study found that greater work-life balance and adaption by entrepreneurs was not the case. Instead, their findings highlighted a significant amount of entrepreneurs experience anxiety, conflict, and frustration in managing home and family. They observed that female entrepreneurs perceived greater amounts of family-work spillover and less work-life balance than their male counterparts, giving them a higher work-household conflict score. Karofsky et al. (2001) suggested however, that the entrepreneurs' outlook was a moderating factor. Entrepreneurs who took a positive outlook and who were

enthusiastic about business success did not perceive as much conflict, anxiety or frustration in managing the workloads of home or work.

It was proposed by O'Bea (1999) that couples who work together should establish a shared ideal. Where the business and family are both based on a committed vision. Both partners are then expected to support each other in aspiring to make the ideal a reality. What this means in theory is that the partners should be willing to put in extra effort when there is role overload in one domain to achieve a manageable load for the other partner. One study of social support and strain among husbands and wives by DeLongis, Capreol, Holtzman, O'Brien, and Campbell (2004) found perceptions of spousal support and strain from their partner made a significant and ongoing contribution to the participants' moods. Although spousal support was observed more frequently in the study than spousal strain, strain produced more intense reactions. The authors hypothesised this might have been due, in part, to spousal support being seen as part of the overall quality of the relationship, and therefore taken for granted. Specifically, efforts undertaken by spouses to reduce role overload for their partner in one domain are often overlooked, or not acknowledged, and create only a small positive effect. Correspondingly, a perceived lack of support has a greater weighting in the level of satisfaction in the relationship and produces a negative effect.

Other research has suggested that, in reality, it is often the female partner who adapts and does most of the accommodating (Firkin, 2001; Marshack, 1994). This concurs with findings reported by Miller, Fitzgerald, Winter, and Paul (1999) who found as a group, female household managers were more frequent adjusters of time use than male business managers. The strategy most often employed when making adjustments, especially by the household managers (i.e., women) was to get less sleep.

Research by Greenhaus and Powell (2006) suggests work and family can be allies in a bi-directional theory of work-life enrichment, where experiences in one role can

positively affect the quality of life in the other. This perspective counters the overemphasis in the literature available on negative spillover. A growing number of researchers are now establishing positive links between enrichment through work, positive spillover, enhancement, role accumulation, and facilitation (Frone, 2003; Lewis & Dyer, 2002). It has been theorised that satisfaction with work and satisfaction with family has an additive or synergistic effect on individuals, significantly adding to their life satisfaction, perceived quality of life and happiness. Equally important is that satisfaction in one of these areas can create a buffer and/or moderator to minimise effects from other areas of life that are experiencing stress or dissatisfaction (Greenhaus & Powell, 2006).

It has been hypothesised that experiences, skills, and abilities gained and practiced in one area are transferable to others, stimulating self-confidence and a sense of achievement. As a result, a person can then access physical and psychological resources such as positive self-evaluations, self-efficacy, social capital, confidence about the future, flexibility, and self-coping skills. These resources can then generate the more explicit rewards of money, assets, and resource gains (Greenhaus & Powell, 2006). These findings seem akin to the experiences shared by couples in business as found in case studies and media literature (for example, Barnett & Barnett, 1988; Nelton, 1986a; Wyman & Wyman, 1999).

Work-life balance in New Zealand is an important cultural ideal and aspiration (Monin & Sayers, 2005). New Zealand-based research has found that work-life balance has become increasingly critical as people try to juggle multiple roles and sometimes, even jobs, in an increasingly 24/7 economy. Non-standard workers (casual, part-time, and self-employed), however, often do not appear to benefit from policies and guidelines issued by organisations and government departments as much as their standard work cohorts (de Bruin & Dupuis, 2004; Massey, et al., 2005). Entrepreneurial couples in New Zealand are likely to face this issue also.

Massey, et al. (2005) have taken an innovative approach to the implications of work-life balance on small and medium enterprise (SME) owners. They begin by acknowledging that there is normally a reciprocal relationship between business success and personal success for the owner manager. The very nature of their jobs as owner, manager, and employee, often creates constraints to effectively achieve work-life equilibrium. The work-life balance literature often focuses on fewer hours at work, with important points such as flexibility and control over work hours being overlooked. Personal choice of how to construct one's life is often at the discretion of SME owners and, as such, they have the power to institute and moderate how, when, and where work, family, and leisure demands will be met. Managing the longer hours and accessing less leisure may be moderated by factors such as control, freedom and self-determination (Chay, 2003; Massey, et al, 2005; Rahim, 1996).

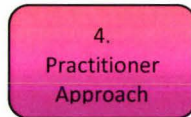
Coping Strategies

The overlapping tensions of home and family as couples struggle to formulate an achievable and workable work-life balance could be a contributing factor to the large amount of popular press and practitioner based literature available on survival skills and coping strategies for being in business with one's spouse. Research shows there are several key areas common to couples who successfully interface between business and a personal relationship. These areas incorporate the idea that marriage and children come first, and that spouses demonstrate respect for each other (Davies, 1998; Nelton, 1986; Smith & Tessina, 1987). In addition, it is recommended spouses actively work to complement each other's talents so they can both participate in and facilitate a high degree of close communication. Further suggestions were partners support each other, maintain strong family ties, and ensure competition is a tool used outside of the business and personal relationship and not within it. In addition, couples in business should use humour to dissipate tensions and keep their egos in check (Davies, 1998; Kadis & McClendon, 1991; Nelton, 1986; Roha, 1990).

These coping strategies are similar to and indicative of popular literature authors (James & James, 1997; Marshack, 1998; Moore, 2005; Sommer & Sommer, 1980; Wyman & Wyman, 1999). The strategies that have appeared most often in this type of literature and which are purported to generate a healthy partnership include laughter and a sense of humour. It was also recommended that couples subjugate egos, and establish rules concerning when it is appropriate to discuss business and when it is suitable to discuss home related issues. Continuous communication is given as the key to negotiating the professional and personal divides, especially when dealing with conflict. Other strategies (particularly reminiscent of wedding vows) recommended truly loving and respecting each other, having a can-do attitude, and gaining control of both time and one's life. Business recommendations contained strategies such as agreeing on a vision and plan and preferably writing it down into a partnership agreement, and deciding on responsibilities and roles for each partner so spouses would not take each other for granted. Final advice covered making time for self-development, training, and being flexible (James & James, 1997; Kuratko & Hodgetts, 2001).

Both literature sources (empirical research and case Studies resultant from the practitioner-based work) suggest couples should consciously custom design and implement a strategic vision and plan that encompasses their aspirations and how to achieve this. It should also address likely triggers for stress. Couples who work together need to strike a balance in a way that will achieve satisfaction of their multiple, and often polarised or incompatible, business and personal/family wants and needs. Some researchers recommend couples treat their business relationship as though entering into a venture with people they were not romantically involved with. The key premise of this recommendation is the establishment of a formal legally binding partnership agreement (Moore, 2005; Nelton, 1986). The framework of the agreement should include details on ownership, organisational structure, business objectives, and operational items such as decision-making responsibilities, authority, and contingency plans (MacDonald, 2001; Swartz cited in Nelton, 1986). Nevertheless, many couples who seemingly understand the rhetoric of these ideas

simply do not undertake this process. One reason for this resistance could be fear, believing that pressing for the contract would imply a lack of trust and confidence in their partners' abilities and in the longevity of their personal relationship (Nelton, 1986).



4.
Practitioner
Approach

The Popular Literature/ Practitioner based Research

Much of the literature available on couples in business has been written from a practitioner perspective as 'how to' guides or as interviews on couples who are already working and living with their spouse. In this thesis the practitioner and journalistic media has also been examined in order to establish a broad background. This is important because the popular literature has shown results that are often different to the empirical evidence presented previously in this chapter. The Case Studies and personal interviews typical of the popular press tend to show entrepreneurial couples working together in a very positive light while appearing to pay scant attention to drawbacks already mentioned in this chapter such as work-life conflict and work-life balance (Gillis-Donovan & Moynihan-Bradt, 1990; Nelton, 1986; Roha, 1990).

Much of the popular literature appears to have no theoretical framework, so many of the claims are non-verifiable. This means, as a body of literature, the popular literature may suffer from a form of self-selection bias. It may be, for example, that only couples who have a satisfactory experience being in business together, feel motivated to participate in research for this type of book, or in some examples in the literature, write a popular-style book on the subject. This notion would detract from any degree of impartiality. Never-the-less, because this type of literature, in part, tells the narratives of some couples in business, and because the results are so dissimilar from the limited empirical literature it is important to briefly examine its contribution to the wider research area.

Popular literature authors Baldwin and Stacy (1998) list the benefits of being in business with a spouse ranging from instant carpooling to pooled efforts to employ resources towards a shared vision. Other authors have argued that being in business with a spouse gives couples a competitive edge in negotiating, and that the intimacy crossover appeared to work well. The couple's familiarity allows them to communicate with each other without saying a word, they generally read each other well, and this shorthand gives them an advantage in business (Seymour 2003; Sommer & Sommer, 1980). Other authors have commented that some of the benefits of working with your spouse included that simple everyday pressures dissolve as couples go about their day in-sync (James & James, 1997). For example, such issues as having to explain why you are working late or cannot stay for breakfast become nonexistent (Baldwin, Stover, & Bodnar, 1998). Inevitable late hours, setbacks, and losses are shared equally between partners and not placed on one, minimising potential for misunderstandings and upset (Barnett & Barnett, 1988; Nelton, 1989).

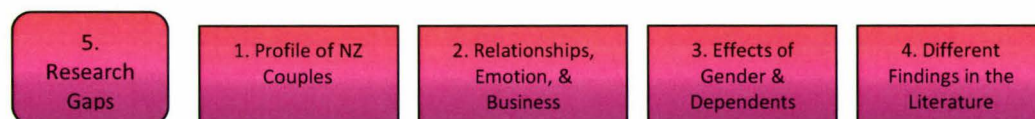
Further advantages heralded in the literature suggest couples in business have more fun, where it is possible to sneak kisses or hugs on the job, gain a deeper appreciation for each other's talents and skills, and benefit from the synergy of team effort (Granica, 2002; Jaffe, 1997). Other benefits included indulging in the luxury of having a trustworthy sounding board, and sharing and appreciating the discoveries, triumphs, and growth with your spouse (Kohl, 2000; Nelton, 1989). This theme also was conveyed by Wyman and Wyman (1999, p.14), "we've profited, had an exciting time and, incidentally, laughed a lot...on balance the 18 years have been profitable for our business and rewarding for our relationship".

Other research in the popular literature area reported that owners who were in love and in a committed relationship with their business partners experienced positive effects on three of the four areas surveyed (Office Solutions 2006). These were finances, focus, and self-esteem. The fourth area, time, reported slightly

negative effects, where respondents reported working with their spouse actually encroached on personal and work time. Respondents reported that personal issues encroached their work time and that personal time was encroached on by work issues. This survey also found a link between marriage and the size of the business. Respondents who reported the highest levels of satisfaction in their relationships also had the largest sized businesses.

Nye (2001) found that in many respects, the reasons married couples like working together are much the same as the reasons why they married in the first place. Respondents' comments included someone to share your life with, someone who is there for you, and someone to love. Nye also found couples often do not think of their business and marriage as separate areas within their lives. One respondent encapsulated this sentiment by stating, "It's just our life. It all sort of blends together... we are stronger as a couple than we would have been if we pursued separate careers... in fact, I believe the strength of our relationship has made it possible for us to work together". Furthermore, Nye (2001) emphasised the type of personal relationship spouses have is directly affected by the business. Another respondent warned, "You had better have a strong, loving, and supportive relationship... the quantity and magnitude of problems in operating the business will make your relationship tremendously strong or it will destroy it in short order".

Gaps in the Literature



Perusal of the literature has introduced the complexities at play within a couple-based enterprise. However, it has also generated many issues yet to be answered. This is perhaps attributable to the dissonant and fragmented nature of work explicitly focused on couples in business. A general lack of coherency in the field of most entrepreneurial studies has been also been identified and this general lack is

most likely relevant to the entrepreneurial couples literature. Researchers have ascribed this to the fragmented intra-disciplinary nature of studies undertaken to date with little attempt to meta-analyse (Coulter, 2000; de Bruin & Dupuis, 2003; Herron, Sapienza, & Smith-Cook, 1996; Sharma & Chrisman, 1999).

At present, there is very limited international data available on characteristics that profile family business populations. Researchers have been forced to make theorised estimates as to how prevalent this form of business ownership and lifestyle actually is. For example, Woods (2006) looked at international figures of family operated SMEs. He found that 75% of SMEs in Australia are considered family owned and operated, and nearly 80% of SMEs in Europe and North America are also considered family enterprises. Approximately 67 % to 90 % of the worlds' firms are classified as family firms (de Bruin & Lewis, 2004; Montgomery & Sinclair, 2000) and it is now estimated that family businesses are estimated to contribute 50 per cent of US Gross National Product. Chrisman, et al. (2003, p.441) state that "family business represent a dominant form of economic organisation throughout the world". However, as mentioned in Chapter One, because of the lack of research on family operated firms in general (Chrisman, et al., 2002), and specifically in New Zealand, Woods (2006) could only hypothesise that New Zealand would likely have a family business ownership rate comparable to other western countries.

Couples in business represent another area that has limited research development. International literature has asserted that entrepreneurial couples are a common form of business enterprise (de Bruin & Lewis, 2004a; Ponthieu & Caudill, 1993). Nevertheless, there is only a limited amount of published academic research available in this area. The most recent international research and literature have taken a predominantly sociological and/or critical feminist approach. Research efforts have been clustered around the US and Canada, with only one study being undertaken in Australia. As discussed previously in the literature review, this work has revealed a perceived inequality in role distribution, business rewards, and has mostly concentrated on the social capital that women bring to the

team (Marshack, 1994; 1993; Fitzgerald & Muske, 2003). While this is critical in helping to develop an overall picture for couple-based business teams, this research does little to uncover the key characteristics of New Zealand's entrepreneurial couples.

Along with the general entrepreneurship attributions given above, another possible reason for the limited research in this area is that entrepreneurial couples are seen as outliers in the business community and are thus of limited interest. This is in part due to an assumption that couples often work together for personal and not business reasons, and because of this, they are discounted in the literature (Tompson & Tompson, 2000). It is also posited that the lack of depth and progression within this field is due to reasons similar to the rationale for the lack of empirical studies in home-based business. Walker's (2003) research found that factors such as a perceived lack of credibility, difficulty of identification, and invisibility of couple business in business statistics hinder research in this area.

Stereotypes, like 'Mom and Pop', feed into the 'lack of credibility' stereotype of family business ownership style. Industry and government have historically seen the small family firm type of business as less important to the economy in terms of revenue generation and/or for the creation of employment than other types of business ownership (Nelton, 1986). Walker (2003) suggests the community importance of couple-based businesses and the possible formation of social capital for future generations is simply overlooked. Because couples in business do not have explicit visibility in research-driven data, they are very difficult to identify. It is thought that estimates of couple-owned business are greatly underrated, as figures are not kept on the number of corporations, companies, and businesses that are owned and run by couples (Cameron & Massey, 1999; Nelton, 1986). Jointly owned businesses often hide in the figures of registered companies, partnerships, and even sole proprietorships, making them effectively invisible (Nelton, 1986).

Finally, another explanation for the limited research is surmised by Near, Rice, and Hunt (1980), who suggest that academia has helped to perpetuate the myth of separate work and family domains. However, as Marshack (1994) pointed out, this is contradictory to the work of Durkheim (1947), Marx & Engels (1939), and Weber (1947), who accepted the interrelatedness of the domains of work and non-work long ago. Nevertheless, measuring the interface of the work and family dichotomy has remained problematic for researchers who have tried to follow this line of investigation.

Lewis (2004, p.8), a New Zealand-based researcher, supports the need for a more inclusive research methodology that incorporates both the professional and private aspects of business; Lewis has observed a “growing trend that sees business paradigms accommodating sociological constructs”, and cites entrepreneurship based around the marital relationship as being an example of this. There is also a growing movement of research calling for a holistic approach as business and families are intertwined and need to be examined as such, instead of being delineated into two separate institutions (Aldrich & Cliff, 2003; de Bruin & Lewis, 2004). This, in part, has motivated both academics and the practitioner literature to identify the need for research and further information to aid in the unpacking of opinion and rhetoric in self-employment. Massey & Lewis (2004) recommend attention be given to populations, namely ‘the self employed’, who often are tagged as homogenous by virtue of that one characteristic. While the best path of progression in this research area has not been signposted well by the researchers, nor even generally agreed on, what is clear is that researchers themselves are dissatisfied with both the quantity and quality of research into different areas of entrepreneurship and in particular, entrepreneurship based around the marital relationship. The empirical studies available on couples in business have been focused on exploratory examination and have not generated theory or models to further progress the research area.

Despite often contradictory calls for future research, no studies, articles, or research have been uncovered that describe the specific characteristics of New Zealand's entrepreneurial couples from an empirical perspective. As mentioned in Chapter One, characteristic commonalities and/or differences and other relevant information about this population remain an unknown quantity. Lewis (2004) states profiles for SME owners should be a priority for researchers, as a means of understanding the characteristics of both the firm and the individuals involved.

Research Gap One – Profile of Couples in Business in New Zealand

Given the social changes that are pushing and pulling people towards the couple-based business and lifestyle, and the scarcity of literature that profiles New Zealand's couples in business, it is prudent to conduct research that will aid in understanding the characteristics of both the firm and the individuals involved. Therefore, the first two objectives of this study (detailed in Chapter One p.2) will address this gap in the literature by describing a sample of couples in business in New Zealand, and profile them, based on key constructs and demographic characteristics.

Research Gap Two – Relationships, Emotion, and Business

Further to the two objectives mentioned in Chapter One (p. 2), the literature has indicated relationship dynamics and emotional engagement might be an important aspect of success for couples in business. However, at present, emotional components as a factor in business success are rarely acknowledged. More exploration is needed to understand the dynamics of couples in business in New Zealand so sensible advice based on research can be more available to the increasing amount of stakeholders involved with entrepreneurial couples. Research Objective Three will address this gap in the literature by investigating whether relationship dynamics and emotional engagement affect satisfaction levels of couples in business.

Research Gap Three – Effects of Gender and Dependents

At present, the literature tends to treat the population of copreneurs as a homogenous group and copreneurs as one unit of analysis. Current literature has determined that women provide social capital for the partnership and often face gender inequity in financial outcomes. However, other important aspects of gender and dependent-care in the partnership remain unexplored. To this end, Research Objective Four relates to developing a profile of couples in business for gender differences. Research Objective Five examines whether couples in business with dependents at home (children and/or parents) experience and construct their business and lifestyles differently from couples without these responsibilities.

Research Gap Four – Different Findings in the Literature

The popular press predominantly celebrates the couple in business phenomenon. Academic literature, on the other hand, tends to address such issues as unequal gender roles, stress, and role spillover. At first glance, the popular press and academic literature have little in common. Which is right? Are women deluding themselves about the so called freedoms enabled in couple businesses as the academic literature suggests? Or do couple businesses enable better marital and business relationships as the popular literature suggests? Is the reality somewhere in-between? There is a gap between these two perspectives and in the meantime, couples, who read the popular press, and not the academic literature, may be ill-informed. No formal research objective for this research gap is provided, but this important area is highlighted as the gap between the academic and practitioner literature is problematic. Therefore, an additional aim of this thesis is to gain an understanding of why disparate information is available and what is the reality for the copreneurs involved. This discussion will be based on the findings from Research Objectives 1-5 and the literature review.

Summary of Literature Review Themes

Couples in business come under the greater research umbrella of the family business arena and share many similarities. Family business and couples in business both appear to operate with multiple, and often seemingly conflicting objectives, simultaneously trying to provide for financial and family well-being. They have also received limited recognition by governments even though they are theorised to contribute significantly to the social and economic well-being of their respective countries. The importance of the marital relationship has also been recognised with much research concluding satisfaction levels within the partnership has multiplier effects on other areas of the partners' and families' lives.

Much of the focus in the couple-based business area has been on a specific sample - the copreneurial model of business ownership. Copreneurship has been advocated as an egalitarian style of business ownership that supersedes the traditional 'Mom and Pop' model. However, research has found this ideal to be just a mouthpiece with the reality more likely to involve female partners taking a supporting role in the business, and experiencing an inequitable division of responsibilities and somewhat contentiously, an imbalanced provision of rewards.

Women in copreneurial relationships have been found to be the main providers of social capital to both the business and in the home. They make extensive adaptations to their lives to juggle family and business demands. Men appear to experience greater work-life balance and flexibility, as their spouse is the main manager of how these spheres interact and coincide.

Conflict and decision-making is highlighted as a prominent area for couples in business to navigate and manage. It was also recommended that couples formalise their business arrangement. However, research found that most couples in practice are not willing to apply this advice, preferring to express trust and confidence in each other. The literature revealed couples reluctantly admitting to fear that insistence on formalisation would damage the foundation of their relationship.

The contributions of the popular press and practitioner literature have also been explored. Findings of this source of literature were more positive than research with an empirical basis, and more likely to be of a prescriptive nature. The popular press findings emphasised equality was very much apparent in couple relationships and primarily, couples took a 'do what works' approach. There was an emphasis on the advantages of working with one's spouse, including factors such as having fun, laughter, understanding, increased respect, finances, focus, and self-esteem. However, a lack of time, stress and anxiety of managing the home and life interface was revealed. This was especially prevalent for females involved in the couple enterprises.

The research area of couples in business has limited progression with little to no theory or model development. There are also a number of research areas yet to be investigated. For example, profile demographics of New Zealand couples in business, the emotional ramifications of the relationship on the business, and whether gender or dependents affect the business. Chapter Three, which is next, discusses the methods by which this thesis aims to contribute to these knowledge gaps.

Visual Representation of Literature Review

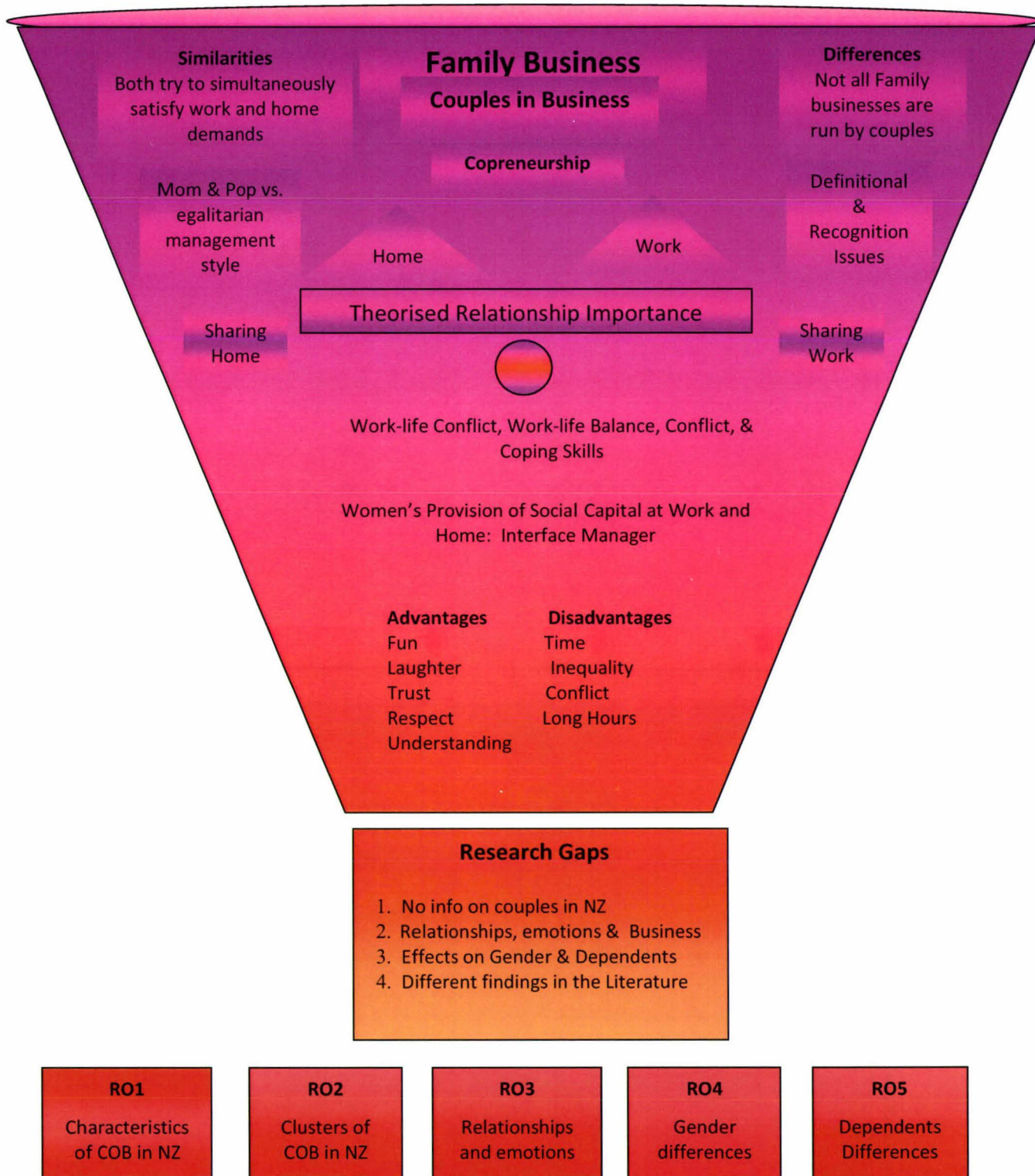
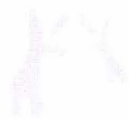
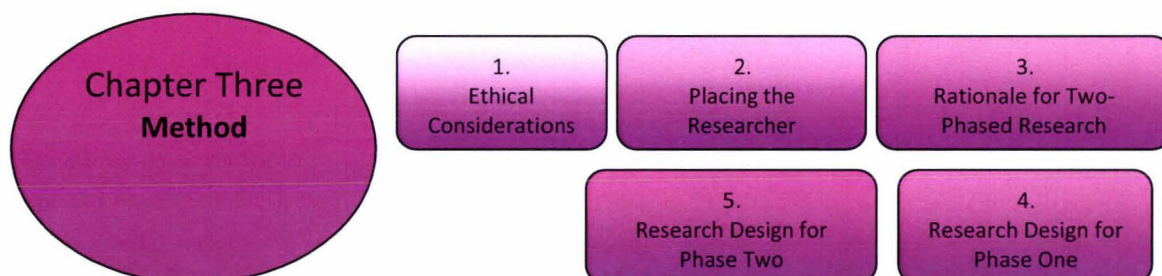


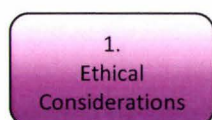
Figure 2. Visual Representation of Literature Review



CHAPTER THREE - METHOD



Chapter Three is in three parts. The first section presents how ethical considerations were managed for the research as a whole, places the researcher in the study, and provides rationale for the two-phased project. The second section of the chapter deals with the research design for Phase One: the Qualitative Exploratory Study. The third section of the chapter discusses the method used in Phase Two: the Quantitative Questionnaire.



Ethical Considerations

All research undertaken is in accordance with Massey University requirements for low risk applications under the jurisdiction of the Massey University Human Ethics Committee, and its Code of Ethical Conduct for Research, Teaching and Evaluations involving human participants. A low risk application was lodged and approved (see Appendix D). Ethical issues considered included respecting confidentiality, assuring anonymity, ensuring appropriate consent and appropriate access. The specifics of how the ethical issues were addressed can be read in Appendix D.

Placing the Researcher

Many paths led the researcher to study the topic of couples in business in New Zealand. The researcher's own social capital and upbringing is from a couple-based business perspective. The researcher's parents are a couple in business and the business was, and still is, an essential part of their family life. On reflection, this is probably why the researcher went into her first business at the age of 10. She mowed the neighbours' lawns on her Dad's ride-on-mower, using his gas, and kept all the proceeds. Never since has business been so easy or profitable! A decade later, again with help and support from her parents, the researcher seized the opportunity to venture into her second business. This business was a service and retail store based at New Zealand's busiest Airport. The researcher was totally immersed in this business for nearly 8 years. However, after that length of time, she started to think "surely this can't be all that there is to business. I am getting bored...so what is the next move?" These thoughts led the researcher to start an undergraduate degree in business studies so she could formalise experience she had gained. University not only formalised her understanding of small business but also was where the researcher met her husband. 'Hubby' quickly became a part of her business. In essence, they were developing their personal relationship at the same time as negotiating a business relationship. This enterprise was harvested a couple of years later. Since that time the couple have set up another similar enterprise based at their home and started another two small businesses.

The advantage of the researcher's background is that her social and business network contained many entrepreneurial couples that could be accessed for this study. It also meant that she had observed a couple in business over a long period, and had a working knowledge of some issues couples in business face. However, this knowledge had potential to be a double-edged sword. It also meant that there were likely to be preconceptions at play and that the researcher might not be an objective observer. The researcher soon realised that her own experience had potential to have an involuntary influence on interpretation of data and therefore

possibly create researcher bias. Self-awareness of this possibility, combined with supervisor contact, and ongoing exposure to as wide a range of authors as possible helped to diminish the potential for this.

3.
Rationale for Two-
Phased Research

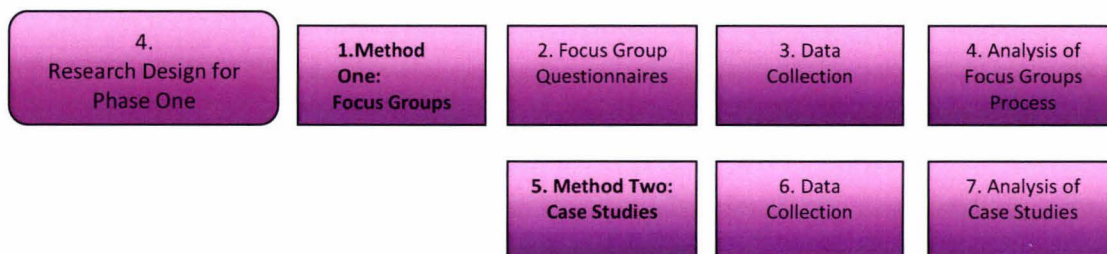
Rationale for Two-Phased Research

The purpose of using a two-stage research design allows the initial exploration to become a separate first stage with restricted objectives that clearly define the research questions and assist with the development of the research design (Cooper & Schindler, 2003; Page & Meyer, 2000). The rationale for this is based on Churchill's (1979) research paradigm, where qualitative data is used to define the domain of an issue being examined. This then feeds into the quantitative aspects of the research (Davis, 2005; Polonsky & Waller, 2005). Using a two-phased research design also helped to maximise the rigour of the study and assisted in terms of mitigating mono-method bias concerns (O'Driscoll, Taylor, & Kalliath, 2003).

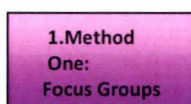
The purpose of exploratory research is threefold: it formulates a clear statement of a problem to be assessed, it screens alternative ideas, and helps discover new insights into an issue (Marschan-Piekkari & Welsh, 2004). The Phase One exploratory study compares findings to the extant literature, which assists to develop a clear understanding of the problem, and, therefore, enables the researcher to assess the situation, screen the alternatives, and discover new ideas. By gaining thematic insight in Phase One, Phase Two can explore key themes in greater depth by custom-tailoring the survey to specifically address these areas of interest.

The central themes identified in Phase One of this research supported the subsequent formulation of the quantitative instrument used in Phase Two of the research project.

Research Design for Phase One: Qualitative Exploratory Study



Phase One of the research project sought information from Focus Groups, and used Case Studies. Having two sources of information in the exploratory study further helped assuage possible concerns of mono-method bias (O'Driscoll, Taylor, & Kalliath, 2003). The exploratory study aimed to uncover key themes prevalent in copreneurial couples in New Zealand.



Method One: Focus Groups

Focus Groups are an excellent starting point for research into a specific area, as the technique helps to expose and clarify concepts of interest to the researcher (Bouma, 2001; Cooper & Schindler, 2003; Malhotra, 2004). The discussion that takes place in a Focus Group can also provoke an exchange of views that are less likely to surface during a one-to-one interview (Coolican, 1999). These emergent themes and concepts can then be used to inform the development of a questionnaire for later research (Polonsky & Waller, 2005; Tashakkori & Teddle, 2003). Birley and Moreland (1998) and Cooper and Schindler (2003) recommend that Focus Group participants should be reasonably knowledgeable and interested in the topic under discussion. This is based on the rationale that homogeneity within Focus Groups tends to give rise to more intense discussion and open interaction.

The researcher was guided by methodological advice provided in the literature, so no anticipatory statements were made in regard to subject matter to Focus Group participants (Jackson, 2006; Page & Meyer, 2000). The literature review process identified issues likely to be raised by participants. However, these issues were not introduced into the conversational process, which was itself driven by the interests and concerns of the participants rather than the views of the researcher. This was done to ensure that information gained from this process was not influenced by research supposition and bias. Techniques to facilitate open discussion included asking open-ended questions, using statements that drew the members back to the focus of the study, and asking clarification seeking questions when required. This was in response to the recommendations of Tashakkori and Teddle (2003), and Polonsky and Waller (2005).

Silverman (2001) highlighted that complete recall of discussion during a Focus Group is not likely unless an audio recording is made. Use of audio files in research has clear advantages over other kinds of qualitative data. Some of these include the durability of audio files and the ability to refine the resulting transcripts. Tapes also preserve the exact sequence of discussion and allow for in-depth analysis at a later stage. Therefore, the study utilised audio recording of the Focus Groups (with informed consent from the participants). The resultant tapes were transcribed.

For this thesis, Focus Group sessions were arranged at the convenience of the participants. Two group sessions were run with six participants in each (three couples), all in business with their spouse.

Method One: Focus Group Questionnaires

The Focus Group process was supported by a questionnaire, completed by each participant at the end of the group discussion. This is in line with Cooper and Schindler's (2003) stance that it is appropriate to administer a questionnaire to gather additional information from Focus Groups. This questionnaire was based on

the guidelines of Sommer and Sommer (1980). It was also used as a means to mitigate some of the disadvantages associated with using focus groups (Malhotra, 2004). A main disadvantage of Focus Groups is that they can create chaotic information. As the questionnaire was structured, this helped organise the information collected at Focus Group meetings.

A second disadvantage of Focus Groups is when participants know each other. This could limit their desire to be candid in their responses. For example, husband and wife couples may protect themselves (and each other), by moderating their feelings to keep the marital peace. Ensuring individual participants completed the private questionnaire after the Focus Groups gave them an opportunity to divulge further information about the dynamics of their work and private relationships with their spouses, without any pressure. It also gave respondents the opportunity to include any relevant aspects not addressed in the Focus Group and to include any closing thoughts (Polonsky & Waller, 2005). Appendix A presents a copy of the Focus Group questionnaire.

3. Data
Collection

Data Collection Procedures for Method One

Gaining access to Focus Group participants

Focus group participants were drawn from a potential pool of couples in business nominations, and were drawn from the researcher's wider network. They were screened for; geographic proximity (not more than 2 hours travelling from Massey, Auckland Campus), willingness to participate, ability to make time for the interview, and likelihood to be interesting and information rich cases.

Focus Group A: Conducted at Scott's Landing, Warkworth

Couple A: Based north of Warkworth, Mid-fifties, experienced entrepreneurs, multiple international businesses, multiple industries including, Dairy, Airline, Cleaning products, Food processing, and Property development.

Couple B: Share time between Warkworth and Timaru, Early fifties and late fifties, experienced entrepreneurs, multiple regional businesses, concentrated on one industry, Property development.

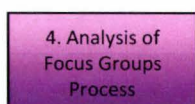
Couple C: Based in Omaru, Early fifties, experienced entrepreneurs, multiple regional businesses, multiple industries including, Funeral services, Retail, and Tourism.

Focus Group B: Conducted at Ponsonby, Auckland

Couple A: Share time between Kaitaia and Central Auckland, Early and mid sixties, experienced entrepreneurs, multiple local businesses, concentrated on two industries, Food retailing and Grocery.

Couple B: Based in West Auckland, thirties and early forties, first time entrepreneurs, one localised business, concentrated on one industry, Grocery.

Couple C: Based in West Auckland, Early thirties, first time entrepreneurs, two localised businesses, concentrated on one industry, Food retailing.



Analysis of Method One

The transcripts and questionnaires were analysed using thematic analysis. Thematic content analysis is a technique that scans the text for recurrent themes and concepts (Page & Meyer, 2000). Glaser and Strauss (1967) suggested that a good pragmatic approach for the first stages of exploratory research is to use an informal approach to content analysis, so that critical issues, key themes, concepts, and key variables for research are discerned early. This way economy in the research model can be created, giving the ensuing framework and explanations simplicity which keeps the number of factors to investigate manageable (Sekaran, 2000). This approach provided the researcher with a qualitative picture of respondents' concerns, ideas, attitudes, and feelings, as suggested by Aronson (1994) and Cooper and Schindler (2003).

Method Two: Case Studies

The central themes that emerged from the Focus Group process on committed couples in business were further explored in three in-depth Case Studies (one per couple). Each Case Study focused on a couple in business with information drawn from separate interviews with each spouse, an interview with them both, and interviews with key family members and friends. The resultant scripts were then compared with information from the respondent's spouse and family members and then developed into short narrative accounts. See Appendix B for the three Case Study narratives.

The greatest concern about the use of Case Studies is their lack of rigour and the issue that their uniqueness gives them a weakness in generalisability (Yin, 2003). However, as Yin argues although Case Studies have no ability to enumerate frequencies (i.e., statistical generalisation) they are more than capable of expanding and generalising theories (i.e., analytic generalisation). In essence, Case Studies are appropriate for exploratory studies and for asking 'how and why' questions and to reveal themes suitable for later quantitative study (Bromley, 1986; Rowley, 2002). This is especially true in cases where the existing theory is fragmented, contradictory, or inadequate (Eisenhardt, 1989; Perry, 1998), as is the case in this research project.

The concerns about rigour mentioned above can be mitigated by comparing information from different sources. For instance, comparing the person in the interview with close relatives' accounts or documentary sources such as diaries and relevant court reports (Coolican, 1999). This was achieved in this research by gaining information from the respondents' spouse, as well as key family members and friends in formal observations and conversations. This gained a 360 degree view of the respondents and enabled a fuller research picture.

Another issue when conducting Case Studies is the potential for loss of objectivity. The interviewer is in close contact with subjects and encounters the often intimate nature of the content matter and therefore can become emotionally involved with the participants. There is also another potential loss of objectivity when the interviewer is condensing the interview material and selecting content for the final report, as the reader cannot ascertain what kind of information the researcher, for varying reasons, did not include. By undertaking a Case Study Protocol and ongoing exposure to Case Study research design literature, these concerns are assuaged (see the Case Studies Protocol undertaken later in this chapter and in Appendix B).



6. Data
Collection

Data Collection Procedures for Method Two

Gaining Access to Interviewees

Interview subjects were drawn from a potential pool of couples in business nominations. They came from the researcher's pool of contacts. Participants were screened for; geographic proximity (not more than 4 hours travelling from Massey, Auckland Campus), willingness to participate, ability to make time for the interview, likelihood to be interesting, varied, and information rich cases. Considerable effort was taken to ensure that the couples' experiences and business history were diverse, especially Couple C who have provided a counter case to the positive experiences often discussed by case study literature discussed in Chapter Two.

Couple A: Researcher travelled to participant's home near Warkworth.

Couple B: Researcher met subjects in a coffee shop in Glenfield, North Shore City.

Couple C: Researcher travelled to mutual contact's home in South Auckland, Auckland.

Follow up to Case Studies Interviews

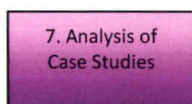
Appreciation was voiced through a thank you letter. The researcher phoned participants when further clarification was needed.

Pilot Case Study

The first interview, Couple A: from Warkworth, formed the pilot Case Study. The process was monitored for flow, process and content. Feedback was reviewed so improvements were developed and implemented for the other interviews.

Case Study Research Areas

As mentioned briefly before, the Case Study research area was based on key themes uncovered in the Focus Groups. See Appendix B for a copy of the interview questions.



Analysis of Method Two

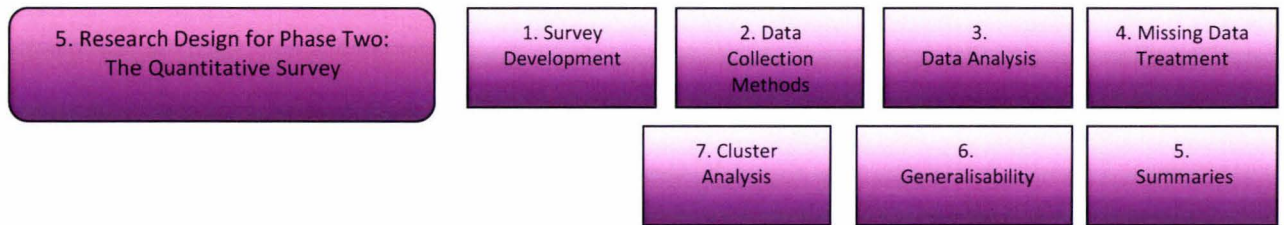
The interview transcripts from the Case Studies were analysed using thematic analysis, as recommended by Yin (2003). In particular, he recommended that Case Study analysis should follow the general analytic strategy of defining priorities for what to analyse and why. The three general strategies for this include relying on theoretical propositions, considering rival explanations, and developing a case description.

The narratives ¹ were then put through a pattern matching Case Study analysis called explanation building. The gradual building of an explanation is similar to the process of refining a set of ideas (Yin, 2003). This approach fits well with the nature of the study as it is not simply an analysis of each individual case but also results in a cross-case analysis. Key themes are organized Tables used in the pattern building process are presented in Appendix B.

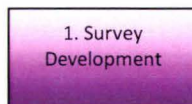
As the themes that emerged from the two qualitative methods (the thematic analysis of the Focus Groups and the pattern-building conducted on the Case Studies), were for the purposes of this study homogeneous, results are discussed together in Chapter Four. Another reason for discussing results together in Chapter Four is to avoid replication of discussion results and to assist the reader to understand this thesis. Results from Phase One fed into the survey design discussed next in this chapter. See pages 138-140 for a brief summary of the emergent themes from Phase One that fed into the development of the Phase Two instrument and the next section for a brief explanation on how these themes drove the focus of the questionnaire.

1

Research Design for Phase Two: Quantitative Survey



Formulation of the quantitative instruments used in Phase Two of the research project was founded, in part, by the central themes identified in Phase One of the research. To reiterate, the rationale for this is based on Churchill's (1979) research paradigm, where qualitative data is used to define the domain of an issue being examined. This then feeds into the quantitative aspects of the research (Davis, 2005; Polonsky & Waller, 2005).



Survey Development

Using the four categories of interest derived from the literature review and exploratory phase, the survey was constructed into four main parts: personal, business, business with partner, and partner at home. Measures and Items that related to the emergent themes were sourced from existing literature or developed for the present study. The survey in its entirety is presented in Appendix C. Pre-testing of the questionnaire was undertaken to ensure that no unreasonable demands were made of the respondents, and to ensure there were clear and explicit instructions for the participants to follow. This was based on recommendations for survey development by Salkind (1997), Zikmund (1997), and Davis (2005).

Demographic Information – Personal characteristics

The aim of the study was to explore information about couples in business in New Zealand. In order to build a meaningful profile, questions of a demographic

nature were asked in the 'personal profile' (details of scaling and wording of measures are available in Appendix C).

Demographic Information - Business Characteristics

The subheading of 'business profile' used in the survey included questions requesting information related to business demographics. For example, how the business was established, the industry it operated in, and what type of business ownership style they adopted.

Sharing the Work Domain with the Life Partner

The subheading used for this section was the 'being in business with your partner profile'. It asked for information pertinent to the couples' decisions centred on their business. This included areas of interest such as the motivations for going into business, which partner wanted the business, the physical logistics of working together, and what couples saw as advantages and disadvantages of working together.

Sharing the Home Domain with the Work Partner

The subheading used in the survey, 'being at home with your partner profile', focused on asking questions that highlighted the personal nature of the spousal relationship. This section asked for information about the length of their relationship, how household work/chores were divided, and what advice they would give to other couples thinking about going into business together.

Psychological Measures

Psychological measures were used to indicate levels of satisfaction and tension throughout the study. This included satisfaction in areas such as the job, income,

life in general, and the marital relationship. Table 1 (on the next page) displays the psychological measures used in the survey. It outlines the source study and the obtained alpha coefficient. The number of items included in the measure is given and the scale and wording of scale anchors used. Where available, information is also presented on other studies that have used a given measure, and the associated alpha coefficient.

Table 1
Source Cronbach's Alpha on Variables used in Survey

Measure	Source Study	Alpha	N (items)	Scale & wording	Other Studies who have used measure	Other Alpha
Job Satisfaction	Ducharme & Martin (2000)	.78	4	1-3 No - yes	n/a	n/a
Income Satisfaction	Karofsky, Millen, Yilmaz, Smyrnios, Tanewski, & Romano (2001)	.83	7	1-7 Totally Disagree - Totally Agree	n/a	n/a
Business Commitment	Amatea, Cross, Clark, & Bobby (1986).	.83	5	1-5 Strongly Disagree - Strongly Agree	n/a	n/a
Life Satisfaction	Judge, Boudreau, & Bretz (1994)	.87	5	1-7 Strongly Disagree - Strongly Agree	Lent, Singley, Sheu, Gainor, Bremmer, Treistman & Ades (2005)	.92
Relationship Satisfaction (agreement)	Spanier (1976)	.86	15	1-6 Always Disagree - Always Agree	DeLongis, Capreol, Holtzman, O'Brien & Campbell (2004)	.91
Relationship Satisfaction (conflict)	Spanier (1976)	.86	7	1-6 All of the time - Never	DeLongis, Capreol, Holtzman, O'Brien & Campbell (2004)	.91
Relationship Satisfaction (events - pos)	Spanier (1976)	.86	4	1-6 Never - More often than daily	DeLongis, Capreol, Holtzman, O'Brien & Campbell (2004)	.91
Relationship Satisfaction (Total)	Spanier (1976)	.86	3			
Business Effects	Frone, Russell, & Cooper (1992).	.82	4	1-7 Very Negative effect -Very Positive effect	Karofsky, Millen, Yilmaz, Smyrnios, Tanewski, & Romano (2001)	.80
Business Rewards	Amatea, Cross, Clark & Bobby (1986)	.86	5		n/a	n/a

Note: Alpha in this case refers to Cronbach's alpha as an estimate of internal consistency reliability.

Indices

Business tension index

Business tension was indicated on a six-item measure that focused on whether certain identified issues created tension. The measure was devised and used by Danes and Olson (2003) and returns a cumulative tension score that range from 6-30.

Household chores index

The household chores index was used to identify who was responsible for common household chores. This involved using a 12-item chore list measure with a 6-point category. It evaluates both the spouse's and respondent's domain of chores and provides options for paid domestic help and dependent's assistance with chores. This index was adapted from measures that were used by Biernat and Wortman (1991) and Bryson, et al. (1976).

Pre-test

The questionnaire was pre-tested with the same participants from the initial exploratory study and then adjusted accordingly. Respondents were asked to note the length of time it took to complete the survey and to note which questions were unclear or ambiguous. Several changes were made based on the feedback received. Adjustments were made to the length, ordering, reworking, and layout of the survey. Note that certain scales were removed here. The scales that were retained were preserved in their original form. This follows the guidelines of Spicer (2005) and Domingo, Tsukiji and Watanabe, (1997) regarding parsimony, reducing multicollinearity and survey intuitiveness. The pre-test ascertained that participants did not respond when asked about their exact income, so this question was developed into an ordinal item. It also showed that the respondents had an unfavourable response to the apparent size and workload that the questionnaire presented. The survey layout was remodelled under the further guidance from

Peterson (2000) and, in particular, Macky's (2002) questionnaire 'Kiwi Experiences at Work 2002 Survey'.

Data Collection Methods

Sample

A multifaceted approach to the sampling was adopted in the current study. Sample members were purposively selected based on extant theory. Both Polonsky and Waller (2005) and Cavana, Delahaye, and Sekaran (2001) explain cluster sampling as when researchers seek out respondents likely to be part of the target population. They are, therefore, in the best position to provide the information required. Cases chosen are those most likely to be information-rich and suitable for in-depth study (Kemper & Sampath, 2000; Stringfield & Teddlie, 2003).

The first point of reference for this process was a Google search on the New Zealand internet with the key words “husband and wife business”, and “couple in business”. This search covered websites, white pages, yellow pages, and local area phone book listings. It also determined franchise operations with a high number of couples in business with their partners, and clusters of organisations advertising together with a high likelihood of couples in business with their partners. Examples include: Paper Plus, Toyworld, Pegasus Rental Cars, Bed Post, home-based business websites, home-stays and accommodation, tourism sites, and charter organisations.

Once likely candidates were identified, the researcher approached them via email or phone. This was done according to Page and Meyer’s (2000) pre-notification advice for good response rates. Once consent was given, the researcher sent surveys out by post. A covering letter was included – see Appendix C. Respondents identified by this method were then asked to identify other likely candidates who might be willing to participate.

Organisations that had affiliations with likely respondents were also asked to provide assistance in reaching the targeted sample. Several of the organisations that were approached consented to writing a small blurb, email, or article included

in their regular communication to members, to inform them of the study. Members who were interested and met the criteria were then asked to contact the researcher. Organisations that offered such support included Business New Zealand, who also introduced the researcher to the Wellington Chamber of Commerce (WCC). The WCC then assisted reaching the target population by inserting a blurb in their regular e-newsletter. The Dairy Exporter also ran a small piece in their publication outlining the research programme. This approach was based on the rationale that using New Zealand small business websites and their own email or membership contacts had a good potential to reach a high number of participants. Contact was also initiated through organised formal community organisations. Only one group of this nature, the Freemasons, confirmed their support by informing members of the study in their regular lodge e-newsletter.

The last portion of the sample was gathered by attending a Small Business expo. Potential participants that were approached included both stallholders and expo attendees. This approach is reminiscent of a cluster sample (Jackson, 2006). If participants were willing to proceed, their contact details were obtained. The researcher then posted questionnaires to them later that day. This approach was chosen as most of the respondents would not have been willing to take time out of the show to fill out a questionnaire.

While the researcher acknowledges this approach could create some consequences for confidence in the classical realm of generalisability (Malhotra, Hall, Shaw, & Oppenheim, 2002; Runyon & Haber, 1968), this sampling method was taken for the following reasons. First, using multiple methods of sampling increased the likelihood that a diverse range of participants would be reached. Second, it helped to mitigate concerns that “New Zealand businesses and management are surveyed out” (Statistics New Zealand, 2004), which results in poor response rates to questionnaires. The approach taken in the present study generated a greater likelihood of commitment to completing the survey, as possible respondents were introduced through mutual or personal contacts. Third, because entrepreneurial

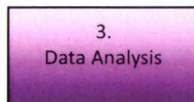
couples in New Zealand have an undefined population (Massey & Lewis, 2004), random sampling was not possible as a sampling frame could not be established (Morris, 1993; Spicer, 2005). Fourth, using this method allowed data collection to progress within budget constraints, as only people who agreed to participate or who had been identified by respondents were posted questionnaires. Furthermore, the data collection stage was relatively fast as respondents were expecting a survey in the next day's post. Most participants completed and posted it back within a few days of receipt. Finally, in comparative evaluations of survey methods, the use of a mix of email contact and mail surveys rated well because it mitigated interviewer bias. The mix of email and mail has also been found to yield better quality data, as respondents can time their own time to answer the questionnaire (Donovan, Drasgow, & Probst, 2000; Malhotra, et al., 2002; Peterson, 2000; Polonsky & Waller, 2005).

Participants qualified for the study if they met the criteria of being involved in a couple-based business within New Zealand, and gave their informed consent. Couples gave consent to participate on the understanding that both partners were required to fill out a questionnaire separately from one another. This was requested for two reasons. First, to help ensure the instruments were not related samples, and second, because there are conceptual reasons for performing separate analyses of husbands and wives. Several researchers in couple-based research have hypothesised that couples should be questioned separately regarding a variety of issues and researchers should not assume consistency between spouses across issues (Godwin & Scanzoni, 1989; Ponthieu & Caudill, 1993).

Desired Response Rate

Response rates can lie anywhere between 15% and 35% (see Salkind, 1997; Tull & Hawkins, 1990). This differs somewhat from Page and Meyer's (2000) assertion that, taking pre-notification into account, the researcher can expect a response rate of around 50%. This research had a target sample of 120 completed questionnaires.


This estimate was based on requirements of the data analysis techniques selected to analyse the data. As discussed later, the present study employed two multivariate techniques, namely cluster analysis (CA) and discriminant analysis (DA). CA defines a number of multivariate techniques whose primary purpose is to group objects, based on the characteristics they possess (Hair, Anderson, Tatham, & Black, 1998). The approach has no set guidelines for minimum sample size. However, DA techniques do require a reasonable sample size to function. Sample size recommendations for DA suggest 20 cases for each independent variable used (Spicer, 2005). This generated an estimate that 300 contacts would have to be established.



Data Analysis

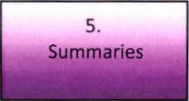
The first phase involved a raw data analysis. This preliminary analysis took place on receipt of the completed surveys and while preparing to code the data into SPSS (version 12.0.1). Raw data analysis was used to detect initial trends and patterns that emerged from the data. For example, looking at additional written comments, tone of respondents and instrumental difficulties which coding would not necessarily highlight. This first phase of analysis culminated in the data being coded.

The second phase of analysis examined the data using SPSS. This allowed identification, exploration and display of a number of statistical indicators. These included, summaries of the data, including frequencies, and identification of relationships present to guide inferences about the similarities and/or differences present in the data. Cluster profiles were also plotted (Coakes & Steed, 2001).

4. Missing Data Treatment

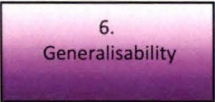
Missing Data Treatment

Missing data of less than 5% of the total possible dataset was imputed using the missing value analysis procedure expectation maximisation (EM). EM is found to be effective at reproducing the original variance structure of data sets (Gold & Bentler, 2000).

5. Summaries

Summaries

In order to build a profile of characteristics of entrepreneurial couples in New Zealand, much of the primary analysis focused on building a profile of New Zealand couples in business. As Page and Meyer's (2000) and Polonsky and Waller's (2005) guidelines recommended, the demographic information was assessed through a combination of scale, nominal and ordinal measures, plus descriptive statistics. Where analyses revealed relatively high standard deviations, histograms were plotted to allow a visual display of the distribution of the data. While perusal of histograms did not indicate cause for concern regarding distributions, further tests to determine suitability of utilising parametric or non-parametric tests were conducted later in the analysis.

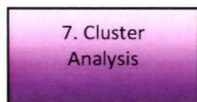
6. Generalisability

Generalisability

Spicer (2005) suggests that there is a temptation to treat probability samples as the gold standard, and to condemn non-probability samples. However, this seems to be at odds with the notion that most samples in the behavioural and social sciences, the present study included, are non-probability samples. Spicer states that the most important point is to reflect on the association between research questions and sampling strategies. The objective of much behavioural and social

research is to discover whether a phenomenon occurs at all, and if so, the nature of its causes and consequences, and generally how it works, as is the focus of this study. That said, Spicer (2005) did advise that the ability to generalise results to a wider population with precision is reduced when a non-probability sample is used. However, this does not imply that the ability to do so has been lost, or the findings of the study have been invalidated, but rather, that limits are established on how far chance can be eliminated as a source of untrustworthiness.

Hair and Black (2001) observe that it is only on rare occasions that the researcher can obtain a census of the population to use in cluster analysis. Rather, a sample of cases is attained and clusters are extracted for possible effects in the sample. Further information about the representativeness of the sample is covered later in this chapter, under the third phase of cluster analysis – assumptions.



7. Cluster
Analysis

Cluster Analysis

CA is a technique that groups similar objects or people in order to produce a classification (Cooper & Schindler, 2003; Everitt, Landau, & Lesse, 2001). It is a way of understanding complex domains by allowing researchers to cluster elements into homogeneous and mutually exclusive groups, with low homogeneity between clusters (Drew & Bishop 2003; Hair & Black, 2000; Henry, Tolan, & Gorman-Smith, 2005; Sekaran, 2000).

Step One – Objective of cluster analysis

Psychological measures with an acceptable Cronbach's alpha drawn from relevant theory were used as clustering variables for this study. CA was used to first investigate similarities in the whole sample. Gender differences were then compared and contrasted. This process was repeated again with the sample divided on the basis of whether respondents had dependent responsibilities or not.

Although the researcher acknowledges that the data gathered had scope for many more explorations of other relationships (differences in geography, or income, or whether the business was home-based to mention three), practical considerations, such as parsimony, the results from the preceding stages of research, and thesis writing guidelines forced the focus of the analysis in this study.

Step Two – Research Design

Before the partitioning process of the clusters began, three topics needed to be addressed. These were outliers, object similarity measurement, and data standardisation. A preliminary screening for outliers was undertaken. Any outliers found in screening were carefully analysed. This process was undertaken with caution, as deleting observations from the sample may distort the structure of the data. This study identified possible outliers by displaying summary data in SPSS. Two possible outliers were due to coding error, and one outlier was deleted.

Metric data was used so that both correlational and distance measure techniques were suitable. A comparison of techniques was undertaken before deciding to employ distance measures analysis. Squared Euclidean distance is the recommended measure for the Ward's method of clustering and has the advantage of fast computations. It also provides a vehicle to circumnavigate multicollinearity concerns, as touched on in greater depth later in this chapter (Everitt, et al., 2001; Hair & Black, 2000). As such, this measure was employed for the study.

An issue with CA is that non-standardised data causes inconsistencies between cluster solutions (Hair & Black, 2000). The ordering of similarities can change markedly with only a change in the scaling of the variables. To circumvent this problem the course of action described in Hair and Black (2000) was followed. Standardisation was undertaken by converting each variable to a normalised distance function. It was decided to then transform the data to *T* scores when displaying data in graphs, to ease the interpretation of graphical displays. This does

not make any difference to the standardised values used in the analysis other than to change their scale (Hair & Black, 2000).

Step Three – Assumptions

Sample Representativeness

As mentioned previously in this chapter, effort was taken in the research design, to ensure that a good breadth was achieved in the sample. This was achieved via the multi-faceted sample and multi-layered approach to data collection.

Multicollinearity

To allay concerns about multicollinearity, the researcher examined the variables used in CA for intercorrelation. Multicollinearity was assessed with Pearson's correlation in a proximity matrix (see Spicer, 2005, p. 23). While the majority of variables gave no major cause for concern, the proximity matrix determined that there was potential for multicollinearity between the total relationship satisfaction construct and the three sub-constructs of relationship satisfaction. As such, it was decided that the total relationship satisfaction construct (TRSC) would not be used in conjunction with its three sub-constructs in the project. The three sub-constructs would still be included in some analyses as they provide a greater illumination of the intricacies of the relationships of the couples studied. However, when the requirements of statistical tests for meaningful analysis needed to be met, the TRSC would be inserted in their place. Note, as mentioned previously, the Mahalanobis distance measure (squared Euclidean distance) also compensates for some degree of multicollinearity (Hair, et al., 1998).

Step Four – Derivations of Clusters and Assessment of Overall Fit

Clustering Algorithms

The most commonly used algorithms can be arranged into two general techniques, hierarchical and non-hierarchical procedures (Hair, et al., 1998). An analysis of which method to use was guided by the research problem and design. It was discussed earlier in the chapter that the squared Euclidean distance measure is an appropriate companion for many hierarchical clustering techniques (Everitt, et al., 2001; Hair & Black, 2000). This led to an investigation of hierarchical clustering techniques and, in particular, Centroid and Ward's method as recommended by Hair, et al. (1998). Ward's method provides a stronger platform for cluster profiling and using DA in subsequent validation (Hair & Black, 2000). Therefore, it was determined that Ward's method better fitted the philosophy of the study.

Deciding on the number of clusters to be formed

One of the more delicate issues in CA is when to determine the final number of clusters to be formed (Hair et al., 1998). This decision should be guided by the need for simplicity, economy, practical concerns of the study, and parsimony (Hair & Black, 2000). Part of the difficulty in this regard is that there is no standard procedure but, rather, the researcher needs to be guided by the many criteria and guidelines available in related theory. Strategies outlined by Everitt, et al. (2001) and Hair, et al. (1998) provided guidance for this study. They suggested examining the measures of similarity found in the output data from SPSS. Agglomeration coefficients guided the final number of clusters retained for analysis. This was also supported by visually plotting the coefficients and was verified by producing a dendrogram of the cluster solution for visual examination. After this process, the cluster solutions were checked for those with only a small number of observations. Decisions as to whether to exclude cases from the solution were guided by whether the cases were identified as outliers, or a valid structural component in the sample. Once completed, the analysis was re-run with the solution number stipulated to

allow for further analysis of the cluster solution, by matching cases to cluster membership.

Step Five – Interpretation of Clusters

The interpretation stage involved examining each cluster to determine labels that provided a meaningful description. This was achieved by looking at the mean scores for the original variables. The means of the variables for each cluster were plotted on a line graph to provide a visual display (available in the results section). While examination of the profiles allows for a rich description of each cluster, it is not the only objective. It also provides a vehicle for assessing the correspondence of the derived clusters to any applicable theory or practical scenario (Hair, et al., 1998).

Step Six – Validation and Profile of the Clusters

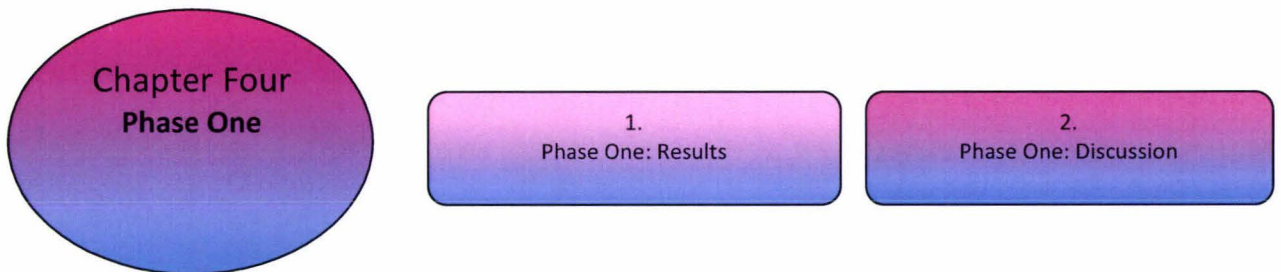
The clustering process was conducted twice for the cluster solutions for demographic variables, gender, and dependent responsibilities. Profiling entails describing the characteristics of each cluster so any differences become apparent (Hair & Black, 2000). In other words, profiling focuses on characteristics of the clusters after they have been identified, not on what directly determines the clusters. The key emphasis is on the characteristics that differ significantly across the clusters and those that could predict membership in a particular cluster (Hair & Black, 2000). The researcher compared score profiles for the clusters. The categorical dependent variables were the previously identified clusters, while the independent variables are drawn from the demographics and psychological measures not used for derivation of cluster solutions.

Following this, DA was utilised to validate cluster solutions and to find predictors that best classified subjects. DA's most common use is to classify persons or objects into various groups (Cooper & Schindler, 2003). Therefore, DA was a logical

companion to the CA used in this study. Supplementary non-parametric tests were used to further verify results of the preceding parametric analysis.

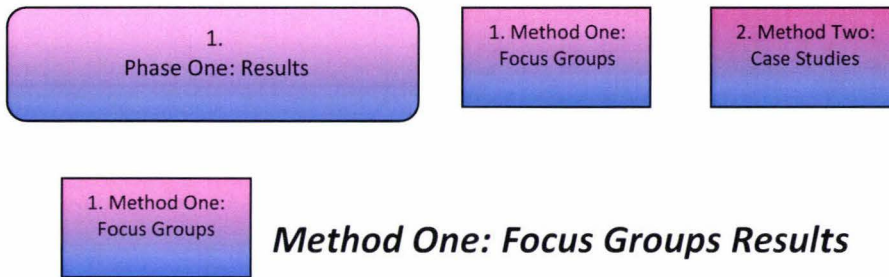
Having explained the methods of each of the two phases of this study, the following two chapters focus on providing the results and resulting discussion of each phase.

CHAPTER FOUR – PHASE ONE: QUALITATIVE EXPLORATORY STUDY



Chapter Four is divided into two parts. The first section reports the results of Phase One: The Qualitative Exploratory Study from the two methods used (Focus Group process and Case Studies). As mentioned in Chapter Three, the Focus Groups were driven by the interests and concerns of the participants. The key themes uncovered in this method determined the focus of the Case Studies, which were a more in-depth look at the couples in business lifestyle. Because of the homogenous nature of the themes that emerged from the findings of the two methods, the results section of this chapter is most concerned with the major themes. Further details of the two methods can be accessed in their respective appendices (Appendix A: Focus Groups and Appendix B: Case Studies). The second section of Chapter Four presents an amalgamated discussion of the exploratory study with a view to the existent literature.

Phase One: Results



The two Focus Groups and the supporting questions uncovered and have been organised into the following five themes:

- Key finding: The Relationship
- Personal Characteristics
- Business Characteristics
- Sharing the Work Domain with the Home Partner
- Sharing the Home Domain with the Work Partner

Key Finding: The Relationship

How strong is your relationship

Participants stated that they would not be in business with their spouse if they did not have a solid personal relationship. The relationship was considered the overriding factor in the business. One participant in Focus Group A commented:

Marriage is the platform on which our business sits, without the marriage there would be not a business. Furthermore, most businesses would not survive a fragile relationship. The relationship is the most important thing...if everything is okay there then we can deal with anything else that comes up.

Relationship skills and tools

Couples reported the following relationship characteristics made the relationship easier to manage: Strong friendship, trust, and an united long-term view. The participants also conveyed the following skills to be important to the success of their relationship: Love, respect, support, humour, transparency, openness, listening, and continuous communication. These skills helped to navigate the long hours, the feeling of always having work to complete, and the occasional disagreement. These skills also enabled the team aspect of their lives, where they “faced the world together”.

Personal Characteristics

Focus Group A was quite homogeneous in their characteristics. The women participants were between late forties to mid fifties in age, while the male participants were all in their fifties. All respondents made a verbal point of selecting ‘New Zealander’ for their ethnicity and did not want to be labelled as ‘Pakeha’ or ‘European’. All three couples were in the consolidating phase of their financial lives, and enjoying the financial rewards that their current and previous business ventures had brought them. While all participants were married couples, the length of the relationships differed. One couple were approaching their 10th wedding anniversary and 8th anniversary for being in business together. The other two couples had been married for over 30 years, with their respective business relationships with their spouse in the late teens and early twenties.

Focus Group B also displayed some similarities but was far more heterogeneous in its makeup. Women participants’ ages ranged from late 20’s to early 60’s, while their spouses ages ranged from late 30’s to early 60’s. Again, all participants made a verbal point of saying they were first and foremost, ‘New Zealanders’ but also expressed that there was Maori heritage as well as ‘Pakeha’. The participants were in different stages of their lives. The senior couple in the group were in the final stages of selling their business so they could enjoy both the financial and lifestyle

rewards of their endeavours. The couple in their late thirties and early forties had just invested in a very big business and were sacrificing any unnecessary expenditure to ensure they could manage the transition, although this excluded selling the house. The youngest participants had taken out a bank loan to finance their new business venture. This investment was at the short-term opportunity cost of buying their own home. Two out of the three couples were married. One couple were approaching their 40th wedding anniversary and 35th in business together anniversary while the other couple were approaching their 10th anniversary and third year in business together. The couple who weren't married were in the first year of their relationship and business partnership.

Business Characteristics

The business themes covered several different areas. Couples were eager to share the benefit of their experiences and interested to hear of others in the Focus Groups. Areas talked about by the participants included challenges, success, motivation, roles, and experiences in general.

Marriage more important than business success

Challenges the couples faced were unearthed amongst much laughter and teasing. The females appeared to use humour more often while describing the issues they faced in business, especially if it was related to their partner's behaviour. The first challenge to emerge for the couples was to "stay married". As mentioned above, the partnership was considered the vital link that had to be maintained before everything else. Whether the business was successful or not was secondary. That said, a very high proportion of participants reported that business success was one of their goals and a personal challenge. Strategies to ensure success included: "ensuring a high level of customer satisfaction", "always striving for continuous improvement", "working hard" and having a "we can do it attitude", "sharing and supporting each other through the high and lows" was also reported as being important. All participants stated it was important that both partners were

committed to the business, otherwise resentment of the hard work and often long hours would destabilise the union.

Business industry diverse but gender roles within business not

Although the business industries of the participants were vastly different, including bookshops, funeral parlours, engineering, earth-moving, property development, the grocery trade, and food retailing, the experiences among genders were remarkably similar. Most female partners had administration and/or management experience prior to going into business with their spouse, and this was their area of responsibility in the current ventures. The businesses were established in the industry of the respective male partner's expertise with one exception. Finally, one or both partners of all couples had parents or family who had been in business while they were growing up.

Participants' Motivation

Participant's motivation was aligned with their rationale to be successful. The participants that were members of the baby boomer generation expressed concern that the "government would not be able to provide for them when they retired so we (they) went into business to make sure we (they) would have enough to retire on"(Focus Group A Respondent).

Sharing the Work Domain with the Home Partner

Sharing the work domain themes consists of issues that couples reported as important to make the business work. Couples discussed personal conflict, the need for boundaries, the enabling effect of technology, and advantages and disadvantages of the couple-based business.

No personal conflict at work

A key area of professionalism and making the lifestyle work meant that couples limited or avoided personal conflict at work: Both Focus Group discussions brought up avoiding personal conflict while at work. Focus Group B mentioned: "Conflict undermines the culture of the workplace and sends the wrong message to the staff and customers". Focus Group A reinforced this by saying: "Don't sweat the small stuff", and "learn to let some things go".

Boundaries and roles are needed

Conflict was also minimised through couples setting boundaries at work. While the couples identified many areas where they both contributed, (namely, new business development, and overall strategy), the business operated smoothest when couples trusted each other to conduct their respective roles. This included setting down a chain of command for staff and customers. In all but one case, the male appeared to have the final authority. Interestingly enough, the final authority was likened to the principal's office at school: "Staff and customers are hesitant to take things this far and endeavoured to resolve issues before having to talk to the big boss"(Respondent from Focus Group B). Couples expressed amusement when applying what they themselves colloquially called the "good cop/bad cop" routine, but said it worked well for them. Other boundaries that couples tried to enforce at work was not to criticise each other. Rather, if there was a problem at work address the issue and not take exception with each other. This technique was important to develop, as couples expressed having anxiety before entering the business about how they would deal with criticism from their spouse, and whether working together would test and strain the personal relationship.

Females with one exception had the same roles and responsibilities in the business. They carried out the bookwork and administration tasks. The rationale for this was mixed. Women with children said it was easier to be involved in this

side of the business as the roles offered flexibility so they could work in with and around the children's activities. Other female participants, reported that it was something the husband either couldn't and didn't want to do. Therefore it made sense for them to be responsible for this area.

Technology makes work and home easier

Couples viewed technology as a great enabler that helped to facilitate the continuous communication needed to manage their professional and personal lives. They stated technology gave them flexibility and freedom. For example, one couple that had been in business before the advent of mobile technology recounted their earlier experience of business.

Someone had to be at the office to answer the phones at all times. This meant the kids could only have one parent at sports or school events. We couldn't go out for lunch, or shoot down to the shops, without one of us (still) there to answer the phone (Respondent from Focus Group A).

Advantages

Participants' reported many advantages of working together. For example, "it's fun", "it creates shared interests", "it gives us a great lifestyle", and "we get great financial rewards". One couple in Focus Group A stated:

It's great not being told what to do, we bounce ideas off each other, we get both a male and female perspective, we don't have to worry about being hired or fired, and working together gives us more intimacy and trust.

Two heads for the price of one

Male participants used humour when describing their spouse's efforts. The business benefitted from females' participation as the labour was often "free" or "cheap". Comments from both of the Focus Groups included: "We get two heads for the price of one", and "she understands my stress and can provide support at work and at home". This was especially as the female partner understood why budget constraints at home were sometimes necessary. Two male participants reported working with their spouse kept them "grounded and real". However, male participants also stated that although the two heads philosophy was adaptive, they also reported frustration that some decisions needed to be run past their wives. Two males in Focus Group A mentioned: "Sometimes I know what is needed (or best), and I just want to get on with it, rather than waiting until we have talked about it".

Flexibility and self determination

An advantage reported by couples was the flexibility that working together provided. This was especially for couples with children. Business work could be done in the evening after the children were in bed, or time could be taken out of the working day to tend to the family's needs. However, participants also expressed guilt about not spending enough time with their family, and that holidays were infrequent or often interrupted. Work was allowed to impinge on family time. One participant commented "I worry that the business has become the focus of our life at the cost of having a 'normal' range of social interests" (Focus Group B). When asked to clarify what 'normal' social activities were, the participant was hard placed to explain what they thought normal was.

Disadvantages

The Focus Groups overall were very positive about the couples in business lifestyle. The Focus Group questionnaires however, were more pragmatic,

especially when it came to discussing some of the disadvantages associated with sharing work and home.

Face paced lifestyle and time management concerns

Time management and constraints were problematic for the couples in the Focus Groups. There was acknowledgement by all couples, that they lived a fast-paced and bustling life. The feeling that there was always something that needed doing was also expressed. While participants acknowledged that they could benefit from a break, and from adjusting their working hours, little intention to redress the balance was expressed. Instead couples expressed a sense of pride in hard work and achievement and thought it a necessary sacrifice to get ahead: “There’s no such thing as a free lunch”, “the early bird captures the worm”, and “how much effort we apply directing affects the bottom line” were quotes from Focus Groups A and B respondents.

Income insecurity

Female participants were quite vocal about their anxiety associated with income production: “I worry that we will lose everything”, “we have so many of our personal assets tied up guaranteeing the business” (Focus Group A), and “he keeps wanting to upgrade the work equipment...we have to do a lot of work to make that investment work”(Focus Group B).

Females not recognised

All female participants reported a general lack of recognition about their contribution to the business from business associates, peers, family, friends, and the larger community. Many female participants revealed they often were the recipients of comments like “do you still help your husband out in his business?” (Respondents from Focus Groups A and B).

Females give up more

Female participants reported that they gave up much more than the male partner to go into the business, for example, their own career, independence, and outside interests. Females expressed initial apprehension when joining the business full-time, as they thought it would be difficult to withdraw and go back to an independent work situation.

Sharing the Home Domain with the Work Partner

The sharing the home domain theme contains the issues pertinent to how couples manage the domestic side of their relationship. Focus Group participants revealed that females are responsible for the home and family, they discussed how they manage conflict, conceded that their lives were oriented to making the business work, that the lifestyle is self-contained in that they were more reliant on each other for support because of the lack of peers in a similar kind of business. Couples also offered some generic advice for couples considering going into business together.

Females do more work at home

Females were the primary care givers in the Focus Group sample. Women with dependent responsibilities reported that they had two jobs, while their partners had only one. Their rationale included their full-time participation in the business and their greater contribution in the home. Males, on the other hand, who worked full-time in the business were able to relax when they arrived home.

All female participants expressed a wish for their respective male partners to contribute more at home. There were many pointed suggestions about what males could do. Again this was done in a humorous and teasing way. Women also wanted more acknowledgement of their work in the home. However, in an

interesting duality, most females were resigned that their partners would not change, so had a “just get on with it” type of attitude.

Apart from one couple, males were typically the boss at work while females were the boss at home. Males thought this fair as each gender took the lead somewhere, however, they also confessed that they had no interest in taking on more responsibility at home. In fact, there were many sheepish expressions while the males gave numerous examples of how their partners looked after them. For example, their clothes were washed, ironed, and put away, and in one case, laid out for him in the morning. Dinner was prepared and cooking for when the males arrived home, some females made their husbands a packed lunch, and females generally organised and managed the social functions and activities. Vacations were also typically organised by the female. One respondent said she “planned the work trips, and tried to slip in a few extra days on the way back...that way he does take a break” (Respondent from Focus Group B). The other female participants agreed with this comment, indicating they organised trips this way as well.

Conflict management techniques

The key areas of conflict the Focus Groups revealed were concerned with family responsibilities and leisure. Most participants with children said conflict centred around child-rearing. Parents wanted to spend more time with the family and thought taking time away from the business would be a good place to start. Finances were not mentioned as a major source of conflict within the Focus Group sample.

The participants employed many techniques to help navigate their conflict. This included building up an understanding on aspects such as timing, rules, and communication. “Picking a good time for dealing with issues is important”, without exception “work is not the place or time to do this”. Rules included, “keep the long term goal in mind”, “keep talking”, “if we can’t agree we don’t do it”, “keep a sense of humour”, and “try not to press each other’s buttons” (Focus Group A and B).

Work-life imbalance?

Participants reported that they found it “difficult to switch off from work”. Work was always on their minds in one form or another, and couples routinely arrived home and “talked shop” and did “business work at home”. An important distinction about this after hours work, was the couples used the time at home to catch up on work of an operational nature. The majority of couples said finding/making time to work on the business, namely work of a strategic nature, was left to vacations, or when travelling.

Females, more than males, also reported feeling tired and drained a lot of the time. They wanted more support at home from their partners. Males in the groups expressed little understanding and acknowledgement of these feelings, instead responded with “come on, it’s not that much extra work, I help too!”, “...but you have a housekeeper/gardener/pool-boy”, “...you know I don’t mind if you hire some help”.

Lack of peers and perceptions

Most couples, with the exception of the males involved in the grocery trade, reported a degree of isolation from peers. Females in particular, found it difficult to identify other women with the same kind of lifestyle. Often family and friends did not understand the stress and pressures of their lifestyle, and instead offered thoughtless comments such as: “Why on earth are you still working...anyone can be hired to do that!”, and “are you still helping out (husband) with his business?”

Females, especially those in their forties and fifties, reported facing criticism for working instead of staying at home nurturing the children, or for not having children. This type of comment affected the female participants, who reported they often felt guilt and anxiety around their child-rearing decisions. However, female participants in the Focus Groups also wondered what the wives who stayed home

“actually did all day”. They reported “no interest whatsoever in joining the café society”, “getting facials, pedicures, and nails done”, or “ playing tennis”.

Another perception that nearly all couples expressed was that family and friends told them how “really lucky” and “super-rich” they were. Family and friends often had implicit expectations that the couples would pay more (or all). Their home, facilities, and leisure equipment were also used for family get-togethers. There was also an expectation that the couple would provide employment for family, friends, and associates.

Generic Advice

Much generic advice was proffered during the Focus Groups. Most of the advice was centred on successfully managing work and home, and the relationship. One respondent summed this type of advice up:

Do not start a business together unless your relationship is strong. If you can't get along in your personal life then how on earth are you meant to get along in your business. You have to be committed to staying getting along with each other and to being successful. Necessary sacrifices are what it takes to make it happen.

Other advice was “have enough capital”, “conduct research before rushing in”, “do a business plan”, “obtain a mentor”, and “only go into business if you both want it”.

Female participants also proffered: “don't do everything for your partner, you are not his mother”, “women make it too easy for men, he can be responsible at home too”, “once you have spoiled him, there is no going back” and “always observe what's happening at work so you can adjust behaviour at home”.

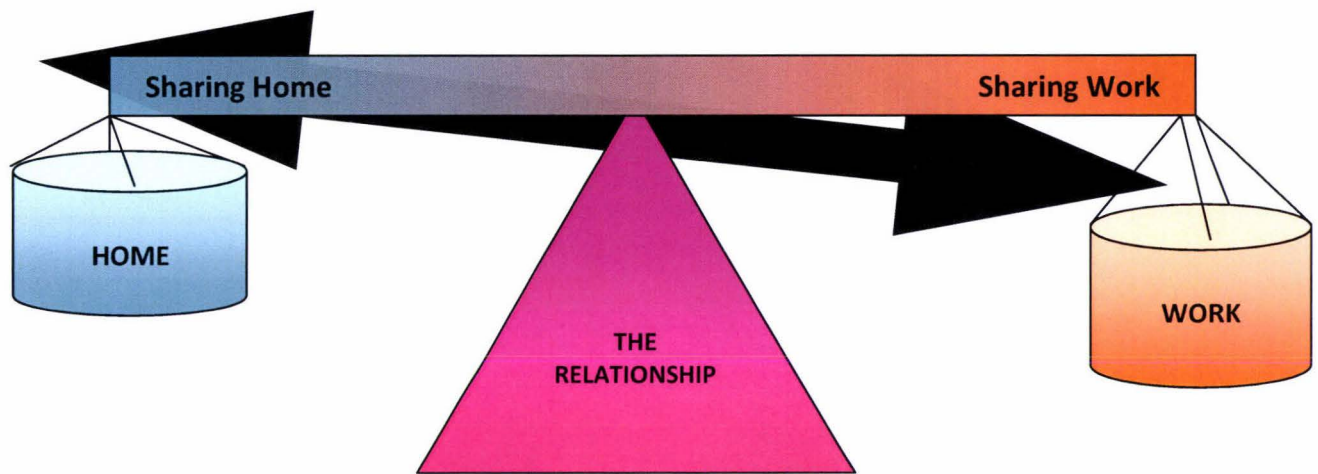


Figure 3. Visual Summary of Focus Groups Themes

2. Method Two:
Case Studies

Method Two: Case Studies Results

The Case Studies results section is a brief summary of the three in-depth Case Studies that were developed into narrative accounts (see Appendix B for individual narratives).

Key Finding: The Relationship

The key theme uncovered in the Focus Groups also surfaced from the Case Studies narratives. Again, all interviewees for the Case Studies felt that their relationship was the key premise as to why they chose to work together and it was the strength of the relationship that helped them through difficult business situations.

An interesting coincidence was the male partner in all couples was the initial person that pursued the romantic relationship. All of the woman mentioned that it took them a little longer to be convinced to move the relationship onto a more serious or permanent status. Another similarity is that all these romantic relationships started as friendships where the participants were firm friends before

the romantic side emerged. All couples credit the shared times as friends and the experiences that they shared together before becoming romantically involved as building a very strong platform that has enabled them to progress through the challenges they have faced in life since then.

Personal Characteristics

Childhood experiences and background of participants contribute to the development of and affect the participant's relationship and business values. All participants were involved with the church while growing up. In Couple A, Couple C, and the male of Couple B church was a very strong and regular part of their childhood. Only Couple C have continued involvement with structured religion in their adult years. All participants also showed aptitude and excellence in extracurricular activity such as sport, music, or dance while growing up, with all experiencing some level of champion attainment and representation.

Couple A, Couple C, and the male of Couple B come from large families with many siblings. All male participants and one female participant had working class roots where generating a large enough income to house and clothe a large family was a continuous struggle. For two of these respondents, their parents were farmers. The other female participants came from the upper-middle class socio-economic strata, with parents who were entrepreneurs and self-made. Interestingly, these female participants also revealed that their mothers were extremely strong woman. The participants considered their mothers to be women slightly ahead of their time, who lived their lives as they saw fit, and to what suited them rather than to any societal expectations. The participants attribute their father's success, in part, to the active support and encouragement of their mothers.

Although this information was unsolicited, all participants stated they had been abused (physically, mentally, or sexually) during their childhood. For the couples that had children, they said this circumstance was a strong motivator to provide their children with a different environment than their childhood circumstances.

This is of particular significance to Couple C who were very explicit in their decision to parent differently. For them it included stopping the cycle of alcoholism for the male partner of the duo and continuing their relationship with the church. The female partner, in particular takes a very active leadership role within her church community.

Dominant behaviours of the participants were observed during the interviews to see if and what similarities and differences there were among the Case Study members. Both the female and male participants presented many examples of strong and intelligent decision-making and demonstrated well-developed senses of humour. It appeared that they were resilient and able to cope with most circumstances, expected or otherwise, that they face in life.

Female Characteristics

The female participants indicated that they were strongly family-oriented and considered themselves generous with their time and resources, saying they often helped their friends and family. They all, in their own way were people oriented. The females from Couples A and B appeared to be comfortable organising, had strong time-management skills, and in possession of a finely tuned business sense. They indicated that they were active participants in decision-making that concerns that the future plans of their businesses.

Differences between the women became apparent when discussing their motivators and drivers for success. The females in Couples A and B said they actively encouraged (pushed) their husbands to succeed and have juggled multiple jobs and responsibilities to make this easier for them to do so. The female from Couple C disclosed that she has only recently learnt to communicate her desire for success and offer encouragement to achieve success without instigating major marital conflict. She candidly shared that in times past that she let her husband “off the hook and made excuses to friends and family for him”.

Male Characteristics

The following behavioural similarities were observed in the male participants: impatient temperaments, well developed sense of humours, and traditional values. They all mentioned that necessity had taught them resilience. However, this is where the similarities end. Couple A's male partner shared a vast experience in business, communicated a well-developed vision, and displayed behaviours typical of charismatic leadership skills. He came across as an assertive personality. In contrast Couple B's male partner appeared to be sensitive and conscientious, who was trying very hard to achieve his life goals. He shared that his main motivation in life is to "make a positive difference in all that he attempts and to help people". This is also quite distinct from Couple C's male partner who presented as a loyal and well-intentioned man, but someone who can be impulsive and distractible. He appeared to be very family-oriented and disclosed that he "did not consider the business to be top priority".

Business Characteristics

Industry

The industries of the couples' enterprises are very diverse. Couple A have owned a myriad of businesses ranging from project management, engineering, and related companies supplying, installing, and building food processing solutions to the diary and/or primary industries, car cleaning products, an airline, boat chartering, to, earth-moving.

Couple B use their business as a way to do contract work. Their targeted business activities range from small business consulting (health and safety plans, and employment contracts), business administration (payroll and GST, doing monthly reports, cheque runs, and bank draw downs), contract education (lecturing in the tertiary sector, paper administration, and training in the secondary sector), to designing logos, stationary, and technology related business items): " if the work is

interesting and it pays, then we are keen to give it a go". Couple C had started multiple ventures in the Plumbing, drain laying and the gas fitting field.

Trade background

The couples have very diverse work experience and qualifications, with all but one participant holding trade certificates/qualifications in their respective fields. Only Couple B have attained university qualifications, however, they went back to do this after a considerable amount of time in the workforce. The businesses, with the exception of Couple B, are in the male partner's field of expertise. The female partners made considerable adaptations to their own careers to accommodate the new business. Adaptations included taking on administrative roles in the new businesses and working flexible hours and schedules to fit their own careers until such time that the business could support the family without the need of an additional cash injection (Couples B & C have not yet realised this stage). Couple B are different in that their business was formed to take advantage of both of their skill sets. It has a very loose structure that allows them both to gain contract work in multiple areas. It is also an important distinction that they do not work this business full-time, rather it is seen as a secondary income stream.

Business Ownership

Couple A have had and do operate a variety of business interests that are set up as limited liability companies with both partners named as equal shareholders. They also have established a family trust and use a holdings company. They stated that they did this to offer some separation from the business activity and provide some protection of their personal assets. As legislation has changed in the succeeding years, they continued to follow this business ownership as they consider it "one of the most legitimate forms of business ownership in New Zealand".

Couple B chose to keep their business ownership in a sole trader status, although they have been discussing changing it into a limited liability company. Their

rationale is: “ because the business is part-time and has no employees”. They also find it is advantageous to use the employer deduction earnings of the male partner to balance out the tax requirements of their turnover and consider this form of ownership it to be the most convenient and less strenuous form of business ownership from a legislative requirement and set up costs point of view.

Couple C have tried various forms of business ownership in their business endeavours, from sole proprietorship, partnership, and a limited liability company. Sometimes the business has been in one or either of the spouses’ names, or in both of their names. These changes have sometimes reflected the legislative requirements of directorship and the management of companies that were declared bankrupt.

Sharing the Work Domain with the Home Partner

Business Motivation and Lack of Planning

It is important to examine the motivations of the couples going into business. Therefore, couples recollections of their start up phase ventures, including what tools or capital needed are highlighted. An interesting similarity between the couples is that the planning undertaken before starting the business was virtually none. Rather, the businesses were started because of necessity, to better their financial status, and to make the most of opportunity. In Couple A and C’s cases, there was also the added motivation of having a family to provide for.

Couple A’s male partner resigned from a job on a Friday afternoon. The couple spent the weekend discussing various options and by Sunday afternoon had come up with a name for their new business. Armed with a rolodex, his personal reputation, typewriter, and a phone, the male partner phoned everyone in the files informing them that they had started a business and asked them if they had any projects that needed completing. By the end of business on the second day, he had

secured enough work to keep the family housed and clothed for quite some time. Subsequent business ventures have utilised more business planning, with market research, securing of finance, forecasting, and budgeting taking place before start-up.

Couple B started their business when an opportunity to do contract work developed. There were no set-up costs involved as the couple were studying and had already adopted the essential tools of the information age. Equipment that was not already used in their everyday endeavours was provided from the female partner's previous business venture. However, with no capital to add to the endeavour, any delays of payments from their clients caused severe cash-flow difficulties. It took some while for the business accounts to build up a sufficient cash base to be able to sustain any overdue accounts. Budgeting, cash flow forecasting, and monitoring are now a regular part of their business activity.

Similarly, little evidence of planning was shown by Couple C. In fact, they revealed that in one start-up, one of the partners had been so keen to get going that he placed an advertisement in the yellow pages, and utilising the tools of the trade and family van, had completed several jobs in the new businesses name even before setting up a bank account where they could deposit cheques. This proved to be quite problematic, as most banks do not like to open accounts for people that have previously declared bankrupt. The family desperately needed access to the monies earned to stay housed and fed and had an anxious week visiting banks until one consented to opening an account. Planning, budgeting, and meeting payments are still problematic and areas the couple are trying to improve on today. Some progress has been made with the couple contracting budgeting and planning advice from an accountant and through their ongoing relationship with the Inland Revenue Department (IRD).

Boundaries, role and responsibilities

The next theme considers how the work of the business is split between spouses. Interestingly, in every Case Study the female partner of each couple continued to work external to the venture, either part or full-time, in the beginning stages and in two couples cases, the subsequent stages of the businesses. This was done so that there was a reliable income for the family unit to be able to rely on. For Couple A, this was relatively short lived as the business quickly reached the point it could comfortably provide for the family. This is quite different from the experience of couples B and C. Couple B and the male partner in Couple C still undertake work (for wages) external to the business operations. The businesses activities are fitted in and around these other work commitments with nights and weekends often being sacrificed to ensure all bookwork, legislative requirements and earning opportunities are met.

All female partners have the primary responsibility for the administration, bookwork and legislative requirements of the business. The only female that generates income through billable hours is part of Couple B. All males produce income through billable hours. All couples share the customer service aspect for their businesses and Couple A both contribute to the preparation of quotes for new business generation.

Business Philosophy

Next presented are the participants' responses on what they have learnt by working together, and what sort of partnership and philosophy they work towards. All couples believe in giving great customer service. This is particularly explicit in Couple A's motto of the "customer is king" and "repeat business is our client base" and Couple C's motto of "give great customer service". Couple A were also explicit in their financial goals to "make enough money to maintain the level of lifestyle that we prefer". Couple B's goals were more centred towards maintaining a strong relationship that creates synergy. Wealth generation was treated more implicitly. This is illustrated by their motto "play to strengths", "support, encourage, comfort

and defend each other without limit”, and “work together to make dreams and goals come true”. Couple C’s philosophy shows the resilience that has been carved from their previous business ventures and has little to do with wealth generation. This is highlighted by, “all things are possible”, “when you get knocked down get straight back up again” and “resourcefulness is key”.

Advantages

This part of the Case Study results highlights the participants’ responses to what they considered advantages and disadvantages of working with their spouse. Although the couples expressed themselves differently, the following themes were common to their thoughts about the advantages of being in business with their spouse. The first was they reported that they felt in control, or had achieved some degree in freedom in determining the reality of their working lives. The second theme was the enjoyment they received from working with each other. Couple A felt it gave them “the opportunity to grow together, and develop great trust while having fun”. Couple B thought it “developed an easy familiarity and appreciation of each other’s strengths and weaknesses with synergy being the result”. Couple C thought it was “great to spend time with my best mate and to have my spouse really understand the pressures of my life”. The Couples also voiced appreciation for the rewards the business provided. For Couple A, rewards included the means to indulge in the toys and trinkets, for Couple B the business represented opportunity, flexibility, and a means to get ahead, and for Couple C for the rewards included time to support their children at school and sports tournaments.

Disadvantages

When it came to their impressions of the disadvantages of being in business with their spouse, Couples A and B mentioned long hours, lack of down time, and the small amount of time off often being interrupted by work-related concerns. Couple C had a different perspective about the disadvantages, admitting that often, they

ignored the activities of the business in favour of supporting their children in their various endeavours, to the business's detriment.

Sharing the Home Domain with the Work Partner

Resourcefulness was the key to juggling how work of the home was divided between spouses and what roles they performed at home. Couples' A and C display quite a traditional delineation of roles undertaken around the home, with the female partner appearing to conduct most of the required cooking, cleaning, washing, ironing, shopping, and gardening. Male participants completed the majority of the outside and inside maintenance chores. The male partner in Couple C is active in sharing parenting duties while the children were responsible for the pets. This is different to Couple A where the wife shouldered most of the child-rearing duties. However, now that their lifestyle has changed and slowed a little, both spouses now share responsibilities for pets.

Couple B share out the domestic duties associated with running a household. However, the female did report that she "undertakes most of the domestic duties", even though this was disputed by the male. The female did acknowledge that her "partner does much more than what her father did for her mother", but questioned the idea of true equality in the home. The couple stated that they only had two chores that they did not negotiate. These are the ironing, which she loathed and will not perform, and cleaning the toilet, which he cannot bring himself to attempt. All female partners pay the monthly household expenses and manage the family accounts.

When asked how these responsibilities came into place, Couple A revealed that they use a very simple rule, "is it a pink job or a blue job?", with pink being considered the female's domain and the blue the males. Couple B's roles have been divided according to time available and the inclination to get the chores done. The couple state home management is relatively easy, as they do not have children to

work around but acknowledged this would change if children were to enter the picture. The female in Couple C shoulders more responsibility to ensure that the chores actually are done. She allots the teenagers at home some of the chores, but with nine people often living at home the job lists seem to be never-ending. For example, the washing, ironing, and folding of clothing that took place during the interview was like a production line. There were 10 washing baskets, and several heated discussions from the teenagers as they tried to get their sports clothes to the front of the queue.

Managing conflict

Next addressed are the major sources of conflict that the couples in this sample faced and the techniques that they employed when trying to resolve or navigate their way through difficulties. The most common source of conflict for Couple A was over parenting decisions for the children. Since the children have left home, they say, conflict is rare. The female partner stated “conflict seemed to disappear around the same time the kids left home, nowadays, when conflict does flare up, it is normally over the accumulation of new assets for the business or “man toys” for the male partner”. Couple A have developed an informal rule for dealing with conflict, the female partner makes the small decisions and the male makes the large ones. The male partner commented in jest “that there haven’t been any big decisions to make yet”. The female responded by rolling her eyes and laughing. That said, they agreed, “it is by continuing to talk that gets them through most things. That, and when it comes to matters of spending money on the business, the male normally gets his way, sometimes even when the female feels it is a mistake”.

Couple B stated miscommunication was their most common source of conflict. They felt this was most likely to occur when one or both of the partners were feeling tired. Achieving clarity in their communication is something they continuously work on. The couple have rules of engagement, where they try to respect the following agreed on guidelines. First and foremost, “respect”. Secondly, they have decided on an outlook where challenges are “opportunities to

grow and are not problems”, which complements with the, “no blaming just fix” approach. They stated that by taking ownership for their feelings, and utilising a “solution not problem” approach that they are able to negotiate through any disagreements that arise. Couple B also reported they have learnt to make time to deal with conflict as the female participant does not like emotionally charged communication and does not respond well when she is feeling tired and ready for bed. Especially she says, “as these types of discussion seem to take a few hours!” Furthermore, having a time set down also provided them with an opportunity to “reflect and cool off” so the guidelines were easier to follow.

For Couple C the most frequent form of conflict has centred on financial concerns. Lack of money causes the most conflict. This is most likely to occur as monthly bills become due and if the children need equipment for sport. This couple has undergone marriage counselling at various times during their relationship and still use tools discussed in those sessions. The female partner has permission to instigate the “working it out” phase and knows not to take the first surge of emotion from the male partner personally. They then start to resolve the problems by brainstorming how they are going to provide the needed funds.

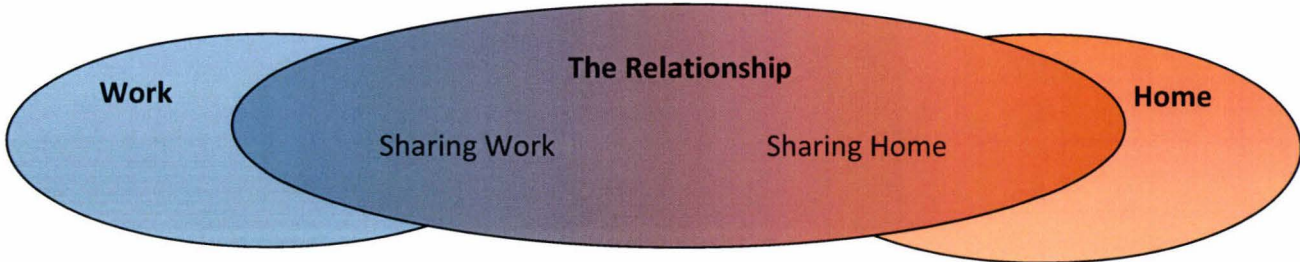
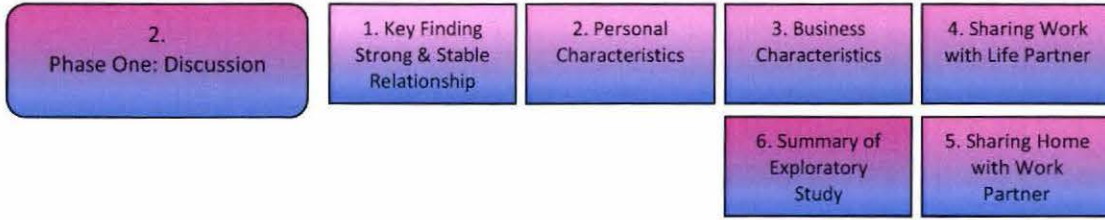


Figure 4. *Visual Summary of Case Study Themes*

Phase One: Amalgamated Discussion



The following discussion examines the findings of the exploratory research phase (Focus Groups and the in-depth Case Studies), with a view to the literature. As discussed previously, because of the homogenous nature of the themes emerging from the Focus Group and Case Study stages, it is more practical and useful to discuss the results of the two methods in an amalgamated discussion.

As mentioned briefly in Chapter One, this discussion, where possible, is divided into subheadings that are used throughout the entire project. This is done to help the management of the complex nature of a two-phased project. By using the same subheadings in both phases, visual flow and management of the material is maximised. The information is sorted under the following headings of 'Key Finding', 'Couples' Personal Characteristics', 'Couples' Business Characteristics', 'Sharing the Work Domain with the Life Partner', and 'Sharing the Home Domain with the Work Partner'.

1. Key Finding Strong & Stable Relationship

Key Finding: A Strong and Stable Relationship

A cornerstone finding from the exploratory research was that participants tended to consider their relationship as the vital platform for their business. More specifically, they reported that without the marriage/personal relationship they would not even be in business. Integral to this was the necessity of having a healthy relationship strong enough to endure any pressure caused by business activity.

This finding correlated with research by Foley and Powell (1997) and Barnett and Barnett (1988) who identified a need for deep personal commitment, as well as economic prosperity. As one respondent in Seymour's (2002, p. 6) research stated, "working together makes a weak marriage weaker and a strong marriage stronger". In addition, Kadis and McClendon (1991) stated many of the problems of couple-owned businesses actually derive from problems in the couple's relationship.

Other authors have also noted the significance of the relationship to entrepreneurial couples lives, suggesting that running a business together enriches a couple's relationship (Barnett & Barnett, 1988; Cox, et al., 1984; Gross Klaff, 2000; Marshack, 1994). Perhaps this is why business couples make considerable efforts in their relationship, as they face potentially dire circumstances if the business, the relationship, or both do not work. Furthermore, working together enables couples to grow and mature in the same direction. It also builds trust and fosters shared experiences, giving couples more shared interests and goals at a speed and in ways that never would have been possible if they had separate careers. Wicker and Burley (1991) see close coupling as a result of couples being forced to rely on each other, spend more time together, and make more joint decisions. In other words, being in business with a spouse amplifies, intensifies, and extends the marital relationship. Therefore, a strong and stable personal relationship is the foundation of business for these couples.

Participants in this exploratory phase reported several marriage characteristics important to business success: "having a strong friendship", "trust", and "united long-term view" (Focus Group participants). Respondents thought this engendered critical skills like continuous communication, respect, love, support, humour, transparency, openness, and listening to each other. These skills and relationship philosophies were also reported to make the challenging aspects of the business lifestyle, such as long hours, having multiple tasks, and conflict easier to navigate.

These findings are similar to recommendations and findings advocated in the Case Study literature. Other studies also identified the importance of qualities like friendship (Roha, 1990), respect for each other (Nelton, 1986), teamwork (Ponthieu & Caudill, 1993), having a sense of humour (Kadis & McClendon, 1991; Nelton, 1986), trust (Davies, 1998; Ponthieu & Caudill, 1993), and open communication (Barnett & Barnett, 1988; Nelton, 1986). Furthermore, participants seemed to think that continuing to practice these qualities would allow them to negotiate their way through disagreements and to remain strong as a couple, helping to facilitate business success.

These sentiments are present in the literature, and emphasised in the practitioner/popular press (Barnett & Barnett, 1988; James & James, 1997; Marshack, 1998; Sommer & Sommer, 1980). In particular, one respondent in Siddiqi (1994) recommended that if there was conflict in the relationship, then the business should be placed on hold in order to rectify the problems. The rationale for this was that if the relationship had difficulties, it would show up in the business. However, evidence from the participants of the present study would challenge the practicality of this advice as couples in the exploratory study expressed great difficulty in shifting their priorities from the business.

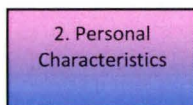
Friendship

As mentioned briefly above, having a close friendship with a spouse is something the participants in the Case Studies thought was an important contributing factor to being able to work together. "It has given us the opportunity to grow together, and develop great trust while having fun" (Case Study Couple A). This relates to the positive nature of literature that relates to the couple's relationship in general and to friendship in particular. For example, Rabin (1996, p. 32) proffered the following definition: "Friendship to most couples incorporates honesty, respect, safety, support, understanding, trust and acceptance, altruism, an acceptance of

differences and a deep connection that promotes each friend's well-being" (ibid). In one of the many interviews in the popular press a respondent revealed:

I didn't think of [name] as just a wife to begin with. She is not only my business partner, but my best friend, my soul mate, my conscience. Oh, we butt heads and get really [angry] now and then, but I don't trust anyone more than [her] (Demetri Coupounas cited in Granica, 2002, ¶ 6).

However, friendship alone cannot ensure venture success, so it is important to establish what skills and abilities each member of the team contributes to their business, so it is now appropriate to look at the couples' personal characteristics.



Couples' Personal Characteristics

All participants in the exploratory study demonstrated a healthy sense of humour, something that the literature asserts is a prerequisite to help conquer the tensions and occasional conflict of being in business (Baldwin & Stacy, 1998; Poon Teng Fatt, 2002; Wyman & Wyman, 1999). Other similar characteristics were found among the female participants in the present study.

Female Characteristics

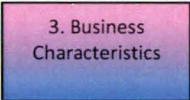
Female participants in the Focus Groups and Case Studies presented as family-oriented, nurturing, and very supportive of their spouses. Further to this, the women also displayed a high tolerance to multiple role requirements. These characteristics were also displayed by respondents in research by Smith's (2000) study, and found in Lee, et al's. (2006) work, and in Firkin (2001).

Male Characteristics

Male characteristics that revealed similarities among the participants included confidence in communicating, assertiveness, and the holding traditional values. These characteristics were similar to respondents in Marshall (1999).

Childhood Similarities

The Case Study analysis found that participants in the Case Studies had several similar childhood experiences. This included involvement with the church, and included some adverse and challenging conditions to overcome. Five out of the six respondents had at least one parent who was involved in self-driven enterprise in some way. This is comparable with the literature that suggests that often children who have heard business discussed around the dinner table, or in their formative years, are more likely to be aware of and choose entrepreneurship as a career option (Bailey, 2003). Other authors, such as, Ronstadt (1984), Blanchflower and Oswald (1998), and Dyer and Handler (1994), have indicated that entrepreneurs often come from homes where the father or mother was self-employed. Thus, parental role models seem to encourage entrepreneurial behaviour.



3. Business Characteristics

Couples' Business Characteristics

The couples in the exploratory phase identified their relationship as being the foundation of business success. Their relationship is in part based on, and affected by, the couples' personal and business characteristics. This discussion now examines the business characteristics of the couples. The following themes are addressed: Business in Males Domain, Little Planning, and Business Ownership.

Business in Male's Domain

Two of three couples in the Case Studies and all but one couple in the Focus Groups have businesses in the industries where the male partners have received trade qualifications and experience. This is similar to the findings by Firkin (2001). In his study, 20 out of 24 entrepreneurs that had spousal involvement in their business operated businesses in the male's field of expertise. It was found that the female participants made extensive adaptations to their own careers to be in business with their husband. This theme also mirrors the literature mentioned in Chapter Two, where the majority of women adopted administrative and/or ancillary roles within new businesses, and worked flexible hours to fit the needs of the venture and the home around any other paid work that they participated in (Baines & Wheelock, 1998; Marshack, 1994; Rowe & Hong, 2000; Smith, 2000).

Little Planning

The results of the Case Studies found that most of the participants' business start-up phase had little to no formal planning. The results section of the Case Study method has already mentioned Couple C, who had difficulty opening up a cheque account because of poor planning. The results also reported Couple A who started a business immediately after the male resigned from his previous employment.

The majority of the Focus Group participants were similar to the Case Study participants having undertaken only cursory planning, with two exceptions. Couples involved in the supermarket trade were required to follow the defined planning and start-up process set by their master franchise holder. The importance of planning a new start-up venture is discussed comprehensively in most entrepreneurial literature (Kuratko & Hodgetts, 2001; Liao & Gartner, 2006; Ryan, Ray, & Hiduke, 1999). However, Firkin (2001) and Cameron and Massey (1999) found that lack of planning is something common to many SMEs in New Zealand.

Business Ownership

The last theme to emerge in the business characteristics section is business ownership. Couples in the exploratory studies structured their business ownership to best suit their individual situations. Forms of business ownership included sole proprietorships and limited liability companies. No Focus Group or Case Study participants were currently engaged in a partnership. Rationale for this ownership included tax reasons, compliance issues, accessing some protection for personal assets, and acting on the advice of their accountants. This is similar to Firkin's (2001) findings, although his sample also included a small number of partnerships. However, Firkin did emphasize that he found it difficult to ascertain how many businesses in his sample were owned by couples, and admitted to a lack of precision in this area. This is a common problem of measuring couples in business as suggested in the literature review (Fitzgerald & Muske, 2002; Near, et al., 1980; Nelton, 1986; Walker, 2003). This section has highlighted issues relevant to entrepreneurial couples' ventures. The discussion now turns to how the exploratory study participants share and manage the work domain with their partner.

4. Sharing Work with Life Partner

Sharing the Work Domain with the Home Partner

The following themes are addressed in the sharing the work domain with the home partner section: Flexibility, Professionalism, Boundaries and Responsibilities, Male Final Authority, Women's Social Capital, Advantages of being in Business with Spouse, Disadvantages of being in Business with Spouse, Technology, and Other Issues.

Flexibility

Participants valued having control over their lives and determining the pace and direction of their work: "We feel in control, and have achieved some degree in freedom in determining the reality of our working lives" (Respondent in Case

Studies). A major benefit of this self-determination was flexibility: “Work can be done in the evening after children go to bed” (Respondent in Focus Group). Further comments from the Focus Group dialogue included, “flexibility is a must, it’s why I do the bookwork and admin... it offers the most flexibility and is easiest to manage around the kids’ activities”. Further discourse revealed participants enjoyed working with their partners as it was “fun”, “created shared interests”, gave them a “great lifestyle”, and “financial rewards”.

[We enjoy] not being told what to do, bouncing ideas off each other, in particular getting a male and female perspective, not having to worry about being hired or fired,... it builds intimacy and trust.

Other literature that draws on the lifestyle of entrepreneurs also found couples are determining the success of their economic unit but also self-determine how those goals will be met (Kadis & McClendon, 1991; Marshall, 1999; Muske & Fitzgerald, 2000; Smith, 2000).

Professionalism

Professionalism was an important consideration for the couples in the exploratory study. Meaningful customer service was something that they strove for, and conflict and dissent in front of staff and customers was considered totally unacceptable:

We try to avoid personal conflict at work, it undermines the culture of the workplace and sends the wrong message to the staff and customers, and...let’s face it, they are our bread and butter (Respondent from Focus Group B).

Each couple in the Focus Groups and Case Studies had developed a plan for work interaction. In most cases however, this had developed through a process of

instinctual and implicit understanding rather than explicitly focused communication. Only Couple B of the Case Studies had explicitly discussed and written down their “rules of engagement”. The couples’ behaviour in the exploratory study is most similar to Nelton’s (1986) findings where couples often do not want to set down or discuss a custom designed plan as this was confronting, even when they understood the rhetoric of planning to best manage their conflict.

Boundaries and Responsibilities

Both the literature and the participants in the Case Studies reported the need for couples to establish boundaries and responsibilities at work. An important and effective strategy to manage conflict is to establish boundaries and delegate responsibilities (Gross Klaff, 2000; Kadis & McClendon, 1991). While some areas of the business such as idea generation, new business and overall strategy benefited from the synergism of the couples’ joint attention, Focus Group participants reported that other areas were more suitable for one spouse to be responsible for. The Case Study participants showed a similar division of boundaries and responsibilities to Focus Group participants. Female partners had primary responsibility for the administration, bookwork and legislative requirements of the business. Males for the most part were the income producers; however, all couples shared the customer service aspect for their business.

Participants expressed the need to respect and trust each other to perform their respective responsibilities, as well as the need for a clear understanding of what areas of the business they were accountable for. Discussion in the Focus Groups identified the importance of not getting upset or taking criticism of their work personally. This relates to the findings of Barnett and Barnett (1988), James and James (1997), and Marshall (1999) who said the subjugation of egos was important as this lessened the likelihood of attribution of work being criticised and this being perceived as an personal attack. However, being criticised by a spouse was one of the strongest fears that 10 of the 12 Focus Group participants were concerned with

before entering the business. This was especially the case for all women involved in the Focus Groups. Perhaps this is partly why all couples utilised a final authority approach at work.

Male Final Authority

The participants in the exploratory phase revealed a key finding concerning final authority. As previously discussed, all couples apart from one utilised an 'ultimate boss strategy' in front of staff and customers. Participants felt it lessened confusion for stakeholders of their firms and enabled good management strategy. In five out of the six Focus Group couples, the respondents reported the male was the public final authority figure. This shows links with concerns held by Ponthieu and Caudill (1993) and Marshack (1994), where behavioural norms of couples in business revealed men as the final decision-maker and authority and women with less visible and more support orientated roles. These findings are also comparable to Bryson et al. (1971), where women were typically responsible for managing the workspace while the husband was more involved in the money-making, visible side of the business, and seen to be the boss. Marshack (1994), in particular, asserted this type of behaviour provided evidence that many copreneurial businesses are not a true expression of equality and did not meet the ideals of egalitarian partnership.

When female Focus Group members were asked how they felt about their partner being seen as the boss, three participants commented that since their businesses were in male dominated industries, they were "just going with what worked". This was particularly the case where some business associates (mostly middle-aged and older) and staff felt more comfortable dealing with a man. Two other women laughed and voiced opinions along the nature of, "well... he (sic) (husband) and his cronies, may think he is the boss, but we know the truth of it" (Focus Group A).

In the single instance where the female was the final authority in the business, she said that stakeholders often initially tried to talk business with her husband. This attitude was also commented upon in the literature, where business contacts would often assume 'Mr' and not 'Mrs' was the person to approach and strike a deal with (Zetlin, 1991). This couple managed these situations by directing stakeholders to her. This business management style was consciously set up with the female partner as the public figurehead because in a previous venture the husband had been the public authority figure and in the interests of fairness they had decided to swap roles.

However, the partners involved admitted that by making this change, they had experienced many transitional problems and much business tension, as they had to adjust their thinking and actions to the new business style they adopted. When asked whether it was a successful change the couple hesitantly revealed they were unsure if they would repeat it in any future businesses.

Women's Social Capital

Women represented a valuable resource for the businesses in the exploratory study. The male participants while acknowledging the efforts of their spouse, often did this in a humorous and slightly condescending way. The researcher observed that the males in both the Focus Groups and two out of the three Case Studies verbalised their spouses efforts as an extension of their own. Males accredited themselves with the foresight for "bringing their wives onboard" and utilising their skills and abilities, rather than using a true egalitarian expression that conveyed the synergy created via both of their efforts. Other comments included "two heads for the price of one", "cheap labour", and "free labour".

Findings about the women being the main providers of social capital in the present study were supported by conclusions reached in the academic literature. Marshack (1994) and Firkin (2001) found that male partners in couple-based

businesses admitted that the support and work of their spouses saved them both time and money, and was invaluable to the health and success of the enterprise. However, Massey and Lewis (2006) state that women's efforts are often downplayed, dismissed, or described in derogatory terms by both the men and women involved. Examples include the terms *office girl*, *girl friday*, or *general dogsbody*. The researchers theorised that the diminishment of the female's contribution is common to small enterprises where families are involved. When the researcher asked for further information, one male respondent from Focus Group A did concede:

I rely on the fact that my wife is involved with the business, understands and shares the stress that goes with that. She does work hard to provide support both at work, and at home. This was especially the case when budget or financial restraints are needed at home, so we can better manage the business' cash flow.

At this assertion, the other male respondents did make assenting sounds, so the researcher makes allowances that some posturing could have been in play within the group prior to this comment being made.

Advantages of being in Business with Spouse

When comparing the Focus Group and Case Study responses regarding advantages of couple business to the findings in the literature, a high degree of correlation was found. Like the advantages summarised in the qualitative literature (Edwards & Edwards, 1990; Edwards, Edwards, & Economy, 2000; Jaffe, 1996; Seymour, 2003), couples in the present study liked the intimacy crossover that transferred from home to business, and back. The participants reported that working with their partner was as an ongoing reconfirmation of trust and friendship. They also liked the deep level of understanding and support that they received when the business intruded into their home lives and vice-versa.

Respondents reported that the spouses understanding and involvement lessened the potential to create tension and stress. Flexibility and self-determination in planning their time and workloads also were considered an advantage of the couple lifestyle, however, these advantages are not unique to entrepreneurial couples as generic entrepreneurship research has also featured flexibility and self-determination as a benefit (Cameron & Massey, 1999; Higham & Williams, 1994).

Disadvantages of being in Business with Spouse

Work-life imbalance?

Responses of participants that encapsulated the perceived disadvantages of a co-entrepreneurial partnership displayed a high degree of similarity with the work-life balance and family business literature. The participants expressed concern about the amount of time that their businesses consumed to the detriment of family, friends, and social life. This induced feelings of guilt for participants, with female participants, especially those from the baby boomer generation, taking a more active role in the discussion. This was in part induced by criticisms directed at the female participants from some family and friends about “going out to work and not staying at home”, and by doing this they were somehow lacking or neglecting their children. These themes have been identified and discussed, along with the consequences this has on peoples’ lives in the work-life balance and work-life conflict literature (Cinamon & Rich, 2003; Mesmer-Magnus & Viswesvaran, 2005) and, in particular, non-standard work (de Bruin & Dupuis, 2004). It has also been a consistent narrative that has emerged in research on couple-based businesses (Barnett & Barnett, 1988; Marshall, 1999; Smith, 2000).

It was interesting to note, however, that a duality of thought and action on work-life balance existed. Couples in both exploratory studies contextualised their feelings of guilt and tension at a lack of work-life balance against a background of pride and achievement accomplished by hard work. What is unexpected about this finding is that while the couples communicated regret regarding work-life

imbalance, in that they thought they should make more time for non-work related activities, they did not appear to be motivated towards a change of behaviour and expressed no intention to address this aspect of their business or home-life. Instead, respondents expressed it was a necessary sacrifice to succeed in their business venture. Couples were proud that family members had good role models, and benefited from their efforts by enjoying an enhanced standard of living. This phenomenon was also found in research on SMEs by Massey and Lewis (2003). They commented that over-long hours were a choice by business owners and reflected the way that the firm was central to both their professional and private lives. Brotheridge and Lee (2005) asserted that although lip service is paid to the ideal of a better balance between work and home, it is more 'socially acceptable' to allow work to permeate into and interfere with the home sphere than family or home concerns seep into work. This means that family commitments are more likely to be sacrificed when having to choose between immediate work and family. This view is consistent with the dialogue of the Focus Groups tool.

Much advice on how to achieve balance is also given in practitioner based literature (James & James, 1997; Marshack, 1998). Wyman and Wyman (1999) state that sacrifices are needed for the good of the business, but go on to say that this is not meant to be at the expense of all social activities. However, it appears that the Focus Group sample who voiced their dissatisfaction had found an acceptable trade-off between personal endeavour and financial rewards. This idea of a workable balance, although heavily skewed towards the business, was also found by Smith (2000).

Shared decision-making?

Males in the Focus Groups and two men in the Case Studies reported they sometimes struggled with running business decisions past their wives: as they "just wanted to get on with it". This theme is also present in the literature, where males prefer to think that the responsibilities are his instead of both of theirs (Kohl, 2000). When comparing this theme to the decision-making literature the finding is

somewhat ambivalent. At first glance, this discovery would suggest that decision-making is being shared between spouses, albeit a little reluctantly. If so, it would relate to the copreneurial spirit that is celebrated in the available popular literature and alluded to in academic literature (Cameron & Massey, 1999; Nelton, 1986). However, this assertion is tempered with a sense of disquiet, in that the males of the Focus Groups identified this as a delay or impediment in carrying out business activities, rather than considering their partner's input into decision-making as a valuable business resource. This reaction resonates with conclusions reached by Muske and Fitzgerald (2000) and Ponthieu and Caudill (1993), who found that male partners often tried to dominate and control the decision-making of the business.

Income insecurity

A further perceived disadvantage revealed in the exploratory study was income insecurity. In one Case Study interview, one participant commented that their "voluntary liquidation and subsequent business failure was a harrowing experience that 'knocked' both their confidence and self-belief in their business acumen". This was further compounded when their new start-up venture "did not win a major contract they had tendered for, and the husband was considered too 'senior' (early fifties) for a senior corporate role". This is a circumstance that is congruent with New Zealand business trends of top management becoming younger in age (de Bruin & Firkin, 2001; Equal Employment Opportunities Trust, 2006; Usdiken, 1992). The result of these setbacks was females experienced a greater level of anxiety around finances, especially when starting and investing in their new business.

Akin to the literature, participants in the exploratory study stated this tension was most keenly experienced during the start up and any lean years in the business operation (Light, 2002). Although all participants in the Focus Groups and two out of three couples in the Case Studies were doing well financially, several couples had previously been involved in ventures that had failed. The fear of going into liquidation and the uncertainty of not having income security were most clearly expressed by women participants. They did not want to lose their personal assets,

nor experience embarrassment in their community. This is similar to experiences reported in the literature. A Nation's Business article (1995) and another by Griffin (1997) demonstrated couples had trouble understanding each other's needs and fears. In these articles, males often felt their spouses did not respect or trust them to look after the family's well-being and finances. Conversely, wives were disappointed when their husbands did not appear to understand why income insecurity was a valid source of stress for them. For example, one wife 'shuddered' at the thought of using their family home as collateral for the business, and admitted to being stressed about where and when the money for bills was going to arrive (Nation's Business, 1995). This worry was especially prevalent and compounded when the couple were solely dependent on their business for their livelihood and if they had risked all or most of their financial resources in the venture (Rosenblatt, de Mik, Anderson, & Johnson, 1985; Wicker & Burley, 1991).

However, in a positive paradox, many participants in the Focus Groups said that they mobilised their failures and fears to give them added motivation to succeed in their business ventures. For example, the participants that are members of the baby boomer generation expressed concern that "the government would not be able to provide for them when they retired so they went into business to make sure that they would have enough to retire on" (Focus Group A). This was also found by several authors, who revealed that fear often seemed to provide impetus and motivation for business couples. This was especially true for women where they made extensive adaptations and/or sacrifices, to support both their spouse and the business (Bryson et al., 1976; Firkin, 2001; Hunter & Wilson, 2003; Marshall, 1999; Nation's Business, 1995).

The phenomenon of women supporting their spouse in business may be a result of social forces that portray women as nurturers (Bryson et al., 1976). Researchers observed that wives were more willing to make sacrifices for their husbands' careers than they expected their husbands to make for theirs. Furthermore, the wives placed more restrictions on their own careers in order to accommodate their

spouse than was expected of them. Additional evidence of acquiescence to the often self-imposed constraints was found in the allocation of household responsibility (Bryson et al., 1976). Women reported that by offering their support in this area, the male would be free to focus on the business. This sentiment of past times still seems relevant today, with women participants in the exploratory phase indicating that they “picked up the slack both at work and home so their partner could focus on producing the money”. Firkin (2001) also found that women routinely shouldered the principal responsibilities of the household when their spouse was involved in a business, roles that both Firkin (2001) and Massey and Lewis (2006) deemed critical to the operation and success of the venture. This is a circumstance that Firkin (2001) and Sayers (2005) say should not necessarily be seen negatively. In many ways, couples assume the more stereotypical masculine and feminine roles because they fit better with their primary responsibilities and everyday life. This implies that they are using their social capital to the best effect, or more commonly known as ‘playing to their strengths’. Further discussion on womens’ roles at home will be covered in the next section of this chapter, “Sharing the Home Domain with the Work Partner”.

Technology

Focus Group participants saw technology as a great enabler, in that it gave them the flexibility and freedom to be able to communicate with both the stakeholders of their business and their families. The participants appreciated their ability to attend to other activities during the business day, for example, children’s sporting activities or family shopping, secure in the knowledge that they were “still contactable and hooked into the business grid”. Mobile technology also helped to facilitate the constant communication needed for dealing with both work and home. Several couples reminisced about the time before mobile phones and how it affected their business and family.

Someone had to be at the office to answer the phones at all times. This meant the kids could only have one parent at sport events, that we couldn't go out for lunch, or shoot down to the shops.

Bandura (2002), Lucaccini and Muscat (2001), and Valcour and Hunter (2005) state the advent of mobile technology has created an opportunity for business to be conducted in many different settings. Lucaccini and Muscat (2001) went so far to suggest that the portability and connectivity enabled by the advance of business-related technology is giving couples the flexibility and means to simultaneously live satisfying lifestyles and meet their economic goals. A member of the Focus Groups in the present study revealed an example of this type of behaviour, where business phone calls would "often be answered with the clients having no knowledge that it was from their launch, with the phone in one hand, a fishing pole in the other, and a laptop nearby" (Focus Group A).

However, technology also made the separation of home and business more difficult for the Focus Group participants. Work often intruded into the family sphere with business being undertaken outside traditional work hours. This concurs with the blurring of boundaries that was suggested by Monin (1999). The blurring of professional and personal domains is challenging the conventional notions of business, personal time, space, and place, as these factors are constantly reconfiguring to meet the dynamic needs of the business and family (Monin & Sayers, 2005).

Other Issues

Participants in the Focus Groups found it hard to "switch off" from work, and admitted that it was always on their minds in one form or another. Participants reported that they regularly discussed business matters at home. This was especially the case for the women participants. Interestingly, participants compartmentalised the nature of work undertaken outside the office. For the most

part, after-hours work undertaken in the evenings and weekends was of an operational nature. Couples used this time to regularly catch-up on the day-to-day workload of the business.

Work of a strategic nature, such as direction and planning, was left mostly to what respondents perceived as leisure time, such as fishing, golfing, vacations, or 'dead-time', such as travelling. This finding is consistent with concerns raised by the literature, where couples often are 'bogged down' by everyday business activities and do not spend enough time on the strategic direction of the venture. This type of behaviour is especially prevalent in micro and small enterprises (Kuratko & Hodgetts, 2001; Megginson, Byrd, & Megginson-Emeritus, 2000).

Another theme that emerged from the exploratory studies was the delegation of responsibilities. The majority of women participants from the Case Studies were involved in the administration side of the business, and responsible for the bookkeeping. These results showed distinct similarities to studies available in the literature (Baines & Wheelock, 1998; Lee, et al., 2006; Marshack, 1994; Marshall, 1999; Smith, 2000). Likewise, the women participants in the Focus Groups who had children found work of an administrative nature maximised flexibility, which was needed to manage their children's well being. Women participants valued that they were able to carry out their professional duties at times and locations that fitted in with their family's needs. However, this flexibility also contributed to feelings of work overload. Several participants admitted to being tired, both emotionally and physically, and slightly begrudged their husbands for not contributing more to the work at home.

A further finding from the Focus Groups revealed that women often find their status as a business owner and director of a company diminished or was not recognised by family and friends and the greater society. People often asked them ... "do you still help [your husband] out in his business?" Lee, et al. (2006) and

Rowe and Hong (2000) also found male partners were more likely to be seen as the 'entrepreneur' and the wife to be seen as a 'helper'.

Popular literature also addresses this phenomenon, giving partners advice on how to resolve commonly made mistakes like female partners often being put into the 'and wife' activities at conferences and not being expected or asked to attend the 'entrepreneur' meetings and sessions (Wyman & Wyman, 1999; Jaffe, 2001). In a somewhat amusing anecdote, one of the Case Study participants who co-owned a supermarket with her husband found herself in this position. At national conference when the owner's meeting was held, she found she was not invited. Instead, plans had been made for 'the wives' to go to a movie, lunch and shopping. Exasperated with this slur, she decided to make a stand. The next year, she received an official invitation to the AGM and attended. To her amazement and amusement, she found no value in the meeting as most of the time was taken up by males engaging in a show of 'one upmanship'. In fact, little of the agenda could be applied to benefit their business. With a somewhat sheepish and guilty giggle, she admitted that when the meeting adjourned for lunch, she snuck off, electing instead to go shopping for the rest of the day. The company involved now has altered the makeup of the AGM and surrounding activities so both men and women can participate.

A lesser theme to emerge was the lack of recognition, mentioned briefly above, made it difficult for a few of the female participants to find peers in similar situations. Wives of business associates would often be surprised that they were involved in the business and then ask "why on earth are you still working? anyone can be hired to do that". There was also discussion by the female participants of the Focus Group who expressed curiosity and faint derision about what women who did not work did with their time. Furthermore, the participants explicitly stated that they had no interest in 'coffee Groups, getting facials, and their nails done, or playing tennis or to join the café society' as they called it.

One participant commented that sometimes she felt lonely, as her girlfriends did not understand the pressures of being in business with her husband. Apart from her spouse, there was no one who could understand and to share the pressure and experience with. Furthermore, since this participant ran the office from their residence, she found that by staying at home, she could go for days before seeing someone other than her husband, and only after he had finished his 14-hour workday outside of the home. This social isolation is an emerging issue that is starting to be addressed by home-based business literature such as Sayers and Monin (2005).

Another theme drawn from the exploratory studies was that couples involved were very interested and happy to participate in the study, similar to the Hawthorne Effect identified by Mayo (Samson & Daft, 2006). There was enormous curiosity about other couples who worked together. This interest has also been commented on in the practitioner literature (James & James, 1997; Sommer & Sommer, 1980). This may be attributable to the fact that many couples in business have no easily defined set of peers (Sommer & Sommer, 1980). Family and friends often cannot relate or understand the complex and overlaying pressures that couples in business experience. In addition, business networks often do not contain many readily identifiable entrepreneurial couples.

This section has discussed the experiences of a sample of couples who share their work life with their life partner. Next addressed in the discussion are the findings on couples' experiences of managing other aspects of their lifestyle, the home and family.

Women's Domestic Work

An interesting duality emerged from the Focus Group analysis when studying domestic support. A common theme to emerge from the exploratory methods was that women, who did the majority of the family and home work, wanted two things. First, more support at home, whether it be by the more preferred option of the husband contributing more, or by employing help. Second, participants wanted more acknowledgement for what they did in the home and for the family unit.

This was no surprise as much of the available literature focuses on the workload of women in the home and the inequality of responsibility between partners in this sphere (Baxter, 2000; Gordon & Whelan-Barry, 2004; Hall & Richter, 1988; Lee, et al. 2006; Mattingly & Sayer, 2006). However, the somewhat alarming finding of the present study was that women respondents felt their husband's contribution (or lack thereof) was not going to be altered, so took a resigned, near fatalistic, view of working in the home. One female respondent stated, "it's easier to just do it myself, that way, I can avoid all the nagging and the hassle of getting him to do something, and this way, I can be sure that it is done right" (Focus Group dialogue). This attitude was also suggested in the literature, with one of Smith's (2000) respondents suggesting that this not only avoided work-life conflict but also made for a more harmonious marital relationship. The women in Smith's sample appeared resigned to such circumstance, and even commented that it just reflected the natural order of things. Smith had trouble with this assessment and instead asserted that it was more likely that the finding reflected the predominant cultural norms of the study's location. Marshack (1994) also suggested that couples do not challenge typical sex role responsibilities to avoid tension and stress.

The phenomenon of both women and men expecting women do more in the home than their partners is also found in other academic literature (Aldrich & Cliff, 2003; Gordon & Whelan-Berry, 2004; Lee, et al., 2006; Lee & Waite, 2005). This may

also help to explain why the women in the Focus Groups did not actively try to engage their husband more in the home sphere. The review of the New Zealand literature revealed New Zealand women are still contributing more around the home (Beckett, 1997; Firkin, 2001). This suggests that although there has been progress in addressing the housework gap between genders, cultural norms in New Zealand regarding housework are most likely similar to those of Smith's (2000) Australian study and Fitzgerald and Muske's (2002) American research.

Further delineation of roles along gender lines was found in the private spheres of Case Study respondents. Women participants took more responsibility for housework and childrearing than their male counterparts did. One couple even went as far to say that they categorised chores as 'blue or pink'. "He takes care of the blue chores (house maintenance, and section care) and I took care of the pink (cooking, cleaning, ironing, shopping, and the gardens)". This was also found in Biernat and Wortman (1991), Coltrane (2000), and Lee and Waite (2005), whereby housework was divided up into gender-based chores. For example, men were more likely to undertake outside chores, like car maintenance, building, and lawn mowing, while women were more likely to complete inside chores like washing, and housework.

The major shift in gender-based chores from the preceding generations is that males are now more involved in cooking and food shopping than their fathers were (Starrels, 1994). Women in the exploratory study reported they had "more help in and around the home than their Mother's generation". However, the exploratory research sample also highlighted the social trend that women continue to contribute to home life more than men, and that women undertake more of the lower status housework.

Conflict at Home

Perhaps, not so surprisingly, given women's resignation and men's expectations as to the ways things are at home, this inequitable division of work at home was not mentioned as a major source of conflict for the couples in the Case Studies. Instead, child rearing, finances and spending, and miscommunication were given as the major reasons of conflict. Couple A from the Case Study jokingly stated, "conflict seemed to disappear around the same time the kids left home... nowadays, when conflict does flare up, it is normally over the accumulation of new assets, particularly, 'man toys' [new trucks, diggers, generators, lathes, etc.]". However, for Couple C from the Case Study, conflict occurred when the "monthly bills become due and if the children need equipment for sport". The reasons for conflict found in the Focus Groups were mainly centred on family demands. When comparing these results to the relationship conflict literature they were congruent with findings of Stanley, Markman, and Whitton (2002). These authors found money, communication, and child rearing as the most likely reasons for conflict in close relationships.

Managing Conflict and Coping Skills

The Focus Group participants had developed a format and understanding of how to manage their relationship and the tension and stress arising from it, in a similar nature to recommendations found in the literature concerning conflict in relationships (Bouchard & Theriault, 2003; Camp & Ganong, 1997; Moore, 2005). Specifically, spouses in the exploratory phase tried to maintain and constantly work at respectful close communication, supported each other, used humour as a tool to disperse tension, and had willingness to compromise. For example, "it is by continuing to talk that gets us through most things" (Focus Group A). However, it was interesting to note that these skills and techniques were applied in an implicit form that couples developed over the course of their relationship. Only one couple from the Case Study stated they had sat down, worked out and written how they were going to manage conflict prior to it happening.

Female's Pressure

All female participants from the exploratory studies admitted that they frequently found it difficult to relax. They reported feelings of regularly being swamped by multiple demands of homework, business work, family work, and maintenance of their relationship with their spouse. They did not see home as just a place to relax and rejuvenate as their spouses did, but rather, home was another place where chores were waiting to be done. This perception was discussed and labelled 'the third shift' by Hochschild (1997) and followed up by Mattingly and Sayer (2006). They found that demands on women's time has increased through greater participation in paid and unpaid work and by continuing to be responsible for the bulk of household labour and childcare. This has significantly affected how women experience free time. Their recreational time in particular, is now often intertwined and interspersed with domestic activities.

Male participants in the exploratory studies showed little understanding of these expressed concerns. There were comments to the effect that their wives had access to domestic support (cleaners and lawn mowing/gardeners) at regular intervals if they needed it, so there was little to complain about. For example, "I don't expect you to do it all...and you don't... you have a gardener, and can get cleaners anytime you want...so what's the fuss about?" (Focus Group dialogue). These findings are supported by the work conducted by Lee, et al. (2006) and Marshack (1994) who concluded women in family business often face multiple workloads and responsibilities with little support or understanding of these demands by their spouse.

Summary of the Exploratory Study

So far, this discussion has looked at the exploratory results with a view to the emergent literature. It has determined that the respondents in the Focus Groups and Case Studies generated themes that show marked similarities to corresponding international research. Of key relevance is the premise is that the participants of the exploratory study thought their relationship was the key to negotiating their work and home lifestyles.

Other themes that emerged included the male's dominant role in the business. Another was that work was divided, with women contributing administrative and bookwork expertise while men undertook the management tasks and technical aspects of the business. Further, it was discovered that little planning for the ventures was undertaken.

On the home-front housework was divided along gender lines, with the women undertaking the majority of chores and responsibilities in the home. Strategies couples employed to maintain their relationship were discussed, with couples agreeing that constant communication, trust, and friendship are important to them.

Additional themes seemed to incorporate both work and home and focused on tools that helped to manage and maintain expected lifestyles. Technology was considered vital to couples managing their business and personal lives. However, it also contributed to feelings of role overload where 'switching off' and leisure time were difficult to achieve. This was especially so for the women participants, who also admitted to finding it difficult to relax at home, as they felt they had another job to do there.

From the information gathered in the exploratory study it appears that the roles and experiences of males and females differ within their entrepreneurial ventures.

It also appears that having dependents might also impact on the roles and responsibilities that the spouses held both at work and in the home. The researcher thought this was an interesting area that merited more consideration.

The qualitative section of this study (Focus Groups and Case Studies), provided rich information on New Zealand's committed couples in business. The knowledge derived from this phase of the research project not only provides a revealing account of two small samples of couples in business in New Zealand, but will also serve to guide the construction of the quantitative survey of which the method rationale is presented in Chapter Three and the results are presented in Chapter Five.

Visual Summary of the Exploratory Study

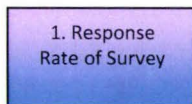
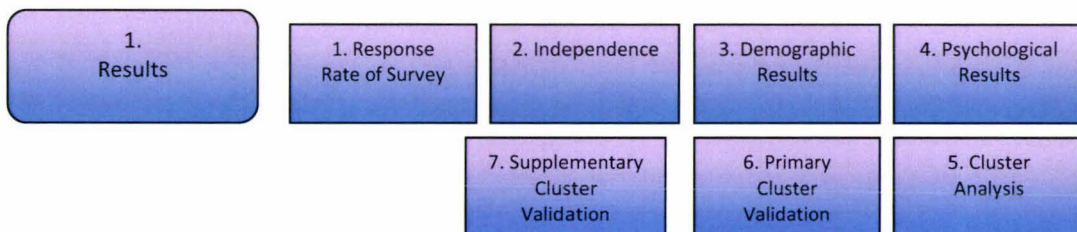
1. Key Finding Strong & Stable Relationship	2. Personal Characteristics	3. Business Characteristics	4. Sharing Work with Life Partner	5. Sharing Home with Work Partner
<p>Vital Platform for Business</p> <p>Healthy relationship needed to endure pressure</p> <p>Deep personal Commitment</p> <p><i>Business can enrich personal relationship</i></p> <p>Builds trust</p> <p>Close company</p> <p>Joint Decision Making</p> <p>Friendship</p> <p>Trust</p> <p>Long-term View</p> <p>Communication</p> <p>Respect</p> <p>Love</p> <p>Support</p> <p>Humour</p> <p>Transparency</p> <p>Openness</p>	<p><i>Common Characteristics</i></p> <p>Friendship</p> <p>Sense of Humour</p> <p><i>Female Characteristics</i></p> <p>Family Oriented</p> <p>Nurturing</p> <p>Supportive</p> <p>High Tolerance for Multitasking</p> <p><i>Male Characteristics</i></p> <p>Confident</p> <p>Good Communicators</p> <p><i>Common Childhood Experiences</i></p> <p>Adverse Event(s)</p> <p>Majority had at least 1 parent who was self-employed</p>	<p>Business in Males Domain</p> <p>Little to no formal Planning</p> <p><i>Business Ownership</i></p> <p>No partnerships, instead sole-traders or limited liability companies</p>	<p><i>Flexibility</i></p> <p>Control over workload, time, not being told what to do</p> <p><i>Professionalism</i></p> <p>Customer Service</p> <p>No personal conflict at work</p> <p>Implicit communication plan</p> <p><i>Boundaries and Responsibilities</i></p> <p>Manage conflict</p> <p>Both involved</p> <p>Idea generation</p> <p>New Business</p> <p>Overall Strategy</p> <p>Customer Service</p> <p>Good cop/ Bad cop</p> <p>Females involved</p> <p>Administration</p> <p>Bookwork</p> <p>Legal requirements</p> <p>Males involved</p> <p>Income</p> <p>Final authority figure</p> <p><i>Women's Social Capital</i></p> <p>Cheap/free labour</p> <p><i>Advantages</i></p> <p>Intimacy Crossover</p> <p><i>Disadvantages</i></p> <p>Time – Duality</p> <p>Peers</p> <p>Males – joint decision making</p> <p>Females – income security, limited recognition, switching off</p> <p><i>Fears</i></p> <p>Being criticised by spouse</p> <p>Used to motivate</p> <p><i>Technology</i></p> <p>Great Enabler</p>	<p><i>Women's Social Capital</i></p> <p>Majority of housework</p> <p>Want more kudos for work done</p> <p>Resigned about workload</p> <p><i>Conflict</i></p> <p>Child rearing</p> <p>Finances</p> <p>Spending</p> <p>Miscommunication</p> <p><i>Coping Skills</i></p> <p>Communicate continuously</p> <p>Support</p> <p>Humour</p> <p>Compromise</p> <p><i>Females</i></p> <p>Relaxation</p> <p>Swamped by multiple demands</p> <p><i>Males</i></p> <p>Did not understand female concerns</p> <p>Sheepish admissions of spouses care.</p> <p>Hawthorne Effect for couples interviewed</p>

Figure 5. Visual Summary of Exploratory Study

CHAPTER FIVE – PHASE TWO: QUANTITATIVE SURVEY STUDY



Results of Survey



Response Rate of Survey

Out of the 245 surveys that were sent out, 136 surveys were returned, giving a response rate of 55.5%. Seven cases were discarded out of this 136, as the data were not usable. This left a working data set of 129 cases, which correlates to a workable response rate of 52.7%. This is a reasonable result especially when compared to literature expectations of a 15% - 35% response (Salkind, 1997; Tull & Hawkins, 1990). It also exceeds Page and Meyer's (2000) 50% return on exemplary surveys that use pre-notification. When compared to other studies in the entrepreneurial couples area, the response rate also rated well. For example, Smith (2000) garnered a 17% response rate, while Ponthieu and Caudill (1993) acquired a 28% overall response rate and Marshack (1994) comprised a working response rate of 36%.

Independence

Care was taken to treat each participant in this survey and its subsequent analysis as a separate case. This is distinct from Marshack (1994) and Muske and Fitzgerald (2002), who treated couples as one unit of analysis. Independence is a key assumption of cluster analysis and an underlying assumption of most parametric tests (Griffiths, Stirling & Weldon, 1998; Jackson, 2006; Moore & McCabe 1993; Spicer, 2005). At first, it might appear that data from husbands and wives, by their very relationship, would not be able to meet the criteria for independence. However, a Durbin-Watson test for independence (see Spicer 2005, p. 108) was computed to assuage this concern. The data approached two, and thus suggested that independence violations were unlikely to be problematic in this dataset.

Demographic Results

Table 2 (on the next page) displays the demographic results of the survey. A reasonably even gender balance was obtained, with 48% of respondents being female and 52% male. A high proportion of respondents categorised themselves as European (54%), with many other respondents relating to the term New Zealander (non-specified) 33%. There was a low participant response from Maori (3%) and Asian (1%) respondents. The vast majority of participants were between the ages of 31 – 65 (93%). Nearly 16% of participants had not completed high school qualifications. Some 22% of respondents indicated secondary education as their highest academic achievement. Just over 44% of respondents indicated they had undertaken post secondary or trade courses and/or achieved a technical or trade qualification. Further, only 18% of respondents had achieved a university degree, with a third of this group going on to achieve a post-graduate qualification.

Table 2
Demographic Information

<i>N</i> = 128	Frequency	%
Gender		
Male	62	48
Female	66	52
Ethnicity		
European	69	54
Maori	4	3
Asian	2	1
New Zealand (non specified)	42	33
Not born in New Zealand	11	9
Age		
21 -30	2	2
31 – 45	44	34
46- 65	76	59
65 plus	6	5
Education (highest level attained)		
Did not complete high school	20	16
High school	28	22
Some post-secondary work (training course)	23	18
Vocational, technical, or trade certificate	33	26
Bachelors Degree	16	12
Some graduate work (grad and post-grad diplomas)	8	6

Further demographic data is presented in Table 3. Age of respondents, length of relationship, and length of business relationship, as well as the number of hours worked in the business per week were calculated. Due to the high variance in the standard deviations, histograms were computed. Perusal of histograms did not indicate major concern about distributions. The regions where respondents live are displayed on Table 4. A reasonable balance of area representation per population was achieved.

Table 3
Time Statistics

	<i>N</i>	<i>Min</i>	<i>Max</i>	<i>Mean</i>	<i>SD</i>
Age	128	30	69	49.64	9.40
Years in Relationship	128	3	45	22.77	12.39
Years in business together	127	1	42	13.26	10.91
Hours worked in bus (per week)	125	1	90	44.01	20.18
Hours by Gender – Male	62	1	84	46.37	2.57
Hours by Gender - Female	66	2	90	41.89	2.52

Table 4
Locality Statistics

<i>N = 128</i>	Frequency	%
Region		
Auckland	34	27
Bay Of Plenty	6	5
Canterbury	23	17
Hawkes Bay	6	5
Northland	17	13
Otago	10	8
Taranaki	4	3
Waikato	7	6
Wellington	13	10
Other	8	6

Key business demographics are shown in Table 5. Most frequently, businesses were owned through registered private companies. Also prevalent were partnership relationships. The participants had started the majority of businesses. When asked whether their business was operated at their residence, respondents were markedly divided, with separate home and work only being a slightly more popular choice than operating the business at home. Over three quarters of the sample (79%), made two hundred thousand dollars profit or less in the preceding financial year. Respondents who made one hundred thousand dollars or less profit equated to 61% of the sample, while 20% of respondents made no profit or loss.

Table 5
Business Statistics

<i>N</i> = 128	Frequency	%
Business Ownership		
Registered Private Company	85	66
Individual Ownership (Sole trader)	7	5
Partnership	34	27
Registered Public Company	2	2
Business Established		
Started	76	59
Bought/ Invested in	52	41
Business at place of Residence		
No	65	51
Yes	63	49
Business Profit		
No profit or loss	25	20
Under \$50 000	25	20
\$50 001 - \$100 000	27	21
\$100 001 - \$200 000	23	18
\$200 001 - \$500 000	12	9
\$500 001 - \$1 000 000	3	2
\$1 000 001 +	5	4
Non Responders	8	6

Table 6 presents data on whether the respondent went into business because of their spouses' wishes or their own. Just over a third of participants (37%) reported it was a joint decision, while 22% of respondents indicated they were mainly responsible for the decision, and only 18% indicated that their partner was mainly responsible for the decision. The majority of participants were married to their partners, with only 4% of respondents in a defacto relationship. No participants had taken part in a civil union ceremony. Spatial logistics explored how spouses work together in a physical sense. Spouses that shared a working space accounted for 26% of the sample, while 16% had an office or working space separate from their partner. However, the majority of respondents (53%) indicated that they

utilised a combination of shared and separate spaces. Respondents who employed people in their businesses comprised 70% of the sample.

Table 6
Connectivity and Employer Status

<i>N</i> = 128	Frequency	%
Motivation for Business		
Something both always wanted	48	37
Something I wanted more than partner	28	22
Something partner wanted more	23	18
Had no choice but did it out of circumstances	27	21
Business started before I met my spouse	2	2
Nature of connection with partner		
Marriage	123	96
Defacto Spouse	5	4
Working together – Spatial Logistics		
One room or space	33	26
Separate rooms in one location	20	16
Same job but different locations	7	5
A combination of the above	68	53
Business Employers		
No	38	30
Yes	90	70

The number of people the business supports and their relationship with the business is displayed in Table 7. The majority of respondents (95%) had less than 10 people employed or contracting for their business. However, the type of employment relationship was varied, with part-time and contract workers having a high representation in this study.

Table 7
Employment Statistics

Staff	Full-time		Part-time		Contract	
	Frequency	(%)	Frequency	(%)	Frequency	(%)
0-2	90	70	106	83	112	88
3-5	17	13	12	9	8	5
6-10	14	11	8	6	2	2
11- 20	1	1	1	1	4	3
> 20	6	5	1	1	2	2

*N = 128

Table 8 presents the data gathered from respondents regarding their living arrangements. Around 47% of households included dependent children. Only one household had their parent or parents living with them.

Table 8
Housemates: Multiple Response Data

N = 128	Frequency	%
Husband/ committed male partner	66	27
Wife/ committed female partner	62	25
Children	11	47
	4	
Parent	1	< 1
Pet (introduced by respondent)	1	< 1

Table 9 shows data on the industry in which respondents do business. Over one third of businesses (40%) were involved in the retail sector. Respondents involved with property and business services represented 17% of the sample. Food and accommodation services and tourism ventures consisted of 11% of the respondent data. Less than 9% of respondents were involved in the agricultural industry.

Table 9
Business Industry

<i>N</i> = 128	Frequency	%
Accommodation, cafes, restaurants, tourism	15	11
Agriculture	12	9
Communication services	5	4
Construction	6	5
Cultural and recreation services	2	2
Education	2	2
Finance and Insurance	1	< 1
Manufacturing	7	5
Property and business services	22	17
Retail trade	50	40
Transport and storage	5	4
Wholesale trade	1	< 1

Table 10 displays the participants' responses as to the type of pre-start and start up activities undertaken. While over one quarter (28%) of participants invested their own savings into their business, only 15% secured finance from a lending institution. Surprisingly, only a small 6% of respondents chose to obtain professional advice during the pre-start and start-up phase.

Table 10
Pre-start and Start Activities Undertaken: Multiple Response Data

<i>N</i> = 128	Frequency	%
Used savings	93	28
Quit Job – full-time in business	57	17
Finance from friends and family	4	1
Finance from lending institution	50	15
Market Research	33	10
Business Plan	38	11
Formal ownership agreements	12	4
Undertook training	20	6
Received professional advice	19	6
None/ Nothing	8	2

Table 11 presents the number of participants that sought professional advice on pre-start up and start up. Those who accessed advice were more likely to utilise

their existing accountants or lawyers. Some participants also used a business mentor or coaching service. Table 12 shows respondents' reasons for going into business. The most common responses included making a conscious decision to be their own boss (14%) and making the most of a good opportunity (18%).

Table 11

Professional Advice sought on Pre-start and Start-up: Multiple Response Data

<i>N = 57</i>	Frequencies (= <i>n</i> of responses)
Banker	1
Lawyer	13
Accountant	25
Technical Expertise	5
Business mentor/coach	9
Friends and family or other	4

Table 12

Reasons for Going Into Business: Multiple Response Data

<i>N = 128</i>	Frequency	%
Need for autonomy	31	8
Geographic factors (time travelling/move/etc)	13	3
Personal factors (e.g. parenting, disability)	23	6
Allows for creativity	34	8
Conducted market research to assess feasibility	5	1
Downsizing by previous employer	3	< 1
Evolved from hobby	18	4
Frustrated with previous job	35	9
Influenced by others to pursue talents	12	3
Made conscious decision to be own boss	58	14
Saw good opportunity	72	18
My company moved to outsourcing my function	1	< 1
To earn money for necessary living expenses	15	4
To save money for the future	13	3
To save money	3	< 1
To have a more flexible work schedule	29	7
To work at something I enjoy doing	28	7
Wanted to prove I could start own business	4	1
Other	8	2

Table 13 presents data on the advantages are associated with being in business with a spouse. Four advantages scored a response rate over 10%. These were

having a shared vision; partaking in a true team effort; having shared goals, dreams and ideals; and sharing responsibility. Less than 1% of respondents felt there were no advantages associated with being in business with their spouse.

Table 13
Advantages of Being in Business with Spouse: Multiple Response Data

<i>N</i> = 128	Frequency	%
No Advantages	6	< 1
Stronger Marriage	50	7
Stronger Business	68	9
Shared Vision	77	10
True team effort	80	11
Shared dreams, goals, and ideals	88	12
Control of work and home	62	9
Share ownership of assets	71	9
Share responsibility	81	11
Share risks	53	7
Share management	59	8
Having intertwined worlds	47	6
Egalitarian	8	1
Companionship	2	< 1

Table 14 displays respondent data on disadvantages associated with being in business with a spouse. Almost 14% of participants felt there were no disadvantages, while 17% of participants reported they lacked leisure time. Only 2% of respondents believed there was an inequitable division of responsibilities.

Table 14
Disadvantages Associated with Being in Business with Spouse: Multiple Response Data

<i>N</i> = 128	Frequency	%
No Disadvantages	40	14
Conflict	27	9
Stress	37	13
Neglect personal needs	37	13
Time pressures	30	10
Financial pressures	29	9
Never get a break from work	51	17
Inequitable division of responsibilities	7	2
Tension in trying to blend work and family	38	13

Table 15 shows data on respondents' advice for couples thinking about going into business in the future. Themes included not working together unless the relationship is strong (19%), and planning carefully (12%). Achieving a balance between work and home also featured.

Table 15
Respondents Advice for Couples Starting Out: Multiple Response Data

<i>N</i> = 106	Frequency	%
Set ground rules for roles and relationship	12	6
Don't work together unless relationship is strong	37	19
Plan carefully	24	12
Work hard	15	8
Have fun	6	3
Play to your strengths	8	4
Do what it takes for success in both relationship and business	17	9
Make sure you want the same things	8	4
Work with others/get good staff, up skill and get training	8	4
Go for it/ dream and then do/ be positive	17	9
Achieve balance between work and home	18	9
Be well financed	9	5
Get advice	7	4
Manage stress, learn from mistakes, no fights in front of clients	4	2
Do not go into business with spouse	3	2

Table 16 presents participant's advice on the steps to take to manage, resolve and limit conflict. Of the answers given, the ability to keep communicating featured most prominently (57%). Other responses that featured included; redirect and defuse conflict, and 'not sweating the small stuff.

Table 16

Respondents Advice for Resolving Conflict: Multiple Response Data

<i>N</i> = 110	Frequency	%
Don't sweat the small stuff	14	9
Address issue not person	2	1
Redirect and defuse conflict	17	11
Set ground rules	6	4
Keep communicating	59	37
Compromise	13	8
Try to be happy, helpful, thoughtful, sense of humour, etc	13	8
Respect each other's opinions	10	6
Have ultimate boss to make final decisions	3	2
Get advice from others (family, friends, professionals)	4	3
Take time out or other	8	5
None	11	6

Table 17 shows the participants responses on how to improve their relationship. Many respondents chose not to answer this question. However, from the 89 responses, the most frequent answers given were spending more time together and with family and friends (57), and to make more free time through leisure and holidays (42). It is acknowledged that non-response bias may affect these particular results.

Table 17

Respondents on How to Improve their Relationship: Multi Response Data

<i>N</i> = 89	Frequency
Improved sex and romance	12
More money	8
More free time/ leisure/ holidays	42
More time together with family and friends	57
Employ more staff	3
Separate business from home	5
Get advice	9
Get a normal job	2
Patience	4
No improvement needed	2
Other	6

Table 18 presents frequency data in regards to allocation of responsibility for tasks and chores at home. It illustrates that many spouses jointly undertake

responsibility for completing chores and tasks in the home. This is especially prevalent for major purchases, and to a lesser degree, gardens and lawns, shopping, and family events. However, there are some responsibilities undertaken with greater regularity by the different genders. For example, women participants undertake more paying of bills, cooking, preschool care and school activities, laundry, shopping, house cleaning, and organising of family events than their male partners. Male respondents undertake more outdoor tasks such as gardening and lawns, maintenance, and vehicle care. A small proportion of couples also make use of paid help. This is most prevalent for cleaning, gardening and lawn, outside maintenance, and vehicle care. Dependents, for the most part, did not share the home workload, with only a small number of participants' children helping with the laundry, cleaning, gardening and lawns, and shopping.

Table 18

Respondents: Who has the Major Responsibility for Chores and Tasks at Home?

<i>N</i> = 128	Cooking	Major Purchases	Pre School	School Activities	Laundry	House Cleaning	Garden & Lawns	Auto Care	Outside house chores	Shopping	Family Events	Paying Bills
Male Share	6	5	3	3	4	5	38	65	59	4	1	31
Jointly	22	78	4	16	14	13	28	23	24	33	64	20
Female Dependents	72	16	16	23	80	63	16	9	9	61	35	49
Pay Someone	0	0	0	0	2	1	2	0	0	2	0	0
N/A	0	1	77	58	0	0	14	3	8	0	0	0
	0	1	77	58	0	0	2	0	0	0	0	0

Note: Table entries represent %.

Psychological Results

The results section now turns to the analysis of attitudes and psychological variables used for the ensuing cluster analysis (CA). Table 19 presents obtained Cronbach’s alphas on Independent variables (IVs) used in the survey. Only variables with an acceptable Cronbach’s Alpha, (i.e., > .7, see Spicer, 2005) were used in CA. Two measures, business effects and business commitment, were not included in the cluster solution, as the alphas were not acceptable in this study. Furthermore, under CA, the researcher decided not to use the total relationship satisfaction construct in conjunction with its sub-constructs to mitigate concerns regarding multicollinearity.

Table 19
Cronbach’s Alpha on Psychological Variables

Measure	Alpha	N (items)
Job Satisfaction	.83	4
Income Satisfaction	.73	7
Business Tension	.79	6
Business Rewards	.75	5
Life Satisfaction	.97	5
Relationship Satisfaction (total) α	.73	3
Relationship Satisfaction (agreement)	.91	15
Relationship Satisfaction (events neg)	.83	7
Relationship Satisfaction (events pos)	.81	4
Business Effects	.63	4
Business Commitment	.64	5

α In light of Cortina’s (1993) comments about an inflated Cronbach’s alpha associated with an increasing number of items, item-total correlations were computed. All correlations were positive (min .36, max .74), assuaging concerns about multidimensionality within the scale.

Cluster Analysis

Figure 4 presents a dendrogram of the CA run on the complete data set using Ward's method of clustering and squared Euclidean distance. As discussed earlier in Chapter Three, squared Euclidean distance is an appropriate companion for many hierarchical clustering techniques (Everitt, et al., 2001; Hair & Black, 2000). Ward's method strengths include a strong platform for cluster profiling and because it accommodates DA in subsequent validation (Hair & Black, 2000). Therefore, it was determined that Ward's method was an appropriate companion in this study. Perusal of the agglomeration coefficients, and the associated plot of these coefficients, suggested a three-cluster solution. This position was supported by recommendations given in the literature (see Hair & Black, 2000) and a desire for parsimony. Further analysis (shown later in this section) was undertaken to check the robustness of this solution.

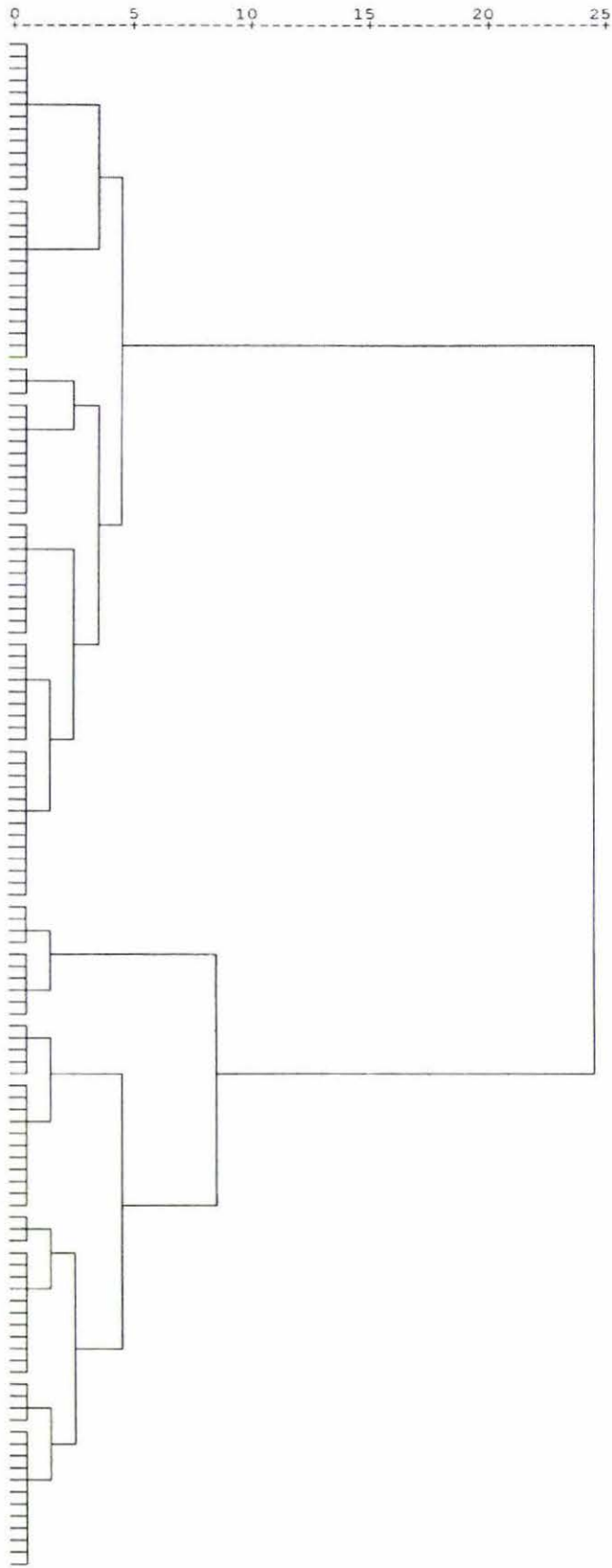


Figure 6. *Dendrogram Full Data Set*

Table 20 and Figure 5 display the means and standard deviations of each independent variable used in the CA. Table 20 and Figure 2 show that Cluster One had the highest job satisfaction, income satisfaction, life satisfaction, and relationship satisfaction scores. Cluster One also has the lowest business tension. Cluster Two had the lowest job satisfaction and the lowest business rewards scores, but has middling scores for every other IV measured. Cluster Three had the lowest scores in income satisfaction, life satisfaction, and relationship satisfaction. It was also the cluster with the highest business tension. The participants in Cluster One appeared more satisfied on the whole and had lower business tension scores. Cluster Three appeared least satisfied in general and had the highest business tension scores.

Table 20
Cluster Analysis – Full Data Set, Mean Values

	Cluster 1		Cluster 2		Cluster 3	
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>
Job satisfaction	1.74	0.45	1.25	0.57	1.33	0.55
Income satisfaction	4.54	1.06	3.80	0.97	3.72	0.70
Business tension	7.36	1.97	12.03	3.76	13.35	3.32
Business rewards	3.58	0.66	3.18	0.49	3.70	0.61
Life satisfaction	5.45	0.90	4.15	0.96	2.86	0.73
Relationship agreement	5.12	0.39	4.54	0.34	3.72	0.28
Relationship conflict	5.37	0.31	4.85	0.32	3.71	0.30
Relationship events	5.09	0.59	4.51	0.75	3.03	0.53
Total Relationship Satisfaction	5.19	0.29	4.63	0.34	3.49	0.22

*Cluster 1 (*n* =72), Cluster 2 (*n* =46), Cluster 3 (*n* =10). Because of the low membership of cluster 3, medians and IQR were compared with the means and SD to verify that outliers were not skewing the data. Comparison of data did not indicate any cause for concern. To avoid problems with multicollinearity, the TRSC was not used in the CA.

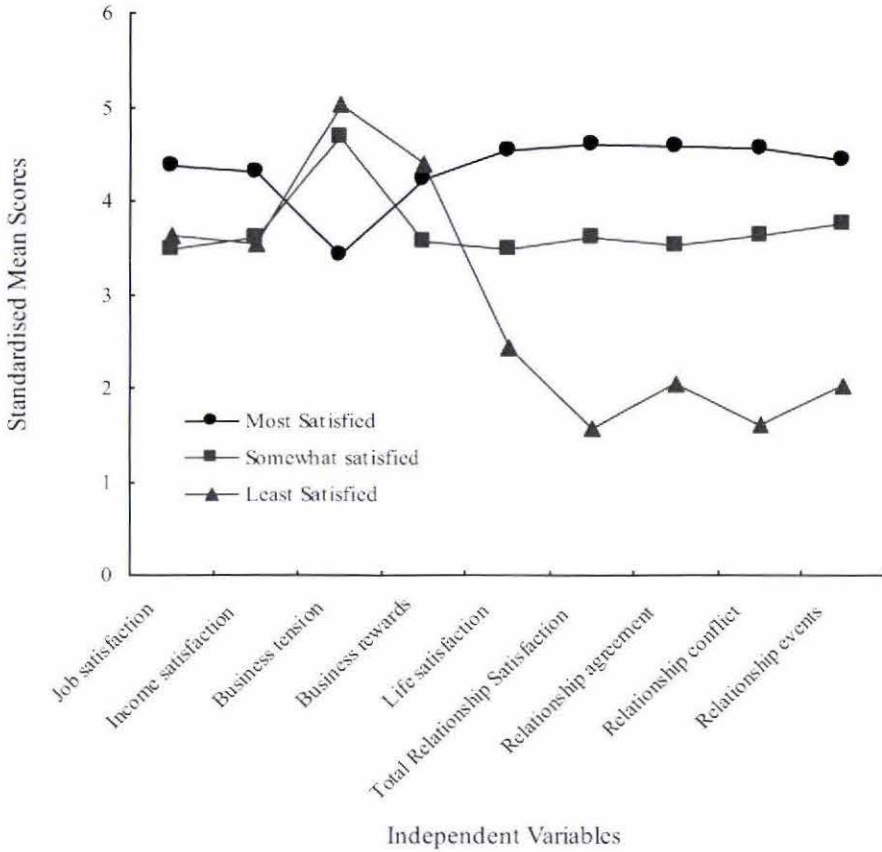
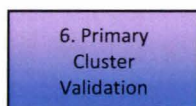


Figure 7. Mean Scores for Clustering Variables

Note: Mean scores were transformed into T-scores to make graphical representation easier to interpret (Gatewood & Field, 2001). Note: Transformed scores should not be interpreted as absolute values, but rather, seen as an indication of relative rank.

Cluster One consisted of participants who had higher levels of satisfaction and less business tension. It was therefore labelled *most satisfied* (MS). Since Cluster three consisted of respondents with the highest business tension and lowest satisfaction scores it was labelled *least satisfied* (LS). Cluster Two scored between the mean scores of the highest and lowest scores for relationship satisfaction and business tension, so was labelled *somewhat satisfied* (SS). Multiple cluster analyses were run by splitting the data set according to different demographic variables, specifically, gender and dependent responsibilities. The results of these analyses displayed similar patterns to those discussed and shown in the figure above. This suggests relative stability in this solution, despite partitioning on demographic

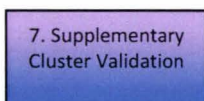
bases. A further analysis of demographic differences is presented later in this chapter.

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Primary Cluster Validation

As mentioned previously in this chapter, the final part of validating the cluster solutions undertaken was to perform parametric analysis. This was both to determine whether clusters were distinct from each other and to find predictors that best classify subjects. Best practice recommendations for discriminant analysis include having at least 20 cases for each independent variable to obtain trustworthy results (Spicer, 2005). Given the acceptable sample size, relative to the number of IVs, parametric statistics were used to verify statistical significance. Mean scores per cluster with SD and DA were used to explore differences among clusters on each IV.

Taking a univariate perspective, all differences between combinations of clusters were significantly different ($p < .001$) using tests of the equality of group means. Table 21 presents the results from tests conducted with Ward's clustering technique. An issue with the analysis surrounded a significant Box's M, which Spicer (2005) suggests may signal equality of variance issues, particularly in cases where n varies by sub-group. To assuage these concerns, a non-parametric analysis was conducted and resulted in conclusions that were equivalent to those identified in the DA. Results are reported the supplementary analysis section below.

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Supplementary Cluster Validation

The conservative philosophy applied so far was also used for the supplementary validation. Non-parametric statistics were used as a comparative approach to

contrast against parametric findings. Median scores per cluster with inter-quartile ranges (IQR) and Kruskal-Wallis (KW) tests were used to explore differences among clusters on each IV. These supplementary analyses suggested that all differences between combinations of clusters were statistically significant ($p < .001$). These differences remained significant even after Bonferroni corrections were applied. Table 21 presents the test of mean differences among the clusters.

Table 21
Tests of Mean Differences among Clusters

Psychological Variables	Wilks' Lambda	F
Job Satisfaction	.814	14.30
Income Satisfaction	.877	8.81
Business tension	.567	47.78
Business Rewards	.895	7.34
Life Satisfaction	.545	52.14
Total Relationship Satisfaction	.283	158.11

Note: All mean differences were found to be statistically significant ($p < .001$). The non-parametric (KW) perspective also returned statistically significant differences, even after Bonferroni corrections were applied ($p < .001$), and $df1 = 2$, $df2 = 125$ for all tests. Total relationship satisfaction construct (TRSC) was used in this analysis so as to satisfy sample size requirements.

Turning to a multivariate perspective, effect size is displayed in the contribution to discrimination of clusters presented in Table 22. Given the three sub-groups identified in the CA, two functions emerged in this DA, the first of which explained a notable portion of the variation in the model (Eigenvalue = 3.56, explained variance = 91.5%, canonical $R = .88$). The second function suggested considerably less explanatory power (Eigenvalue = 0.33, explained variance = 8.5%, canonical $R = .50$). Further evidence in favour of the interpretation of function 1 over function 2 was shown with Wilks' λ (for functions 1 to 2 Wilks' $\lambda = .17$, $\chi^2(12) = 220.96$, $p < .001$, and for function 2 Wilks' $\lambda = .75$, $\chi^2(5) = 34.98$, $p < .001$). Thus, although function 2 was statistically significant, it was decided that a comparatively attenuated effect size weakened the case for its interpretation and function 1 was focused on in this study. Nevertheless, structure coefficients for function 2 are presented below.

The structure matrix associated with function 1 suggested the following rank order in terms of contribution to discrimination among the most, somewhat, and least satisfied groups. Relatively speaking, the TRSC held the greatest impact (structure coefficient = .83), followed by life satisfaction (.48), followed by an inverse relationship with business tension (-.43), followed, in turn, by job satisfaction (.21), income satisfaction (.17), and business rewards (.06).

In contrast, function 2 showed the following rank order with a positive relationship with business tension (structure coefficient = .56), followed by inverse relationships with job satisfaction (-.56), income satisfaction (-.47), a positive relationship, again with the TRSC (.39), and smaller inverse business rewards (-.29) relationships with and life satisfaction (-.17).

Table 22
Contribution to Discrimination of Clusters

	SM		DFC	
	F1	F2	F1	F2
Total relationship satisfaction	.83	.39	.78	.47
Life satisfaction	.48	-.17	.38	-.07
Business tension	-.43	.56	-.34	.60
Job satisfaction	.21	-.56	.14	-.23
Income satisfaction	.18	-.47	-.05	-.10
Business rewards	.06	-.29	.003	-.60

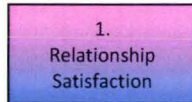
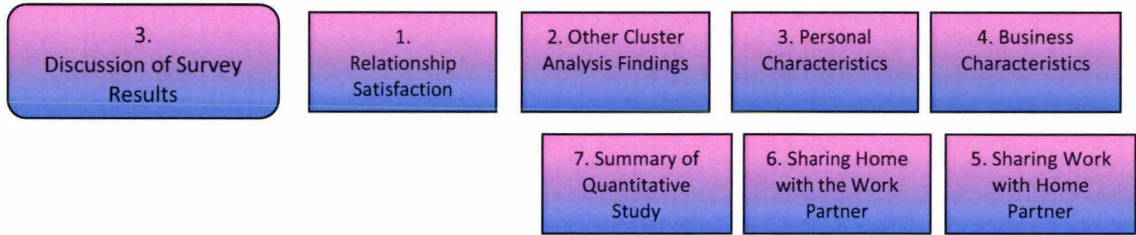
Note: TRSC was used in this matrix, as it indicated the overall contribution of relationship satisfaction. SM = Structure Matrix, DFC = Discriminant Function Coefficients.

The data were also analysed to look for differences in mean scores. This was done based on demographic variables such as gender and whether respondents had dependent responsibilities. Independent *t*-tests were computed to ascertain whether there were any significant differences. Subsequent to this, non-parametric analysis (Wilcoxon Matched Pairs) was run as a supplementary measure. The results showed no significant differences in mean scores based on gender.

The results for whether participants had dependant responsibilities or no dependant responsibilities, when tested using independent *t*-tests, showed no significant difference in means scores for the IVs with one exception. A statistically

significant result ($t = 2.39$, $df = 106.06$, $p = .02$) was identified in the business tension construct. Cases with dependant responsibilities reported greater levels of business tension ($M = 10.56$, $SD = 3.99$) than respondents who had no dependant responsibilities ($M = 8.82$, $SD = 3.41$). The results of supplementary non-parametric analyses led to similar conclusions.

Discussion of Survey Results



Relationship Satisfaction

In this study, relationship satisfaction was found to be a key psychological variable that contributed to and predicted membership within clusters. Data analysis revealed that there were three different types of clusters of couples in business based on the five key psychological constructs of job satisfaction, income satisfaction, business rewards, life satisfaction, and relationship satisfaction. Parametric tests indicated that mean differences were statistically significant, and these conclusions were unaltered by the results of supplementary non-parametric analyses. Moreover, from a multivariate perspective, DA suggested that around 92% of the variation across the sub-groups was explained by the first function in the analysis.

Given the three sub-groups identified in the CA, two functions emerged in this DA, the first of which explained a notable portion of the variation in the model (Eigenvalue = 3.56, explained variance = 91.5%, canonical $R = .88$). The second function suggested considerably less explanatory power (Eigenvalue = 0.33, explained variance = 8.5%, canonical $R = .50$). This function also made theoretical sense. The exploratory studies and literature also suggested the importance of the relationship to the business, for example, Foley and Powell (1997) and Cox et al. (1984). Cox et al. also suggested that tension was a significant factor that should be examined in couple-based research as they speculated that tension had potential to undermine both the business and the personal relationship of entrepreneurial couples. Both of these patterns,

relationship satisfaction and tension, were found to be important as indicated by the patterns observed in the structure coefficients.

The set of psychological variables used in this present study predicted cluster membership with varying levels of impact. The three-cluster solution revealed differing levels of satisfaction and tension within the sample. The relative magnitude of contribution to predicted cluster membership in function 1 was found to have a positive association with the relationship satisfaction discriminant structure coefficient (.83). This is homogeneous with the findings from Phase One of this research and reiterates suggestions hypothesised by previous studies discussed in the literature. Relationship Satisfaction was nearly double that of the next discriminant structure coefficient, life satisfaction (.48), and the inverse relationship of business tension (-.43), which will be addressed in turn in the other cluster analysis findings section.

Discussion on the relationship satisfaction measure, as outlined in the method section of this chapter, focused on several aspects of the relationship dyadic. Respondents were asked about their levels of relationship satisfaction, how much agreement they experienced in their everyday lives, how they wanted to live, and their attitudes towards life. They were also asked how often they experienced conflict and the behaviour associated with quarrelling, including how often they had thought about ending the relationship. The last part of the relationship measure asked how often the couple experienced events of togetherness, such as working, laughing, or talking. Couples in Cluster One tended to report greater levels of relationship satisfaction than the couples in the other two clusters. This suggests that Cluster One respondents tended to hold higher reported levels of agreement on how they lived and their attitudes towards life. It can be hypothesised that these couples would likely experience less conflict situations and have better resolution strategies, they would also experience fewer thoughts about ending their relationship. Overall, the *most satisfied* respondents were more satisfied with their

spouse in general, and shared more togetherness events than participants in the other clusters.

Spillover Effects of Relationship Satisfaction

Studies that have looked into relationship satisfaction emphasised the spillover effects from job and marital satisfaction. There is increasing recognition that family and work experiences are interlinked (Heller & Watson, 2005; Schulz, Cowan, Cowan, & Brennan, 2005). Indeed the family, intimate relationships, and work are central life domains, especially for entrepreneurial couples who intermix, manage, and whose time, identity, and very existence are tied to these roles (Brotheridge & Lee, 2005). Further to this, emergent literature is recognising that the quality of romantic relationships can have a profound impact on other aspects of life, including work, and where job satisfaction can affect other facets of life, including the relationship (Graham, et al., 2006). It is likely that this is even more prevalent for couples that share work and home environments.

Relationship Perceived Costs and Rewards

It is suggested that satisfaction with the relationship primarily depends on the rewards and costs associated with and exchanged within the liaison (Hendrick, Hendrick, & Adler, 1988; Johnson et al., 2005). In other words, people's feelings of closeness and satisfaction with their spouse. This is in accordance with perceptions of mutuality in investments and commitment often found in marital relationships (Drigotas, Rusbult, Wieselquist, & Whitton, 1999; Muarry et al., 2005). After all, daily interactions of the family are dispersed and fitted around busy and often stressful workplace schedules, with work being carried out amongst family. These daily experiences, with their time and emotional demands, influence response patterns, such as stress, frustration, and the ability to cope. These emotional states then shape the nature of interactions at home (Schulz, et al., 2005).

Grzywacz (2000), however, argued the influence of a role depends on its perceived quality. An increase in marital satisfaction is often associated with an increase in job satisfaction, and an increase in marital conflict is significantly associated with a decrease in job satisfaction (Grzywacz, 2000; Grzywacz & Marks, 2000; Rogers & May, 2003; Rothbard, 2001; Wayne, Musisca, & Fleeson, 2004). Further support for this notion is provided by Schulz, et al. (2005) who found coming home upset from work decreases a couple's marital satisfaction. This goes some way to explain why the *least satisfied* cluster had the lowest relationship and job satisfaction scores and experienced the most business tension.

Spousal Support as a Buffer

Other research found that spousal support could act as a buffer for job-related stress (Ducharme & Martin, 2000; Grzywacz, 2000; Shimazu, Shimazu, & Odahara, 2004). It can also provide a positive contribution to greater satisfaction with life in general, and is the overall factor to marital well being and relationship satisfaction specifically (DeLongis et al., 2004; Feeny, 2004; Hendrick, et al., 1988; Meegan & Goedereis, 2006; Neff & Karney, 2005; Pasch & Bradbury, 1998). In particular, Feeny's work about goal seeking and achieving within intimate relationships, found that adults with high relationship quality act as a secure base for their romantic partners by either not interfering or intruding on the partner's aspirations.

Further to this, partners with high relationship satisfaction, actively encouraged, showed interest, removed obstacles, and supported their partners' goal pursuits and balanced these needs with continued availability. Results showed the higher the perception of home-base security (relationship quality and a supportive partner), the more likely exploratory opportunities would be pursued. 'Support receiver' and 'support provider' behaviours were linked in complementary ways, and it was the perception of these behaviours that predicted a self-rated higher likelihood of achieving goals and important immediate outcomes for the recipients. Furthermore, the greater the amount of interdependence between spouses in

setting and achieving tasks and life goals, the more support and involvement was given by the spouse. This was then associated with greater positive effect in relationship satisfaction (Meegan & Goedereis, 2006).

It can be theorised that entrepreneurial couples, especially women partners, show a high degree of supportive behaviour towards their spouse. As discussed in Chapter Two and in the exploratory discussion, women are the main providers of social capital for the male partner and business and go to great lengths to provide support at home and work (Danes & Olson, 2003; Firkin, 2001; Gordon & Whelan-Barry, 2004; Marshack, 1994; Massey & Lewis, 2006).

Problem Solving and Relationship Satisfaction

Other research into marital satisfaction has suggested that problem-solving and affective expression may contribute to a spouse's sense of contentment (Fincham & Beach, 1999; Johnson, et al., 2005). Relationships that are seen to have many rewards display higher satisfaction ratings than those with many costs. The perception of rewards and costs are influenced by spouse's interactions when communicating. If resolution is reached via problem-solving and positive or neutral affect, rather than negative affect and prolonged discord, then spouses experience more happiness. Furthermore, Sorenson (1999) suggested that collaboration, accommodation, and compromising strategies produce better outcomes for both family and business.

Further research could investigate the extent to which couples who profile like those in the *most satisfied* cluster solution practice problem solving to great effect to manage the challenges of their everyday lives. Therefore reinforcing and contributing to their relationship satisfaction. Tools that couples in the *most satisfied* cluster solution recommended as advice for couples considering going into business, were comparable to the academic literature. For example, having a sense of humour, affection, interest, and enthusiasm (Johnson, et al., 2005). These tools

and techniques were also recommended in the popular/practitioner literature (James & James, 1997; Marshack, 1998; Moore, 2005; Sommer & Sommer, 1980; Wyman & Wyman, 1999), and highlighted in the exploratory findings of this research as being important for the success of entrepreneurial couples.

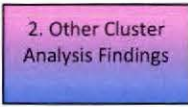
Sacrifice and Compromise in Relationships

Research on sacrifice and compromise within relationships has suggested there are relational benefits for couples working together. These include: increased personal well-being, heightened relationship satisfaction, and a greater likelihood of persistence over time (Feeny, 2004; Impett, Gable, & Peplau, 2005; Van Lange, Agnew, Harinck, & Steemers, 1997; Wieselquist, Rusbult, Foster, & Agnew, 1999). However, satisfaction levels were also affected by the motivation behind sacrificial and compromising behaviour and how the behaviour was attributed. If couples undertook sacrifice to avoid conflict, then decreased well-being and personal happiness, increased resentment, anxiety, tension, and a weakened relationship quality over time was the result. This is in contrast to gratifying a partner's wishes out of genuine concern to make them happy. This led to increased pleasure, personal fulfilment and well-being, happiness, and a strengthened relationship for both participants (Impett et al., 2005, Neff & Harter, 2002).

This has applications in the arena of couples in business, as they are likely to be engaged in a high level of compromising and sacrificial behaviours while negotiating their professional and personal lives. Subjugation of egos, having a united purpose and a willingness to do what is best for the team, can be achieved through compromise and sacrifice (Davies, 1998; Kadis & McClendon, 1991; Nelton, 1986; Roha, 1990). These issues are discussed in the coping strategies for couples in Chapter Two and recommended in the literature.

The research on marital satisfaction above concurs with, and supports, the findings in the cluster analysis. The findings suggest that the relationship appears to

be the underpinning institution that influences and determines all aspects of the entrepreneurial couples' lives.



Other Cluster Analysis Findings:

Life Satisfaction, Business Tension, Gender, and Dependents

Life Satisfaction

Other individual variables showed also contributed to discrimination in the cluster solution. The discriminant structure coefficient for life satisfaction was .48, while business tension had an inverse relationship (-.43). The higher the discriminant structure coefficients presented, the greater the contribution a given variable had to discrimination (Hair, et al., 1998). In terms of relative ranking, life satisfaction and business tension were second and third respectively, to TRSC.

Research conducted on life satisfaction shows that job satisfaction (Judge, et al., 1994) and marital satisfaction (Veenhoven, 1991) have an effect on overall well-being and happiness. Further investigation into life satisfaction has shown there are connections to both men's and women's work and family role expectations. Specifically, the greater the meeting of role expectations, the greater the life satisfaction felt (Amatea, et al., 1986). Another study found that perceived goal and task progress influenced life satisfaction levels. Simply put, people are more likely to be satisfied with life when they see themselves making progress in achieving their personally valued tasks and goals, and possessing capabilities relevant to successfully completing those aims (Lent, et al., 2005).

Business Tension

Business tension was assessed by using a six-item index that returned a cumulative tension score ranging from 6-30, devised by Danes and Olson (2003).

Items included tension generated by lack of role clarity, confusion over authority, unequal ownership, unfair compensation, failure to resolve business conflicts and unfair workloads. This research found that the average male score was 9.65 ($SD = 5.37$) and the average female's was 9.25 ($SD = 5.11$). Resolving conflict and confusion over authority were the highest individual scores for men and women. While this is not a significant difference of results between genders, it is interesting that this study returned a cumulative tension score that was different from Danes and Olson's findings. In their research, males scored 9.73 (no standard deviation was given) and females scored 11.41. Other research was similar to the findings in this study. Husbands were found to experience more business tension than their wives did (Amarapurkar & Danes, 2005).

This study's sample of New Zealand business couples shows they are apparently more resilient to business tension effects or do not experience it as much as their overseas counterparts. This is especially so for the women participants. This could be in part attributed to the notion that New Zealand women contribute more hours in the business (please see section in the discussion, 'Sharing the Work Domain with the Life Partner' for further details). It may also be indicative that the business ventures are more of a true team effort in New Zealand.

Another rationale for this study's relatively low levels of business tension overall when compared to the international data and females in particular could be similar to Karofsky, et al.'s (2001) findings. They suggested that the entrepreneur's outlook was a moderating factor in how much business tension and home tension was experienced. Entrepreneurs who had a positive outlook and who were enthusiastic about business success did not perceive as much conflict, anxiety or frustration in managing the workloads of home or work. This idea also ties in with the predominant cultural factors of New Zealanders (Pringle and Mallon, 2003).

A general resilience to business tension also could be influenced by New Zealand's more laidback lifestyle. As discussed previously, New Zealanders are

often perceived as 'happy go lucky', 'she'll be right' people (Walters, 2001). This is distinct from overseas studies in that, in this sample, the business is valued as a vehicle for independence, control, and flexibility, as well as wealth generation. Therefore, although there is financial pressure to pay business and living expenses and provide for the family, there is possibly less pressure to grow and become the best.

The above discussion shows that relationship dynamics and emotional engagement affect satisfaction and tension levels of couples in business. In the overlapping, complex and multi-layered world of copreneurial couples, different tensions and perceived benefits intermingle in a never-ending web. Kadis and McClendon (1991) illustrate the interconnectiveness of partners' lives with a verse that sounds very similar to popular wedding vows.

In a successful couple or family owned business relationship, personal and business independence are equal, personal and business dependence are mutual; and obligation to the self, each other, and the business is reciprocal (p. 422).

Gender

Another key aspect of the cluster analysis was to assess gender differences and to examine whether there were differences in responses for people with, or without, dependant responsibilities. Independent *t*-tests and a supplementary Wilcoxon matched pairs tests were run to ascertain whether there were any significant differences in responses between male and female participants. No significant differences in mean scores could be found.

Concerns addressed in the literature review that females are subjugated within an entrepreneurial partnership (Marshack, 1994; Massey & Lewis 2006) were not supported with this analysis as satisfaction levels and business tension of males and

females were not found to be significantly different. Other New Zealand-based research on gender experiences in entrepreneurship also found no significant differences between genders when examining psychological characteristics (McGregor & Tweed, 2002). It is suggested for participants in this study, and for women especially, that equality may not be a main driver. Rather, equity in outcomes and team achievement, whether in the professional or personal field, may be what is considered more important. Smith (2000) also expressed this idea stating that, the drawbacks of living and working together are outweighed by opportunities for couples to work together in a common cause that capitalises on individual strengths and values.

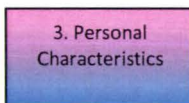
Cluster analysis was also run on the split data (male and female). The resulting dendrograms displayed relatively homogeneous patterns similar to the whole data set (shown in the results section). This further indicates that although men and women experience the reality of being in business with their spouse differently, their levels of satisfaction with the relationship, life, income, and business rewards, plus the amounts of tension they experience, are relatively similar. Muske and Fitzgerald (2006) suggest womens' sub-ordinate positions within enterprises may be a result of the socialisation practices of the culture they grew up in. From a speculative viewpoint, this makes intuitive sense as women in New Zealand are considered to be empowered and face little inequality, especially in comparison with other countries around the world (United Nations, 2003, 2003a).

Dependents

When examining the data for response differences for couples who had dependents at home and those who did not, the same procedure outlined above was followed. The results, when tested using independent t-tests showed no significant difference in means scores on all variables studied with one exception. A statistically significant result ($t = 2.39$, $df = 106.06$, $p = .02$) was evident in the business tension construct. Cases who had dependant responsibilities reported

greater levels of business tension ($M = 10.56$, $SD = 3.99$) than respondents who had no dependant responsibilities ($M = 8.82$, $SD = 3.41$). The results of the supplementary non-parametric analyses led to similar conclusions.

No comparable data could be found in the emergent couples in business literature, therefore it was not possible to determine whether this effect is common to other samples of entrepreneurial couples or unique to this sample. Perusal of the child raising literature, however, acknowledges that more parents report stress at work (43%) than people without children (40%) (Stress Survey, 2000). Furthermore, Cowan and Cowan (1992, p.3) report that tension felt by adults when raising a family may be attributable to the adjustments they make when dealing with not just their own, and their spouses work and relationship issues, but with the reliance demands of their children as well. One key finding of the survey finds the relationship is the key part of the couple-based lifestyle. How this lifestyle is structured is determined by the couple involved, therefore next addressed in this chapter are the personal characteristics of couples immersed in the copreneurial way of life.



Couples' Personal Characteristics

It is important to gain an understanding of the respondent's personal demographic characteristics, so that a profile of the sample could be achieved and described. Personal demographics included relationship length, education level, participant's age, ethnicity, nature of relationship, and dependents.

Relationship Makeup

Although same-gender and relationship forms other than marriage were not excluded by the criteria for participation in the study, the overwhelming majority of respondents were in mixed gender relationships and were married. This study's

result is comparable to studies by Smith (2000), and Fitzgerald and Muske (2002). Furthermore, the sample, for the most part, was mono-cultural. Respondents mostly identified with being European, although many responded with New Zealander or Kiwi as well or instead. Future research might be well placed to specifically target New Zealand's ethnic minorities and/or people involved in relationships other than marriage.

Education

Levels of education found in this research were also similar to international studies. This research found that 65% of respondents had received some advanced formal education since high school. Most of this was technical or trade-based, with 82% of respondents in this research not having been to university. In Ponthieu and Caudill's (1993) sample 71% had received some form of advanced education (more than high school). Marshack (1994) ascertained that her respondents had, on average, 15 years education. Further, Fitzgerald and Muske (2002) established that on average, participants had 14 years of education. This equates to 13-14 years of schooling with approximately an additional one-two years training in New Zealand's educational system. This was reminiscent of concerns held by Cameron and Massey (1999) who stated that new owner-managers do not always have the functional skills necessary for operating a business. For example, discussion on SMEs suggests that owners and managers of SMEs need to be multi-skilled. They need to be in possession of a diverse range of skills, such as marketing, production and accountancy (SMEs in New Zealand: Structure and dynamics, 2003). However, the sample's tendency to have longer participation in the labour force before going into business, meant they had access to on-the-job training and experiential knowledge for longer than their international counterparts had.

Age

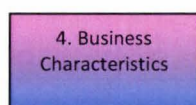
The respondents in this study were older than their equivalents in comparable studies, with a mean age of around 49 ($SD = 9.4$). This compared to the determinations of Smith (2000) whose respondents were aged in their 30's and 40's. Ponthieu and Caudill (1993) found that 70% of respondents were between the ages of 21 and 49. Fitzgerald and Muske (2002) also presented a younger demographic, with around 50% of their sample comprising of the 31–45 age group. Marshack's (1994) and Marshall's (1999) results were most similar to this research, with the majority of respondents being in their mid-to-late forties. Consequently, this age difference transferred into determining the length of marriage/personal relationships for volunteers in the studies. This study found that couples had been together, on average, for approximately 22 years. This is directly comparable to Marshack (1994), who determined participants had also been in their relationships for the same amount of time. Other studies, however, that had younger respondents, found that those relationships were not as well established (Fitzgerald & Muske, 2002; Ponthieu & Caudill, 1993).

Dependents

Age of respondents also meant that while 55% of couples had children still at home, the majority of children were at school age or older with an average age of 13.85 ($SD = 5.27$). One study found that older owners experience less work-household conflict and greater levels of work-interpersonal harmony than their younger counterparts do (Karofsky, et al., 2001). In another study, Muske and Fitzgerald (2006) found that the age of the dependents and whether they were still at home, impacted on the longevity of the copreneurial enterprise. Couples with younger children faced greater family and financial demands, and realised smaller amounts of business profit. The combination of these factors often forced one spouse to find other ways to pursue other more lucrative options outside the firm. This could also partly explain the high satisfaction levels examined in the key finding

and other cluster analysis sections of this discussion. It does point to future research based around age demographics being of interest, especially as western countries in particular are striving to manage the complexities of an aging population.

This section has discussed the common personal characteristics of the entrepreneurial couples in this sample. These personal characteristics then influence how couples set up their business ventures. Therefore, it is important to now discuss the demographic characteristics of couples in business.



Couples' Business Characteristics

This section presents a discussion on the results of the business demographics sought in the survey. This includes forms of business ownership, length of time in business, whether they were started or bought into, whether they were home-based, and an indication of financial performance. Discussion is also presented on the types of business industry the survey sample is involved in and where they choose to live. An indication of what types of planning was undertaken in the pre-start and start-up phases of the venture are discussed. Furthermore, couple's were asked whether their ventures employed staff, and if so in what capacity.

Business Ownership

Inherent problems in the measuring of business ownership of couple-owned enterprises have been mentioned extensively with perceived lack of credibility, invisibility, difficulty of identification, and that couple-owned business might be outliers in the business community were cited as reasons (Cameron & Massey, 1999; Fitzgerald & Muske, 2002; Near, et al., 1980; Nelton, 1986a; Walker, 2003). Data collected in this research supported this premise as only 27% of respondents had their venture listed as a partnership. Instead, the majority, 66%, were

registered private companies. Unfortunately, no such data were available to use as a comparison from similar empirical studies highlighted in the literature review. Muske and Fitzgerald (2000) however, did specifically mention they did not use business ownership as a variable, as only a very small number of respondents specifically report current legal ownership as 'joint with spouse'. A potential reason for this behaviour was that couples might just take joint ownership of the business for granted because of the joint ownership created through legal marriage (Fitzgerald & Muske, 2002). However, political commentators in New Zealand have raised the possibility that this is to maximise the benefits and loopholes in current tax legislation (Kerr, 2002). Further discussion on the taxation environment will be provided in the business profit section later in this chapter.

Business Length

The amount of time in business together for respondents in this project was, on average, just over 13 years ($SD = 10.91$). Analysis of the international literature revealed that New Zealand's sample respondents have been in business for a shorter length of time than others studied. Muske and Fitzgerald (2000) showed that on average, their couples had been in business for almost 22 years. Further study by Fitzgerald and Muske (2002) found that their respondents had been involved in business operation from between 17 to 20 years. Similarities appear in Ponthieu and Caudill's (1993) work where 69% of their sample had been in business for six or more years.

Although the respondents in this sample tended to be older than their overseas counterparts, they did not go into business until later. This gave them an advantage of taking more on-the-job learning and workplace experience into their ventures. This may help mitigate the comparatively low levels of formal education and lack of skills discussed previously.

Start-up

The majority (59%) of this study's participants had started their business as opposed to investing in a pre-existing venture. No comparable data could be found in the international literature to see if this is common to other couples in business. Furthermore, a comparison to other types of New Zealand Businesses could not be undertaken due to the method of collection for *birth of business* statistics. At present, it is only when businesses register for GST they are added or *birthed* onto Statistics New Zealand's Business Frame that business start-ups and investments are counted. This listing is then matched in subsequent years. Any changes in the GST number are counted as a *death* even though this can be caused by re-sale, company restructures, or a change in business circumstances resulting in de-registration for GST, i.e., company makes less than \$40 000 p.a. in sales, or closure (Statistics New Zealand, 2004). However, this study's findings do resonate with Pringle and Mallon's (2003) assertion that, for people in New Zealand, starting their own business remains an aspiration.

Home-based vs. Independent Enterprises

This research does not seem to have a high preponderance of home-based businesses (49%) when compared to the international studies available. Fitzgerald and Muske (2002) established that over 66% of their sample's ventures were home-based, but went on to suggest that the industry of the business enterprise can be an influence. For example, in their sample, 94% of people involved in agriculture were home-based, but only 50 % of couples involved in wholesale-related activity operated their business from home. This study's comparatively lower percentage of home-based businesses could be a reflection of the sample or of the confusion surrounding what home-based means. Sayers (2005) highlights this confusion in her definitional example: Does being home-based mean working in the home (i.e., telecommuting contract work, arts and crafts, providing accommodation)? Or does it also include working from the home, whereby the

base of operations is at home but the revenue generating arm goes out to work, (i.e., office for a franchise of lawn mowing, cleaning, or other such businesses is on or in the owners residence). This has implications for future research. The literature would benefit from the establishment of a clear definition of what is meant by the question 'is the business at your place of residence', before attempting to explore whether there are differences between home-based business couples and non-home-based couples in business.

Financial Performance

Profit indications from this research painted a rather bleak picture. One 5th of respondents stated they had made no profit or sustained a loss. Four out of ten couples made fewer than fifty thousand dollars profit, with the majority (62%) of the sample making less than one hundred thousand dollars profit in the preceding financial year. When evaluating whether low profit is an occurrence common to other couples in business, the following factors needed to be taken into account. It is difficult to make a direct comparison of international studies, as factors like purchasing power and parity, the exchange rate, tax legislation, respective inflation rates of countries, and the year the research was developed need to be considered to give meaningful approximations.

In order to develop estimates that would aid this discussion, profit data from the international literature was converted into US dollars, using a consolidated exchange rate of each currency in the year of the study. Thus, the performance of the New Zealand Dollar was taken into account to reach a real (inflation adjusted) consolidated figure for each year (New Zealand Treasury, 2004; RatesFX, 2004, 2006; Reserve Bank of New Zealand, 2006; x-rates, 2006). While this is an inexact comparison, Table 23 should be useful to help develop an illustration of financial performance of couples in business in each study.

Table 23
New Zealand and United States Exchange Rates

Study	Year	Exchange rate NZ - US	Exchange rate US - NZ
Present research	2006	.64	1.37
Fitzgerald & Muske	2002	.46	2.16
Muske & Fitzgerald	2000	.45	2.20

Note: Exchange rate is rate adjusted for inflation.

Fitzgerald and Muske (2002) reported that over 22 % of their sample either made a loss or just managed to break even, with an overwhelming majority of their respondents (92%) earning less than one hundred thousand dollars profit. The mean result was \$27,435 USD p.a. This translates to an approximation of \$59,259 NZD at 2002 rates. Correspondingly, their earlier work (Muske & Fitzgerald, 2000) determined that on average, couple ventures earned around \$30,000 profit per annum, rendering into \$66,000 NZD at 2000 rates. As mentioned previously, the work undertaken for this study did not collect ordinal data on business profit, as to assuage pre-testing concerns. However, intuitive comparison puts the United States couple’s business profit ahead of the sample of New Zealanders’ drawn upon for this project. This is because four out of ten couples made fewer than fifty thousand dollars profit, and the majority (62%) of the sample earned less than one hundred thousand dollars profit in the preceding financial year.

Perhaps the present study’s sample of entrepreneurial couples are deliberately making small amounts of profit. Discussion presented on the ‘red tape’ and compliance costs for being in Business in New Zealand suggests that compliance costs are seen by New Zealand businesses as oppressive and detrimental (Eagles, 2002; Lemming 2000). This is despite, as presented in Chapter One, New Zealand now being considered the easiest country in the world to do business (International Bank & World Bank, 2005). One writer suggests that New Zealand has a tax regime where any moderately successful businessperson faces a combined rate of tax approaching 50%, once a 39% income tax, GST of 12.5%, ACC, and other levies are taken into account (Kerr, 2002). Therefore, having the business in one name and

making a lower profit could have advantages. For example, in New Zealand, a spouse can be employed by her/his spouse's business and that enables them to discharge their wages against expenses, which, in turn, lowers the tax burden. This circumnavigates New Zealand law where owners cannot claim wages as an expense, instead, their wage is discharged against drawings that decreases capital and has tax implications (Ministry of Inland Revenue, 2002).

These profit indicators add weight to the financial performance themes emergent from the exploratory research and international literature. More specifically, financial performance, although important to couples, is not the key determinant for going into business together. Rather, couple enterprises seem to view the importance of business as a way of life rather than having an explicit income-generating focus (Fitzgerald & Muske, 2002). It also, as Monin and Sayers (2005) suggest, challenges the premise of bedded popular business assumptions such as 'bigger is better', 'growth is good', and 'wealth is good'. Instead, as discussed previously, it suggests that spouses who work together are motivated by factors other than just profit.

Business Industry

In this study, respondents operating in Retail (40%), Property and Business services (17%) and Tourism-related industries (11%) such as accommodation, food-related businesses, and other tourism ventures were popular. Only around 9% of businesses were involved in the agricultural industry. This make-up of industries is similar to Smith (2000), who stated the majority of respondents owned enterprises in the service, retail, and hospitality areas. However, Muske and Fitzgerald (2000) captured more participants from agriculture (30%), manufacturing, mining, and construction (15%), and the service industries (36%) with less participation in the retail sector (18%). Ponthieu and Caudill (1993) determined that 9% of their sample was involved in manufacturing, 47% in wholesale and retail, 24% in the finance, insurance, real estate sector and 20% in business in a professional capacity. In

comparison, Marshall (1999) found that 28% of her sample owned enterprises in agriculture, 17% were in service related industries, including accommodation and food provision, and 15% had retail businesses.

It is fascinating that samples from the northern hemisphere had a greater participation in primary and secondary sectors, while the samples derived from the southern hemisphere had greater participation in tertiary sectors, especially as agriculture is still one of the principal exporting markets for New Zealand (Statistics New Zealand, 2006; 2006a). The greater participation in retail, property and business services, and tourism mirrors trends seen in New Zealand 2004 economic industry data. Operating surpluses in these industries have been strong, whereby in the same financial year, the operating surplus for the agricultural sector decreased (Statistics New Zealand, 2006).

A low response from the agricultural industry cannot, however, be discounted as a compounding factor. This could have resulted in the low representation of agriculture in this survey. As mentioned in the methods section, specific attempts were made to capture the agricultural sector. This was encouraged through a small space generously made available in the Dairy Exporter magazine. However, several potential respondents from this industry communicated that they did not wish to participate as they did not have time and they did not feel comfortable sharing their lives with someone they did not know. Further research in this area, might be well placed to focus exclusively on the agricultural industries, and utilise a different method in order to achieve greater participation.

Little Planning

When asked to divulge what type of pre-start and start-up activities participants undertook, nearly one third of participants (28%) invested their own savings into their business, with only 15% of respondents securing finance from a lending institution. This is congruent with commentary on New Zealand small and medium

enterprises by Cameron and Massey (1999), who suggest that owners are usually the main source of start-up funds in New Zealand. Their rationale for self-funded business endeavours include commonly held cultural factors, such as owner commitment to the success of their business if their funds are at risk, and the availability of business capital in New Zealand remains problematic for most small businesses. They partially attributed this to bankers being conservative by nature, with many lenders remaining conservative from the 1987 stock market crash. Finally, lenders typically require detailed business plans that only a few of New Zealand's ventures develop. In this research, only 11% of couples undertook preparation of a business plan as part of their start-up activities. Even less respondents (10%) conducted some form of market research activity.

Cameron and Massey (1999) give a further hypothesis, that a lack of ambition to grow the business may play a part in SMEs not accessing external capital sources. Their rationale was based on many of New Zealand's small enterprises being trade oriented by nature, and these owners are typically more interested in maintaining their independence than growing their enterprises. As discussion on business motivations presented later on in this chapter suggest, being their own boss was an important issue for this sample of New Zealand business couples.

Considering the large amount of free assistance that is available to aid New Zealanders in the pre-start up and start-up phases of their business, the lack of business planning observed in this research is somewhat difficult to understand (Lewis, Massey, Ashby, Coetzer, & Harris, 2005; Massey & Lewis, 2003; Page & Jackson, 2005). It could be that a commonly held New Zealand cultural value "she'll be right mate" is being upheld. Examples of this cavalier outlook include only 4% of respondents having a formal ownership agreement drawn up. Merely 11% of respondents indicated they completed a business plan and even less participants (6%) sought professional advice in the pre-start and start phase of their businesses. The most commonly sought advice was from accountants (27 out of 57) and to a lesser degree, lawyers (13 out of 57).

Further, Massey and Lewis (2003) found that New Zealand's small business owners found it hard to differentiate between the different types of business services offered by various government agencies. If owners had a negative experience with one agency, this was likely to colour their perception of others, and therefore limit access to resources available. As indicated in the exploratory research discussion, a lack of planning in small and medium sized business in New Zealand remains an area of concern (Cameron & Massey, 1999; Firkin, 2001).

No comparable data on entrepreneurial couples could be found to help clarify the international position about pre-start and start-up for couples in business. However, there has been much discussion about the importance of planning and seeking advice, in the academic literature from overseas, which is also likely to be applicable to couples in businesses in other nations (Kuratko & Hodgetts, 2001; Liao & Gartner, 2006; Ryan et al., 1999).

Locality Demographics

While international studies from the US (Fitzgerald & Muske, 2002; Muske & Fitzgerald, 2000) and Canada (Marshall, 1993) have indicated that couples in business are more likely to be found in rural areas, this was not the case for this research. Locality indicators showed more participants lived in regions with cities than rural areas, achieving a relatively balanced mix of locality demographics. This belies the postulation by overseas studies that rural populations are more likely to look to self-employment because of limited job opportunities (Fitzgerald & Muske, 2002; Marshall, 1993; Muske & Fitzgerald, 2000). Instead, this study's findings suggest support for claims discussed in Chapter One from Pringle and Mallon (2003) and Massey and Lewis (2004), that in New Zealand, entrepreneurship is considered a valid career option and, for many, is a common ideal.

Employing Staff

The last business demographic question asked whether the couples were employers. The majority of participants (70%) indicated their ventures employed people other than the spouses involved. Employment relationships undertaken with staff included full-time, part-time, and work of a contract nature. Regardless of the nature of employment, nearly all business ventures (97%) employed ten staff or less. By comparison, other studies, such as Fitzgerald and Muske (2002) determined that nearly 80% of their sample were employers, and that 94% employed less than ten staff. In their previous work (Muske & Fitzgerald, 2000) indicated that on average, businesses employed just under 5 staff, and 38% of those businesses provided employment for family members. Furthermore, Ponthieu and Caudill (1993) found that 51% of their respondents employed five or less people, and 85% employed less than 20. Smith (2000) established that 18/20 respondents employed a combination of full-time, part-time, and casual staff. These results show that while couples in business are generally not high profit generating enterprises, they are important for the creation of employment. The business characteristics discussed above are not the only factors that need to be taken into consideration. How couples choose to arrange and manage their business ventures also have relevance to how the entrepreneurial couples in this study work and live.

5. Sharing Work with Home Partner

Sharing the Work Domain with the Home Partner

Areas of interest in the sharing the work domain with the life partner included how many hours spouses work, whether the business was something that both partners wanted, business motivations, and spatial logistics of working together. Also important were the perceived advantages and disadvantages of working with a spouse, and the advice they would offer to couples thinking of going into business together.

Hours at Work

The couples in this research worked on average 44 hours ($SD = 20.18$) a week in their business. However, it was found that males worked an average of 4 hours longer ($M = 46.37$, $SD = 2.57$) than their female partners ($M = 41.89$, $SD = 2.52$). This phenomenon was also found in the extant literature. American studies by Muske and Fitzgerald (2000), Fitzgerald and Muske (2002) and Marshack (1994) showed that, on average, males worked about 45.4, 49.5, and 60 hours respectively per week, while their spouses worked 26.4, 45.3, and 49 hours. Research by Marshall (1999) also found male partners worked longer hours in the business (51 hours) than their partners (34 hours). Smith's (2000) study was not directly comparable, but she did make mention that 12 of her couples worked full-time in the business. It is interesting to note that the New Zealand couples in this sample are contributing less hours to their business than their overseas counterparts, and that the gender imbalance in contribution of hours is not as prevalent. As suggested in the cluster analysis section, this might be attributable to the value placed in New Zealand society on non-financial motivations like lifestyle, independence, and control (Cameron & Massey, 1999; Monin & Sayers, 2005; Smith, 2000; Walker & Brown, 2004). It is also congruent with New Zealand's ranking in the United Nations report on gender equality, where few gender inequalities were thought to exist (United Nations, 2003, 2003a). Simply put, New Zealand couples in this study indicate that although work is important, they place more value on achieving a balanced work and home dynamic than their international cohorts do. However, all the studies report concerns about time pressure (Smith, 2000; Marshack, 1994, Marshall, 1993; Fitzgerald & Muske, 2002; Muske & Fitzgerald, 2000). Further discussion on time pressures will be presented later in the chapter.

Business Motivations and Rationale

Respondents were given a series of questions to uncover their business motivations. The first asked about the initial desire to go into business. The majority of respondents (37%) indicated it was something that both partners wanted to undertake. However, 19 males and 9 females indicated that the business is something that they wanted more than their spouse did. Only 17 females and six males indicated their partner wanted the business more than they did. One solitary couple indicated that the business was already in existence before they met. The remainder indicated that there was not a choice to go into business, and rather it was something that they did because of circumstances that they faced at the time. This most likely includes the corporate cast offs and necessity entrepreneurs discussed previously in Chapter One (Cameron & Massey, 1999; Cox, et al., 1984; Rotherman, 2003).

Respondents were also asked their reasons for going into business. The top four reasons for going into business were; good opportunity (18 %), conscious decision to be their own boss (14%), frustrated with their previous jobs (9%), and the business allows for creativity (8%). Other popular reasons included the need for autonomy, flexibility at work, and that the business had evolved from a hobby. Further factors included personal reasons, such as parenting or disability; geographic factors, namely to avoid the time spent travelling or moving; and finally to work at something they enjoyed. Financial motivations did not rank highly in this study as they only attained 10th, 13th, and 19th place out of the 19 most given responses.

This supports New Zealand-based research that asserts many small enterprises in New Zealand are not primarily focused on growth or financial success at all costs (Cameron & Massey, 1999; Massey, et al., 2005). Rather business motivations are for independence, self-determined lifestyle, quality of life and personal values. This result is also congruent with New Zealand's values as discussed by a report prepared for the government-sponsored Growth and Innovation Advisory Board

(2004), where a high value is placed on hard work and achievement without fuss, and the importance that economic growth not be at the expense of our way of life. It also supports findings that couples in business often choose this lifestyle in order to achieve greater control and flexibility over their work and schedules and even as a way of life (Fitzgerald & Muske, 2002; Marshall, 1993; Massey, et al., 2005; Smith, 2000). This type of business outlook can be described as *satisficing*, whereby a stable business, customer and employees focus and control of the operational level of business and preservation of quality of life is important to the owner (McGregor & Tweed, 2000; Still, Guerin, & Chia, 1990). It is also a further indication that for many entrepreneurial couples who took part in the survey, the decision to satisfy their own aspirations without business growth might be, in fact, a carefully deliberated choice, rather than an inability to grow their business. As Lewis (2004) and McGregor and Tweed (2000) have found in different phases of business, growth is most likely influenced by non-business factors and family-driven concerns such as lack of capital, family responsibilities, and lifestyle aspirations.

Business Advantages

The data collected in regard to the advantages of being part of an entrepreneurial couple revealed that couples appreciated the togetherness aspect of their business. Less than 1% of respondents thought there were no advantages. The most prevalent advantage was they were able to have shared dreams, goals and ideals with their partners (12%). This was closely followed by having shared responsibility (11%), partaking in a true team effort (11%), and working for a shared vision (10%). As shown in the exploratory discussion, these findings are congruent with the emergent literature (Edwards & Edwards, 1990; Jaffe, 1996; Seymour 2003). Furthermore a high proportion of respondents thought being in business with their partner resulted in a stronger business ($n = 68$) and stronger marriage ($n = 50$). Of particular note, Cox et al. (1984) also found that couples who worked together thought it helped to strengthen their marriage. Partners, especially males, thought this engendered more intimacy in the relationship. There was also

preliminary evidence to suggest that business and managerial stability was enhanced because of working with one's spouse.

Business Disadvantages

When it came to listing the disadvantages of being in business with a spouse, the most commonly given response was never getting a break from work (17%). The next most common response had couples stating that there were no disadvantages (14%). However, this was closely followed by stress (13%), neglecting personal needs (13%), and tension in trying to blend work and family (13%). Other areas that were also highlighted as a concern were time pressures (10%) and financial pressures (9%). These concerns were also highlighted in the exploratory research, and were discussed in the work-life balance and work-life conflict literature (Cinamon & Rich, 2003; Mesmer-Magnus & Viswesvaran, 2005). They were also highlighted in studies of non-standard work (de Bruin & Dupuis, 2004) and SMEs in New Zealand (Lewis & de Bruin, 2005; Massey, et al., 2005). Concerns found by the present study have also been a consistent narrative that has emerged in research on couple-based business (Barnett & Barnett, 1988; Marshall, 1999; Smith, 2000). Other research has suggested that one of the greatest disadvantages is keeping conflict from transferring between the work arena and home (Kadis & McClendon, 1991). This is followed by the excessive demands on the couple's energy and time (Cox et al., 1984).

This section has explored how couples manage their business, given the importance of the relationship to the business ventures. It is also important to discuss how couples organise and manage their home lives.

Sharing the Home Domain with the Work Partner

This section examines how couples operate within their home sphere. This includes who takes the major responsibility for home tasks, how conflict is minimised or resolved, what would improve their relationship, and presents respondent's advice for couples considering going into business together.

Domestic Work

Considering the amount of literature that has focused on the overrepresentation of women being responsible for work in the home (Gordon & Whelan-Berry, 2004; Hall & Richter, 1988; Lee, et al. 2006; Mattingly & Sayer, 2006), it was somewhat surprising to see that many couples in business jointly undertake responsibility for completion of household tasks. For example, 22 % of couples shared cooking duties, 78 % made major purchases together, and 26 % shared outside house chores, including the gardening and lawns. Other chores shared included paying the family bills (20%), organising family events (33%) and house cleaning (13%). This illustrates a growing cultural change in New Zealand and western countries that men are expected to contribute more in the home (Statistics New Zealand, 2001; Mattingly & Sayer, 2006; Starrels, 1994).

However, while it is apparent that men in this sample are taking greater responsibility and undertaking chores and tasks in the home, it cannot be said that time and effort equality has been reached. It appears that women still spend a greater amount of time and take greater responsibility for home life in general. This is illustrated with women's dominance in the following home tasks, paying of bills (49%), cooking (72%), preschool care (16%), school activities (23%), laundry (80%), shopping (62%), house cleaning (63%), and organising of family events (35%). Male respondents in general completed a larger majority of the 'outside' tasks. Namely, gardening and lawns (39%), maintenance (59%), and vehicle care (65%). This is consistent with emergent literature where males' participation in the home is still

modelled on traditional gender roles (Biernat & Wortman , 1991; Coltrane , 2000; Lee & Waite , 2005; Marshack, 1994; Wicker & Burley, 1991). A small proportion of couples in this sample also accessed paid help. This is most prevalent for cleaning (18%), gardening and lawns (14%), outside maintenance (8%), and vehicle care (2%). However, it is interesting that 'paid help', for three of the four areas was most accessed for chores that are traditionally carried out by men.

When comparing these results to the international studies of couples in business, a similar pattern emerged. Women, for the most part, assume the primary responsibilities in the home domain without much, if any, discussion of how chores will be divided (Bryson, et al., 1976; Smith, 2000; Wicker & Burley, 1991). It appears that the allocation of work and family roles via traditional gender lines is an important coping mechanism for couples. It has been suggested that this division of responsibilities reflects the individual choices and strengths of the couple (Marshack, 1994; Ponthieu & Caudill, 1993). This addresses family and work considerations in the most practical way, and helps to minimise work-life conflict (Foley & Powell, 1997; Marshack, 1994; Smith, 2000). However, it appears that men still experience greater individual choice in how chores are divided and this suggests that females might be simply completing the chores their spouses do not want to undertake.

Women's Social Capital at Home

Bolger, DeLongis, Kessler, and Wethington (1989) found that wives are more likely to increase their workload at home on days that their partner experiences issues such as work-related stress, thereby giving partners relief from chores at home. It can be theorised that this type of behaviour would be even more likely when wives understood and were directly involved in the husband's work, as is the case for couples in business. Focus Group dialogue from this research's exploratory study revealed that females often made adjustments to their behaviour and to activities to keep both home and work on track, for example, one participant stated

“always observe what’s happening at work so you can adjust behaviour at home”. Further examination of the literature showed that couples did not see the traditional division of chores and supportive behaviour as being typical of a superior-subordinate relationship. Women partners in couple-based literature primarily saw themselves as equal partners with considerable equality, managing their lives to suit their own circumstances (Cox et al., 1984; Wicker & Burley, 1991). Marshack (1994), who was critical of the supposed equality of sexes in her research, also admitted this circumstance.

The above discussion gives support to the idea that women are the providers of much social capital for couple enterprises with the support that they give at both work and home. Further, these findings also support the perspective emergent from the popular literature as to how women operate their work/family interface. This sees women striving to make the most out of work and home, rather than viewing the tension between work and family as a precarious juggling act. At the very least, this perspective does not aim to make women into a martyr or a saint (Sayers, 2005). Rather, it respects the intelligence and capabilities of women who are looking to find ways to achieve all of their goals. In particular, for a successful, happy family life, and a successful, stimulating work environment.

Men’s Social Capital

What is not addressed in the literature is the social capital males contribute to the health and vitality of the business and home. As mentioned previously, the business is most often rooted in the male’s area of expertise. Along with work experience, he may contribute a network of business associates and contacts, and professional knowledge. Males also contribute longer hours at work and the majority of the income generating activity.

Managing Conflict

When asked how couples manage conflict, respondents thought the key to minimising and resolving conflict was to keep communicating (37%). The next most popular strategy was to redirect and defuse conflict (11%). Other approaches included not sweating the small stuff (9%), having a sense of humour and trying to be happy, thoughtful, and helpful, (8%) and a willingness to compromise (8%). This is typical of advice discussed in the literature review and given in both the academic and popular literature (Kadis & McClendon, 1991; Nelton, 1986). However, conflict resolution techniques, such as mutual gains negotiation (e.g., Sander & Bordone, 2006) did not feature. Instead, couples in this sample often relied on the strength of their personal relationship to work through business problems.

Improving the Lifestyle

When it came to what couples thought would improve their professional and personal relationship, more time together with family and friends ($n = 57$) was deemed most important. This was closely followed by taking more personal time, namely, leisure activities, holidays, and achieving more free time in their daily lives ($n = 42$). Improvements in sex and romance featured as the 3rd most frequent response, however only 12 of the 89 participants thought it would improve their relationship. Greater financial wealth rated 5th, after getting advice at 4th most given responses. This offers further support for the notion that New Zealand couples value lifestyle factors such as work/life balance and family, above wealth creation.

Participant's Advice

Participant's advice for couples looking to go into business together was quite personalised. Overall, the percentages were relatively low, suggesting that there was diverse opinion within in the sample. The most frequently given

recommendation was not to work together unless the relationship was strong (19%). Surprisingly, considering how little planning couples undertook at the start of their business and the reluctance they show in obtaining advice, planning (12%) featured next. It may be that couples are offering the benefit of their experiences and now see how undertaking planning would have assisted their business. Work-life balance ranked 4th (9%), and doing what it takes for both the relationship and business (9%) with positive affirmations such as “go for it”, “dream then do” and “be positive” (9%), and “work hard” (8%) ranked next. Lifestyle factors featured more strongly than business advice such as funding (5%), and training (4%) which hardly featured. This advice is nearly verbatim to that offered by popular literature (Barnett & Barnett, 1988; Jaffe, 2001; James & James, 2001; Marshack, 1998; Nelton, 1986; Wyman & Wyman, 1999).

6. Sharing Home
with the Work
Partner

Summary of the Quantitative Study

To reiterate the information considered in the survey discussion; the main thrust of this research project has found that the present sample of couples in business in New Zealand share many personal demographic similarities with their international equivalents in Australia, US, and Canada.

The overwhelming majority of couples in business in New Zealand in this study were in a heterosexual relationship and married. They mostly had not attended university but had obtained a trade certificate or undergone vocational training after leaving school. Couples were most likely to be in their late forties, have been involved with their spouse for over two decades, and those with children were predominantly of high school age or had left home.

Differences between the New Zealand data and other countries emerged when studying demographic characteristics of the business enterprises. Couple enterprises in this sample were found to take a variety of business ownership

forms. This made it difficult to ascertain the exact prevalence of co-entrepreneurial couples due to the population effectively being hidden amongst the national statistical data available. The rationale for this divergent range of business ownership included couples maximising the benefits and loopholes in tax legislation.

The New Zealand business couples in the present study started or bought their first businesses at an older age than their international equivalents. This then translated to having been in business for a shorter of period, with the typical couple being in business for around 13 years. The extra time spent in paid employment is postulated to pay dividends to the couples, as greater work experience, on-the job training, and expansive development of business networks provides more business acumen for the enterprise.

Estimated profit indications saw this sample's study falling behind other international couples. The majority of New Zealand couples in business made less than one hundred thousand dollars profit, with 20% making no profit or a loss. The rationale as to why this might be occurring included tax indications and New Zealand's cultural orientation, where lifestyle is considered equally or more important than economic growth. While profit was not a great motivator for the majority of couples involved in the study, creating an enterprise that supported employment was. Seventy percent of couple enterprises employed staff in a variety of employment relationships. This suggests that couple-owned enterprises might be an important source of job creation and employment opportunity for New Zealand.

While it was surprising to find that this study's couples were involved in many service-related businesses instead of the more traditional and principal industry of agriculture, this is likely attributable to sampling, rather than a dramatic shift away from agricultural-based activity for couples in business. However, it was found that entrepreneurial couples are widely dispersed throughout the New Zealand business

population. This suggests that being in business with your partner is no longer a stronghold for 'Ma and Pa down on the farm' or at 'the corner store'. Rather, that copreneurship is a valid business structure that is gaining popularity, and is seen as a viable way to engage in entrepreneurial enterprise in New Zealand.

By and large, it appears that couples in business self-fund their ventures. Underpinning reasons for this included a possible gap in the finance market for SME's, possible lack of ambition to grow business ventures at the cost of independence and lifestyle, and reluctance of participants to produce the required information, namely business plans, to obtain that funding. Planning appears to be problematic for this population, with little pre-start and start-up activities being undertaken by the sample. This reluctance was also apparent in accessing professional advice during these important stages, even though New Zealand seems to have many initiatives and support available for start up and small business enterprises. Negative attitudes towards government agencies and difficulty in separating different services from different providers contributed to the low adoption of this type of help from SMEs.

Couples in this sample mostly valued non-financial motivations when in business with their spouse. They appreciated being part of team, having shared dreams and goals, being in control of their lives, and sharing responsibility for that journey. However, while some couples did not feel this lifestyle presented any disadvantages, other couples saw some drawbacks. They faced considerable pressure from time constraints, financial uncertainty, and experienced tension while blending family and work.

Partners, on average, worked slightly more than a 'normal working week', clocking in at around 44 hours. However, male partners were found to contribute 46 hours compared to 42 hours from their female counterparts. Males were contributing fewer hours at work than their equivalents from overseas, while the women partners in New Zealand contributed more hours at work.

Home life was not generally seen to be a major source of tension and conflict for this sample of couples in business. While many partners were undertaking a majority of tasks together, women were predominantly the primary providers of social capital and house care. Home jobs, for most participants were mostly divided along traditional gender lines. Women mainly contributed to the 'pink jobs', laundry, cleaning, and child care. Males contributed to, 'blue jobs', mainly home maintenance, and vehicle care. Partners were generally resigned or happy with their arrangements and did not perceive major inequality or inequity in role division. Instead, the majority reported that work was divided to reflect the strengths of the partnership and maximise flexibility and effectiveness in both the work and home domains. This willingness to work together as a team also permeated into the techniques used to manage conflict. Challenges, both personal and professional, were approached in the same manner. Being able to communicate in a positive and constructive manner was reported to be the most important factor.

Couples in this study reported greater control over their lifestyle would most improve their professional and personal relationships. Spending more time together with family and friends, gaining access to more free time, leisure activities, and holidays, plus improved romance and sex were seen as the most popular ways to improve their relationships. Obtaining business advice also featured before wealth creation, which ranked a distant fifth. This sample of couples in business in New Zealand appear to value their business as a vehicle to create lifestyle and successful home lives.

Cluster analysis suggested that relationship satisfaction is one of the most important contributors and predictors to couples perceptions of their lifestyle. For these couples in business, relationship dynamics and emotional engagement appear paramount to business success.

The couples with greatest relationship satisfaction had more agreement on how they should live and towards life in general. They experienced less conflict than their less satisfied cohorts and had better resolution of conflict, employing techniques such as collaboration, accommodation, and compromising, than the less satisfied couples.

Marital relationship satisfaction levels were influenced by supporting and sacrificing behaviours. Whereby the greater the interest, support and involvement of the partners showed, the greater the likelihood of relational happiness. Supporting literature also indicated that there are spillover and cumulative effects between satisfaction levels of relationship, job, and general life. This was evidenced in this research by the cluster solution and the associated contribution to discrimination on the basis of relationship satisfaction. In general, the more satisfied a couple was in their relationship, the more resilience they showed to business tensions. This was especially prevalent for New Zealand women in this sample in comparison to their overseas counterparts. Despite concerns raised by literature, in that women are subjugated in copreneurial arrangements, in this sample, no significant differences were found in satisfaction levels between men and women. However, parametric analysis revealed couples with Dependents at home experienced significantly more business tension than those couples with no Dependents.

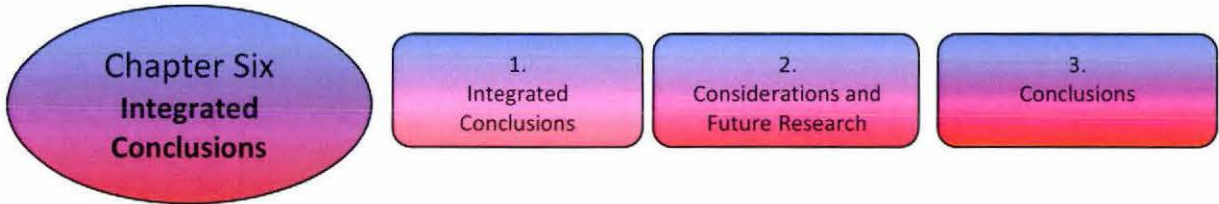
Feminist concerns raised in the literature about equality for women are upheld in some respects with regard to females' roles in the business and at home. However, the women involved in the study did not share this disquiet to the same extent. For them, the family as a 'team' appeared paramount, and the team orientation over-rode qualms about gender roles.

Visual Summary of the Quantitative Study

1. Relationship Satisfaction	2. Other Cluster Analysis Findings	3. Personal Characteristics	4. Business Characteristics	5. Sharing Work with Home Partner	6. Sharing Home with the Work Partner
Most contribution & prediction to cluster membership	<i>Life Satisfaction</i> 2 nd most contribution to cluster membership	<i>Relationship Makeup</i> Predominantly married couples and mono-cultural	<i>Bus. Ownership</i> 66% private companies, makes it difficult to identify couples through business ownership	<i>Hours worked</i> Males 46 hrs Females 42 hrs Different to overseas where	<i>Domestic Work</i> Some chores jointly undertaken
Similar to international hypotheses	Has overall welling and happiness links with job and relationship satisfaction	Similar to international literature		Males work more & females work less	<i>Womens' Domestic Work</i> Give more time and take more responsibility
Family and work intermix	Connections to work and family role expectations, the better they are met the greater the life satisfaction	<i>Education</i> Majority had some technical education (high school + 2 add. Years)	<i>Bus. Length</i> 13 years, less than international studies	<i>Bus. Motivations & Rewards</i> 37% joint decision to go into bus. Good opportunity Own boss NZ cultural factors	<i>Womens' Social Capital</i> Make adaptations for work and home
Has a spillover effect to life, work & job			<i>Start-up</i> 59% start own bus. Instead of buying		
Contributions by partners effect feelings of closeness and satisfaction	<i>Business Tension</i> 3 rd most contribution to cluster membership	<i>Age</i> App. 49 years Older than international studies	<i>Home-based Bus.</i> 49% have bus based at home Less than international studies		<i>Males' Social Capital</i> Technical expertise Network of associates Professional knowledge
High relationship satisfaction increases job satisfaction	NZ sample more resilient to bus ten than international counterparts, especially females	<i>Relationship length</i> 22 years, some similarity with international study, but generally more than others	<i>Financial Performance</i> Bleak profit compared to overseas lit.	<i>Bus. Advantages</i> Shared dreams, goals, & interests Shared responsibility True team effort	<i>Managing Conflict</i> Communication Redirect and defuse
High marital conflict decreases job satisfaction	NZ women have more input		NZ cultural factors may play a part	<i>Bus. Disadvantages</i> Never get break from work Stress Neglecting personal needs Tension blending work and family	<i>Improvements</i> More time for family, friends, & Leisure activities Holidays
Spousal support acts as buffer for job-related stress	<i>Gender</i> No sig. differences found in scores	<i>Dependents</i> 55% had children at home of vs. Age of 13 years	<i>Bus. Industry</i> More retail and service bus. than overseas findings		
Sacrifice and compromise behaviours increase relationship satisfaction	Subjugation of women found in international studies not supported		<i>Planning</i> ¼ use own savings to finance bus. Little bus. plans Little Market research		<i>Participants' Advice</i> Only work together if the relationship is strong Plan
Shared problem solving contributes to contentment with spouse.	Consistent with findings of other NZ entrepreneurship studies		<i>Bus. Locality</i> More urban than overseas		
	<i>Dependents</i> Those with dependents sig. difference in bus tension than those with none.				
	Consistent with overseas findings and literature				

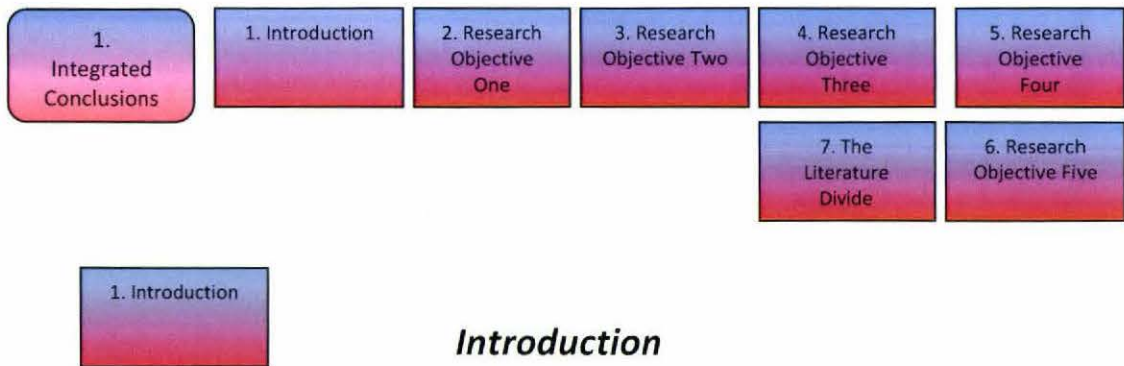
Figure 8. Visual Summary of the Survey

CHAPTER SIX –INTEGRATED CONCLUSIONS



This chapter is divided into three sections. The first section discusses the amalgamated conclusions of both phases of the research project. The chapter then provides the limitations of the thesis with a view to future avenues of research, and culminates in a general conclusion.

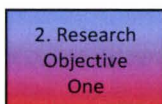
Integrated conclusions



This project has conducted an examination of couples in business utilising a two phase approach that encompassed both a qualitative and quantitative research design. The first phase of the research was exploratory in nature and drew on qualitative techniques to explore themes relevant to entrepreneurial couples in New Zealand. The knowledge from this phase not only provided a revealing account of a small number of entrepreneurial couples in New Zealand, it culminated in a discussion which

determined that the respondents in the exploratory phase generated themes that show marked similarities to corresponding international research. It also provided the basis of the survey construction used in Phase Two.

Phase Two took a quantitative approach and offered a critical assessment of couple in business in New Zealand. Key results were clustered around key psychological variables drawn from the literature. Statistical data were provided as a means of comparison against the results of the survey. These data helped to determine whether the results apparent from the survey sample, were unique to New Zealand society or common to the international copreneurial population. The results of the survey were found to share many demographic characteristics with their international equivalents in Australia, the United States of America, and Canada. While this does assuage concerns of difference due to country of origin, a cautionary point is highlighted in the considerations section. It is of note that the key finding of both phases of research was the importance of the marital relationship to couples lives in general, and success of the business specifically. The research objectives for this study are addressed below with results collected from both phases of the research.



2. Research
Objective
One

Research Objective One

To describe the personal and business characteristics of a sample of couples in business in New Zealand.

The results of this study have built a strong descriptive outline of couples in business in New Zealand. This includes that most couples were in a heterosexual relationship and had been married for over 20 years. Respondents were, for the most part, in their late forties. The majority of the sample had obtained a trade certificate or undergone

vocational training after leaving school, with only a minority gaining university qualifications.

The New Zealand business couples in this study tended to start, or to a lesser degree buy, their first businesses at an older age than their international equivalents, with the typical couple having been in business for around 13 years. The couple enterprises in this study were found to take a variety of business ownership forms, making it difficult to ascertain the exact prevalence of entrepreneurial couples due to the population effectively being hidden amongst the national statistical data available. The rationale for the divergent range of business ownership included couples maximising the benefits and loopholes in tax legislation and affording some protection to personal assets.

In this sample, the majority of businesses made less than one hundred thousand dollars profit. Furthermore, 20% of the survey sample reported no profit or a loss. While it appears these profit levels put New Zealand behind its international counterparts, factors such as tax implications and New Zealand's cultural factors provided some rationale as to why this could be happening. While profit did not seem to be the most pressing motivator for the majority of couples involved in this research, creating an enterprise that supported employment was a strong influence. The majority of couple enterprises employed staff or contractors. This suggests that couple-owned enterprises could be an important source of job creation and employment opportunity for New Zealand.

The partners themselves worked in the business for an average of 44 hours each per week. However, male partners were found to contribute 46 hours compared to 42 hours from their female counterparts. Males were working fewer hours than equivalents from overseas, while the women partners in New Zealand contributed more hours.

The exploratory research phase determined that couple's choice of industry was most often in the males' domain of expertise. Women were more likely to contribute administrative and bookwork tasks with their partners undertaking the management tasks and technical requirements. It was found that the entrepreneurial couples in this sample are widely dispersed throughout the New Zealand business population. This suggests that being in business with your partner is no longer a stronghold for 'Ma and Pa down on the farm' or at 'the corner store', but rather, that copreneurship as a valid business structure, is gaining purchase as a viable way to engage in entrepreneurial enterprise in New Zealand.

Couples in this study, for the most part, self-funded their ventures. Underpinning reasons for this included a possible gap in the finance market for SME's, possible lack of ambition to grow business ventures at the cost of independence and lifestyle, and reluctance of participants to produce the required information, namely, business plans, to obtain funding. Planning was also problematic for this sample of copreneurs, with little pre-start and start-up activities being undertaken. This reluctance also transferred to accessing professional advice during the important start-up stages, even though New Zealand seems to have many initiatives and support available for start up and small business enterprises. Negative attitudes towards government agencies and difficulty in separating different services from different providers contributed to the limited adoption of this type of help from SMEs.

This research determined couples also valued non-financial motivations when in business with their spouse. They venerated belonging to a team, having shared dreams and goals, being in control of their lives, and sharing responsibility for that journey. However, while some couples did not feel this lifestyle presented any disadvantages, other couples saw drawbacks. They faced considerable pressure from time constraints, financial uncertainty, and experienced tension trying to blend family and work.

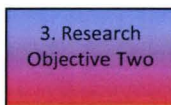
Couples in the exploratory research also considered modern technology vital to managing their business and personal lives. However, the enabling effects of technology also contributed to role overload where initiating and enjoying leisure time was difficult. This was especially prevalent for women.

Home life, generally, was not seen to be a major source of tension and conflict for couples in business in this study. While many partners were undertaking a majority of tasks together, highlighting an emerging societal shift in attitudes towards men's contributions in the home sphere, women were predominantly the primary providers of social capital and house care, especially for home jobs that were divided along traditional gender lines. Women contributed to the 'pink jobs', laundry, cleaning, and child care, while males completed 'blue jobs' such as, outside home maintenance, and vehicle care. Overall, partners were generally, at best, comfortable, or at worst, resigned, with their arrangements and did not perceive major inequality in role division. Instead, for most couples in this study, it was thought that work was divided to reflect the strengths of the partnership and maximise flexibility and effectiveness in both the work and home domains.

This willingness to work together as team also permeated the techniques used to manage conflict. Challenges, both personal and professional, were approached in the same manner, where continuing to communicate in a positive and constructive manner was found to be the most important factor. The exploratory phase also revealed the importance that spouses placed on trusting one another and maintaining their friendship.

Couples reported greater control of their lifestyle would most improve their professional and personal relationships. Spending more time together with family and friends, gaining access to more free time, leisure activities, and holidays, plus improved

romance and sex were proposed as the best ways to improve their relationship. Obtaining business advice also featured before wealth creation. These samples of entrepreneurial couples primarily valued their business as a vehicle to create lifestyle and successful home-lives. Findings from the research conducted for this study has been able to provide an overview of the samples of New Zealand based entrepreneurial couples.



Research Objective Two

To identify clusters of committed couples in business in New Zealand based on key psychological constructs and demographic characteristics.

Exploratory findings and CA suggested that relationship satisfaction is the most important contributor and predictor to couples' perceptions of their lifestyle. Data analysis revealed there were three different types of clusters (Most Satisfied, Somewhat Satisfied, and Least Satisfied) of couples in business on the basis of key psychological constructs (job satisfaction, income satisfaction, business tension, business rewards, life satisfaction, and relationship satisfaction). Couples in this study who experienced high relationship satisfaction also experienced higher levels of life, income, and job satisfaction. They also perceived greater business rewards and experienced less business tension. In comparison, couples that reported the lowest level of relationship satisfaction also experienced lower levels of life, job, and income satisfaction. This cluster also experienced more tension in the business. In general, the more satisfied a couple was in their relationship, the more resilience that they showed to business tension and the greater the perception of business rewards. Other cluster analysis findings determined life satisfaction and business tension also had relatively high contribution to cluster membership. In essence, the relationship is the

underpinning institution that influences and determines the rest of the co-entrepreneurial couples' lives.

4. Research
Objective
Three

Research Objective Three

Ascertain whether relationship dynamics and emotional engagement affect satisfaction and tension levels of couples in business.

While other studies have theorised the importance of the conjugal relationship in entrepreneurial couples, both the qualitative and quantitative phases of this project have suggested the relationship is the fulcrum on which the business balances. Partners who are satisfied in their private relationships, experience a greater feeling of life, work, and income satisfaction, and face less tension in their business ventures. The premise that relationship dynamics and emotional engagement affected satisfaction and tension levels of the couples in business in this research was emphasised in the findings and discussion of both phases of this project.

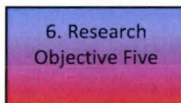
5. Research
Objective
Four

Research Objective Four

Analyse differences in satisfaction and tension by gender.

Despite concerns raised by literature that women are subjugated in copreneurial arrangements, no significant differences were found in satisfaction levels between male and female respondents in this study. However, results from both phases of the research reported women as the main providers of social capital, the adaptors, the supporting partner, and the key facilitators of the work-life interface. Similar satisfaction levels suggest that women in this sample were, for the most part, taking a more collectivist approach to the couple-based business lifestyle. They were not so

much concerned about the overall trends of women's behaviour in this type of business, nor with their own individual contributions. Rather, they appeared focused on how best they could meet both their families and their business needs. Results also suggest that men and women were taking responsibility for, and have different priorities within, the copreneurial relationship.



Research Objective Five

Analyse differences in satisfaction and tension between people with dependant responsibilities and those with no dependant responsibilities.

Parametric analysis revealed a significant difference in business tension between entrepreneurial couples with dependents at home compared with their counterparts with none. Copreneurs in this study who had dependant responsibilities reported greater levels of business tension. This phenomenon was not found in the international literature, so future research would be well placed to determine whether this effect is also occurring in other countries, and what the possible ramifications of business owners simultaneously raising a family might be. A further avenue of research could examine how to ease business tension in couples with dependents. For example, following up on suggestions that couples in business that also are parenting or providing care for the aged and/or extended family would be well served by accessing support that helped them to better manage the personal responsibilities in their lives. For example, devising family-friendly government legislation and providing assistance for business to support business owners with dependents in their care.

The Literature Divide

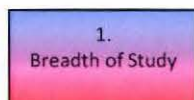
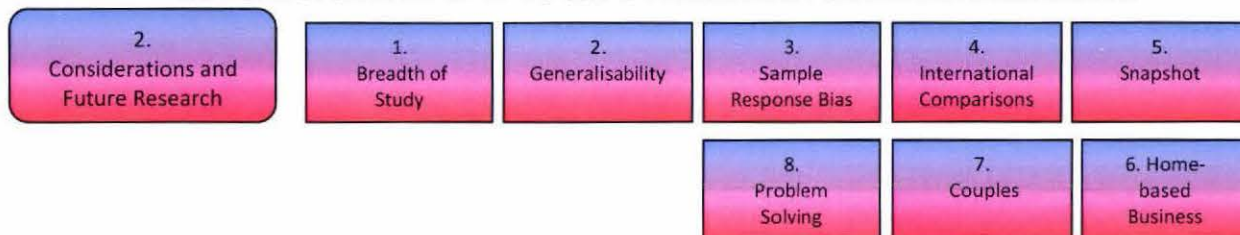
This thesis has shown, based on empirical evidence that the couples in this project and women especially, are not particularly concerned about supposed equality, but take a collective approach to their lifestyles, working together, utilising their strengths to mitigate the couples' weaknesses, custom designing how to simultaneously manage both the work and home domain. Women for the most part, appear satisfied with this arrangement. However, at the same time, women are still providing the majority of social capital and are making most of the adaptations and sacrifices needed to make this type of lifestyle work.

These results appear contradictory, but they also mirror the two types of literature available on marriage and business. The popular/practitioner press stresses the positive aspects of couple-based business while the academic literature stresses the tensions and problems. Why would this be the case? This thesis proposes this could be largely an outcome of the data-gathering approach. Couples chosen are often eager to share the benefits of their lifestyles, generally portraying that they are successful in their business and relationships. Researchers in the popular press then have generalised this type of finding to the wider entrepreneurial couple population, most likely giving the results a positively skewed perspective of the reality of the couples in business lifestyle. This perspective is in contrast to the empirical-based research that has used bigger samples looking for population trends. Because of the anonymity afforded to couples who complete postal surveys, respondents could have been more candid in their responses, giving a slightly less rosy picture of entrepreneurial couples. While the trends that have been observed in previous empirical studies were disappointing for academics that were looking for progression of egalitarian ideals, it does not necessarily mean that women within couple-based business are subjugated. Rather, the traditional model still seems to have practical relevance to couples that are working to enrich their families and financial vitality. It may be more accurate to view

the women partaking in this business lifestyle as women who have determined a workable means of gaining both familial and business stability rather than women being portrayed as willing martyrs and victims.

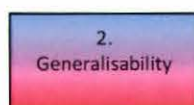
However, these results are interpreted, the dichotomy is contradictory and fascinating. Certainly further research needs to be undertaken to explore why women appear to be satisfied in these business/life dynamics that continue to be skewed in men's favour.

Considerations and future research recommendations



Breadth of Study

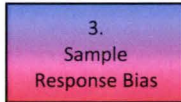
This research has a wide scope and little research is available about its direct concern: The relationship dimension of committed couples in business. Consequently, literature drawn on has included management, psychology, sociology, and other areas of study that investigate marriage and business. This breadth has both positive and negative consequences. On the positive side, wide perspectives are provided. On the negative side, the breath of the research was a challenge to control. One way the researcher mitigated complexity was to take special care when choosing the key focus of the survey. These considerations were driven by the need for simplicity, economy, and parsimony.



Generalisability

A further concern was to increase confidence in generalisability, and this was achieved through the research design of the study. As mentioned previously, research design and sampling diversity were key areas to assuage concerns. Therefore, a two-phased methodology was employed. Results and discussion from each phase of the study were presented individually, before an amalgamation of results was undertaken.

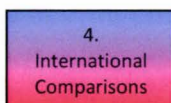
The high response rate of the sample also provided further reassurance about these considerations.



3.
Sample
Response Bias

Sample Response Bias

A potential criticism of this research could surround sample response bias. As mentioned in Chapter Two, couples who were satisfied with their copreneurial lifestyle were more likely to be motivated to participate than couples with unsatisfactory experiences. Potential for this issue was considered throughout the method, design, and implementation of the research. The exploratory study participants were chosen for their diverse business experiences. In particular, Couple C in the Case Studies were chosen to act as a counter-case for the overall positive nature of the interviews with Couples A and B. The quantitative survey results show a cross-section of couples were reached, as the CA findings demonstrate a diverse range of satisfaction levels and tension were existent in the copreneurial lifestyles examined. Taken together, these factors help to mitigate sample response bias concerns, particularly with regard to satisfaction levels.

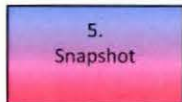


4.
International
Comparisons

International Comparisons

Although results of this study have been found to be comparable to other international studies, acknowledgement needs to be made regarding cultural differences. Available studies were from countries that are considered 'Western' in outlook with common qualities of individualism, more or less equality of sexes, low context communication, and an independent cultural milieu (Dodd, 1998; Neuliep, 2000; Quek, & Knudson-Martin, 2006). Future research would benefit from conducting research and comparing findings of couples in business from countries that are

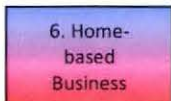
considered 'Eastern' in outlook. Eastern cultures typically have cultural norms that have greater collectivistic, male superiority, high context communication, and interdependent tendencies immersed in their framework (Dodd, 1998; Neuliep, 2000; Quek, & Knudson-Martin, 2006). Therefore, other aspects such as culture, the political environment, social norms, and history all might play a key part in determining results.



5.
Snapshot

Snapshot

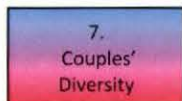
Results of this study reflect the perceptions or a snapshot of a sample of entrepreneurial couples in New Zealand at one point in time. Future studies would benefit from taking a longitudinal method, as this would engender a more comprehensive picture of couples in business, over a longer period in time.



6. Home-
based
Business

Home-based Business

There is increasing evidence that home-base business is an economic activity that is growing worldwide (Monin & Sayers, 2005). Future research could utilise a comparative study method to investigate couples in business based on whether they have enterprises independent or interdependent to their home.

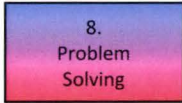


7.
Couples'
Diversity

Couples

This research experienced a low participant rate from Maori, Pacific Island, Asian Young, Gay, and Defacto respondents. While it could be argued that New Zealand

business for the most part mirrors the dominance of the white middle class (Kerr, 2003), future potential research could specifically focus on capturing these populations.



Problem solving

This research speculated whether most satisfied couples use problem solving techniques and tools to better effect than less satisfied couples, therefore, reinforcing and contributing to couple's relationship satisfaction. This is a potential area for future research.

Conclusion

This research has provided an examination of a sample of New Zealand couples in business by looking at the couple business lifestyle with two key factors being work and home. Social changes are pushing and pulling people towards the couple-based business model.

This thesis contributes to the literature by:

- Providing a profile of New Zealand Committed Couples in business which can be used in future small business research in New Zealand and as a comparative study for international research on couple-based businesses;
- Conducting a comparison of available international studies suggesting cultural differences in couple-based business;
- Applying CA methodology to couple-based research, which suggested the central importance of the marital relationship in this sample;
- Highlighting the need to include, build on, and explore the relationship dimension in future theory and model generation;
- Drawing attention to the influence that dependents can play on business tension levels;
- Highlighting the general satisfaction of women in a sample of couple-based businesses, drawing attention to a contradiction in interpretation that needs further exploration;

- Suggesting the potential for further and larger studies into couple-based business that employ a mixture of qualitative and quantitative methodology;
- That applying a mixture of techniques and approaches can assist in explaining complex phenomena related to couples in business.

Further research should be twofold in its aims: First, it should explore strategies that will be of practical use for couples who choose this lifestyle. Second, future research should focus on theory and model generation. Because the relationship dimension is so important to business success for these businesses, cognisance of this factor should also be considered in aspects of business management, training and education, and government policy.

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APPENDICES:



Appendix A: Focus Groups

FG Information letter - Participant Information

Hello my name is Kim and I will be facilitating the Focus Group today. So thank you for making the time to participate and for the invaluable information you are donating.

I am currently researching the area of husband and wife business teams in New Zealand. The purpose of this meeting today is for people like you to meet and share your experiences of being in business with your spouse. There is no set agenda to cover, this is done to limit any potential researcher bias. However, I will step in on occasion to ask for clarification on any points raised and/or to further pursue any given issue.

All research undertaken is in accordance with Massey University requirements including the directives of the Massey University Human Ethics Committee and the Code of Ethical Conduct for Research, Teaching and Evaluations involving human participants. This project has been reviewed, judged to be low risk, and approved under delegated authority from the Massey University Human Ethics Committee.

If you have any concerns about the conduct of this research, please contact Professor Sylvia Rumball, Assistant to the Vice-Chancellor (Ethics & Equity), telephone 06 350 5249, email humanethics@massey.ac.nz.

Group Rules

It may be that today you will hear some views and/or experiences that differ somewhat from yours. It could be that you feel strongly with what is being said. I ask that you show respect for group members and not interrupt. I would like to hear from all of you during the session. Please enjoy yourself and if you are not sure of anything just ask 😊

Thanks Kim 021 48 22 68

Consent Form

I name: _____ have read the above information on this Focus Group and have been made aware of my rights. I agree to participate in this Focus Group.

I am aware that the group session will be tape recorded and give my informed consent.

Signature: _____

Focus Group Protocol

Resources in the field

Tape recorder, tapes, batteries, note paper, writing instruments, and other stationery items were purchased to ensure a smooth flow of the Focus Groups. The place of interview was at the participants convenience. In both Focus Groups, the researcher travelled to one of the homes of the couples. Transcribing of Focus groups was done at the researcher's home after completion of the interviews.

Assistance and guidance (if needed)

The first stop for guidance was relevant texts and articles on Focus Groups. If further assistance, guidance and advice was needed the researcher utilised the report supervisors (who are experienced in Focus Groups).

Focus Group data collection schedule

This was done as part of the greater Gantt chart time line schedule for the whole research report.

Contingency Plans for the Focus Group phase

Scheduling included flexibility to allow for any changes in the availability of participants, traffic events, and other work commitments of the investigator.

Follow up to Focus Groups

Appreciation was voiced through a thank you letter. The researcher cross referenced transcripts of the groups to the Focus Groups questionnaires participants filled out when further information/clarification was needed.

Focus Group topic areas

The facilitator did not want to pre-determine the material discussed in the Focus Groups despite having an awareness of the likely issues to be raised by Focus Groups (due to the literature review process). Therefore, after a brief introduction of the topic area at hand, also given in the Focus Group introduction letter, the participants were asked to think of and then discuss what they felt was important to

their business with their spouse. The Focus Groups were conducted as a fluid conversational process that were driven by the interests and concerns of the participants. The groups were moderated using open-ended questions. Facilitation techniques included statements that drew the members back to the focus of the study, and from time to time, clarification-seeking questions were asked. When necessary the moderator asked members to respect each other's opinions and asked questions to quieter members of the groups so that every participant had a chance to contribute.

Evaluation

A descriptive framework for organising the Focus Groups was used. Key themes were organised into business, personal, and interface themes. This made the appropriate casual links to be analysed easily identifiable. It also highlighted the similarities and differences of the participants interviewed. Explanation building was then applied as an analysis technique. This helped to refine the key ideas drawn from each Focus Group and personal participant questionnaire. This also allowed for cross-Focus Group analysis.

The Focus Group data were analysed for key emergent themes. Key themes that emerged from the analysis of the transcripts and the supporting Focus Group questionnaires were divided into four different sections. These sections were labelled Key Ingredient, 'Business Themes', 'Personal Themes', and 'Interface Themes.

Focus Group Questionnaires

Participant Information

The following questions are asked in addition to the information you shared in the FG. This will provide me valuable background information so I can better appreciate some of the experiences you shared in the Focus Group. It is based, in part, on a questionnaire, found in a book for couples in business. All ethical considerations presented in your information letter also apply to this questionnaire. Please get in touch with me or the advisors if you have any concerns.

Questionnaire

1. Basis for personal connection between you and your partner:

Married _____

Civil Union _____

Defacto _____

2. Length of personal connection prior to going into business:

_____ years

3. When and how did the idea to work together evolve?

4. Do you have or have had more than one business with your partner?

If so could you please give an indication of how many and for what length of time they were in operation.

5. Have you ever been in business other than with your spouse?

Yes _____ No _____

If yes please give brief details

6. The urge to be an entrepreneur was?

Something we both always wanted to do _____
Something I wanted to do more than my partner _____
Something my partner wanted more than me _____
Had no choice but did it out of circumstances at time _____

7. Anyone else in your family who has been in business?

Mum alone _____
Dad alone _____
Mum and Dad together _____
Others (please specify) _____

8. What type of pre-start up activities (if any) did you conduct ?

9. Please indicate your educational background

School Certificate _____
Sixth Form Certificate _____
University Entrance _____
Trade qualifications _____
Advanced Trade Qualifications _____
University Qualifications _____
Other Business and Management course _____

10. Does your business involve working together

Constantly _____
Approx. _____ hours a day
Approx. _____ days a week

11. Does working together mean working in

One space or room _____
Separate rooms within one building _____
Same job but different locations _____
Other _____

12. Is your work place (or one of them) combined with living quarters?

Yes _____ No _____
If the answer is yes, is this from
Choice _____ Necessity _____ Convenience _____

13. Does the business bring you in contact with

Many other people _____
Few other people _____
Hardly any other people _____

14. Do you employ anyone else (or have subcontractors) besides yourselves?

Please give numbers

Yes _____ No _____

Full-time _____

Part-time _____

Contract _____

15. What do you think the major advantages are to being in business with your spouse?

16. What do you think are the major disadvantages of being in business with your spouse?

17. If you could make improvements to your partnership, what would they be?

18. What steps have you taken to avoid or to successfully handle/negotiate personal/business conflicts?

19. What do you consider your major strengths to be in this partnership?

20. What do you perceive your partners major weaknesses to be?

21. How is the work of both the business and home shared out?

What are your jobs and what does your partner do? Are you happy with this mix?

22. Before going into business with your partner, or looking back on your decision, did you have (or should you have had) any trepidations about:

Putting personal relationship to test by working together?

Yes _____ No _____ A little _____

Giving up an independent career?

Yes _____ No _____ A little _____

Handling criticism of each other's work without feeling personally assaulted?

Yes _____ No _____ A little _____

Having fair and equal sharing of decisions and responsibilities?

Yes _____ No _____ A little _____

Losing everything if the personal partnership dissolved?

Yes _____ No _____ A little _____

Losing your partnership if the business failed?

Yes _____ No _____ A little _____

Being more committed to a job-not being able to quit?

Yes _____ No _____ A little _____

Not having a life of your own?

Yes _____ No _____ A little _____

Whether home responsibilities and problems would interfere with the business?

Yes _____ No _____ A little _____

Doing the yuck jobs and not getting enough of the credit?

Yes _____ No _____ A little _____

23. Have any of the concerns listed in the previous question eventuated?

Please list a few details.

24. What do you consider your major weaknesses to be?

25. What do you perceive as your partner's major strengths?

26. On a "Like" rating scale of 0 to 10, with 0 meaning lowest and 10 highest, rank the following in describing what you like best about your business

Working with partner _____

Nature of the work itself _____

The lifestyle involved _____

The financial rewards _____

Not having to worry about being hired or fired _____

Being your own boss _____

Other (please specify) _____

27. Your attitude to the personal/business partnership (answer yes or no)

Strengthens the personal relationship _____

Severely test the personal relationship _____

If the personal relationship dissolves, so would the business _____

One has nothing to do with other if business is good _____

28. If you could give some advice to others just starting out what would it be?

Thanks for answering this information questionnaire, it helps to develop relevant themes and questions that will be in the larger survey I will be conducting in a later stage of this research. I look forward to reading your experiences.

Appendix B: Case Studies

Case Study Protocol

The Case Study protocol was developed with guidance from Yin (2003).

Introduction Letter

My name is Kim and I will be facilitating the research interviews today. Thank you for making the time to participate and for the invaluable information you are providing. The interview will take approximately 2 hours.

I am currently researching the area of couple based (sometimes recognised more as 'husband and wife') business teams in New Zealand as fulfilment of my 100 point research report for my Masterate of Management.

The focus of this interview explores both the business and relationship side of your partnership. By sharing your experiences and stories of being in business with your partner I will better understand the dynamics of couple-businesses and help couple-businesses be a more rewarding experience as businesses and also emotionally. This data will then form a basis for survey content that will be undertaken in a later stage of the study.

The information gathered today will also be used as a basis for a chapter on couples in business published in a book about home business. All identifying comments and remarks will be edited. Your anonymity is assured in all resulting work.

All research undertaken is in accordance with Massey University requirements including the directives of the Massey University Human Ethics Committee and the Code of Ethical Conduct for Research, Teaching and Evaluations involving human participants.

This project has been reviewed, judged to be low risk, and approved under delegated authority from the Massey University Human Ethics Committee. If you have any concerns about the conduct of this research, please contact Professor Sylvia

Rumball, Assistant to the Vice-Chancellor (Ethics & Equity), telephone 06 350 5249, email humanethics@massey.ac.nz.

If at any stage you need to contact me or would like to discuss concerns with my supervisors please use the numbers or email addresses supplied.

Thanks

Kim Ashton-Hodgson

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Resources in the Field

Tape recorder, tapes, batteries, note paper, writing instruments, and other stationery items were purchased to ensure a smooth flow of the interviews. Place of interview was at the participants choice, the researcher travelled to these locations upon request. Writing up of cases was done at the researcher's home after completion of the interviews.

Assistance and Guidance (if needed)

The first stop for guidance was relevant texts and articles on Case Studies. If further assistance, guidance and advice was needed the researcher utilised the report supervisors (who are experienced in Case Studies).

Contingency Plans for the Case Study Phase

Scheduling included flexibility to allow for any changes in the availability of interviewees, traffic events, and other work commitments of the investigator.

Follow up to Case Studies Interviews

Appreciation was voiced through a thank you letter. The researcher phoned participants when further clarification was needed.

Pilot Case Study

The first interview Couple A: from Warkworth formed the pilot Case Study. The process was monitored for flow, process and content. Feedback was reviewed so improvements were developed and implemented for the other interviews.

Case Study Research Areas

1. Indication of age and stage of life.
2. How long have participants been with their partner?
3. How long have they been in business together (this can be in a variety of different businesses)?
4. How did they first meet? Prompt for a recalled story.
5. Which partner knew they wanted to spend their life with them first?
6. What is the career and work background of each interviewee and their partner...What kind of qualifications and experiences do they have?
7. What is the social capital or contributing childhood experiences of each participant and their partner?
8. Do they have any children? If so how many? What stage of life are they in? Are there any other people/pets (living at home) that the interviewees have responsibility and/or care for?
9. How would the participants describe themselves and their partner to someone they do not know? What are their and their partners defining characteristics?
10. What form of business ownership did their early and present business ventures take? What (if any) were the reasons for this?
11. What were the motivation(s) for going into business together?
12. Are there any defining reason(s) or story that they can share about this time?
13. Was a big capital outlay required? What tools (of the trade and business items) did they start their business with?
14. What kind of business(es) (industry, descriptions) have they been involved in? If multiple businesses...are they in the same area of expertise or have, they branched out?
15. Were both partners working full-time in the business straight away or did they support the venture by bringing in an alternative income stream?

16. What have they learnt by working together? Has it enabled them to have an outlook to what sort of partnership they operate and have? What business values and ways of doing things have they discovered along the way?
17. What role does each partner take in the business? Is this repeated in other businesses or does it change?
18. What role does each partner take at home?
19. How is the work divided?
20. What has been the major source of conflict in their lives? This can be business, personal, or both.
21. How have they overcome conflict?
22. What do they think the advantages of working with their partner are?
23. What do they think the disadvantages of working with their partner are?
24. Ask for permission to phone if anything needs further clarification.

Evaluation

A descriptive framework for organising the case material was used. Key themes were organised. The three cases were written up separately (please see narratives of cases later on in this appendix) but introduced the material in the same order as the questions listed above. This made the appropriate casual links to be analysed easily identifiable. It also highlighted the similarities and differences of the participants interviewed. These narratives then applied explanation building as an analysis technique. This helped to refine the key ideas drawn from each case. This also allowed for cross-case analysis.

The Case Studies developed for this research and a brief literature review on couples in business has been written up for a chapter in a book on New Zealand Home-Based Business (Ashton Hodgson, 2005). List details are available from the references section.

Case Studies - Narratives

Case Study A:

Determined and Ingenious

'Determined' and 'Ingenious' are a couple in their early fifties, that have been in business together, in a variety of different ventures over the last 20 years. During this time they have experienced the highs of great success and the lows of business disappointment.

Friends from the age of 9 and 10, this couple went through school together, socialised with one another's families, and knew at very young age (at least in Ingenious' mind... Determined took a little longer to convince) that they were meant to be together. Married at the tender age of 19 and 20 they set about building their life. Determined graduated from Teachers College with a diploma in Kindergarten teaching while Ingenious excelled in the Air Force doing Avionics Engineering.

Determined grew up in and around business, so therefore brought a significant amount of social capital and entrepreneurial spirit and drive to the team. Whereby Ingenious grew up on a farm and therefore developed a high level of technical know-how and can-do. This also engendered a 'can we fix it?- yes we can' (Bob the Builder saying- children's television show) outlook to business as well as life, therefore qualities such as, innovation and a constant need for improvement were contributed to their team.

Determined and Ingenious have 2 children, both aged in their early 30's. They presently have no grandchildren, rather, 2 dogs that are their constant companions. Ingenious and 'mans' best friend' leave for work every morning, while Determined and the other dog stay home for work every day.

Ingenious can be described as a visionary, who has a mind that never ceases to think and hands that are always itching to improve something. Honest, and a strong individual, Ingenious operates from a base of traditional fashioned values and high standards. It has been observed that Ingenious leads from the front. Displaying great charismatic leadership qualities, Ingenious has the ability to persuade, inspire and motivate others into action. If there is lively debate, raucous laughter, or a job to be organised and done, that is where Ingenious will be found.

Determined can be described as being a great organiser, having highly developed time-management skills, being an honest and strong individual who is firmly grounded in reality. This has led Determined to have a strong handle on the transactional management of the present, yet understand the implications of these actions on tomorrow. It has been said that Determined leads from the back, collecting up stragglers, helping them overcome difficulty while simultaneously making use of the dishpan and mop to take care of any untidy leftover details. A talented people person, Determined can normally be found in the background, unobtrusively ensuring it's all happening according to plan.

Determined and Ingenious' business ownership is that of a limited liability company, held in equal partnership in both of their names. It has to be said though, when the business first started it was in Ingenious' name only with sole proprietorship status.

Their motivation for going into business together was to better their financial status and therefore improve their lifestyle. However, it was not a well planned idea. Rather it happened when Ingenious resigned unexpectedly from a job, and had to come up with something else over the weekend. Armed with holiday and final pay, a rolodex and their reputation in the industry, Ingenious went and brought a car, a typewriter, and a fax machine. Ingenious then sat down and phoned everyone in the rolodex, telling them that they were in business and asking what they wanted done. There were orders arriving on the second day.

Meanwhile the business had some help with the income that Determined brought in from relief teaching. Yet it wasn't long before Ingenious required full-time help in the business, therefore Determined came aboard full-time. That was the beginning of an equitable business partnership that has spanned multiple companies, over 20 years of partnership, and one that still works today.

Determined credits this to the fact "that we had different areas of expertise, there was no competition, we both had our own jobs and got on with them...oh, and that we constantly talked and kept each other informed about what was going on in the business and in the family".

In this firm, Determined was in charge of the administrative and commercial areas of the company. In fact it wasn't until that the business was turning over ten million dollars a year that they employed a full-time accountant.

In that same firm, Ingenious was in charge of the engineering and project management side. However, they still pooled their efforts when it came to quotes and generation of new business. Together (with the help of their staff) they managed to grow its turnover to over \$100 million per annum. They periodically travelled overseas to trade fairs to hawk and promote their wares. Nowadays, Ingenious and Determined have a smaller enterprise that employs no staff, using only contractors. However the split of duties is still similar. Ingenious goes out in chase of the dollar while Determined is the bean verifier taking care of the administration side of the company.

The values that were established during those early days are still what this couple base their business and life on today.

- Any job worth doing is worth doing right
- Customer is King – repeat business is our customer base
- Make enough money to keep the level of lifestyle we prefer.

Ingenious and Determined managed the home/work balance along traditional gender lines. Determined was in charge of the household. She was the primary care giver for the children and for all things inside the house. Referred to in this family as “pink jobs”. Ingenious deferred to Determined’s wisdom in these matters, and took care of the jobs outside the house –“ blue jobs”. This is still an accurate description of the job delineation in their household today. That said, Determined was pleasantly surprised (She used the word “shocked”) to arrive home from Auckland the other day and find that Ingenious had prepared dinner. The first time in as many years as Determined could remember. Normally there is a cry of “... ut-ah that’s not mine, it’s a (pink/blue) job!”.

Determined and Ingenious said that their major source of conflict disappeared around about the same time as the kids departure from home (funny that). Since then there have been no major issues (except the disciplining of the 2 dogs). However, they do have informal rules of sorts to help them with issues that prove to be sticky. Ingenious says “It is Determined’s job to make the small decisions and mine to make the big ones, so far it’s worked well... there hasn’t been a decision too big for her not to handle”. To this Determined laughs and rolls her eyes. Determined did mention however that “choosing her battles and letting the unimportant stuff go over her head” has helped to keep their relationship (both personal and professional) on track over the years. The motto of “Don’t sweat the small stuff” has proven to have great merit in their relationship.

Finally, Determined and Ingenious find working together to be a positive experience. Determined says “they have had the opportunity to grow together, experience amazing things, travel, and buy a few things, (toys and trinkets) on the way”. They list the advantages of being in business together as:

- Continuing Freedom of Choice
- Flexibility of Lifestyle
- Wonderful trust in each other

- Having a lot of fun.

This has more than outweighed the disadvantages of the long hours, always being concerned where the next job is coming from, and the infrequent and often interrupted holidays.

Case Study B:

Dexterous and Industrious

'Dexterous' and 'Industrious' are a couple in their thirties that have been in business together for the last 2 years. During this time they too have celebrated success and felt the pinch of hard times. They met each other at Varsity and quickly struck up a friendship. This friendship slowly progressed (Industrious knew this was *it*, far before Dexterous had even acknowledged the possibility) into a romantic coupling.

Before this, they each had been involved in different trades involving both a service orientation and technical expertise. They are also similar in that they are self-confessed "Jacks of all trades" who have no trouble turning their hands to most anything. Industrious and Dexterous also have a history of part-time work over and above their main occupations. Both have now graduated from University, although Dexterous has chosen to undertake further post-graduate study.

Dexterous also grew up in and around business. You could say..." it's in the blood". A strong and ethical individual, Dexterous brings drive, entrepreneurial capability, and an unshakeable faith in backing one's self to the team. Industrious grew up with strong Christian beliefs. This has helped mould the strong personal ethics that he operates with today. Being one of five, experiential learning and experimentation taught Industrious that out of mistakes come opportunities and innovation, and that everything is possible with determination, creative problem solving and application.

Dexterous and Industrious do not have children at present, yet are actively working on becoming parents. They instead focus their love on their two cats. Industrious leaves for his full-time job every week day while Dexterous undertakes any number of tasks that are timetabled and that always seem to magically appear. This can include working from home (their base of operations), going out to work in client's premises or a mixture of both.

Dexterous described Industrious as being an intelligent, caring and conscientious individual who has a beautiful turn of phrase. Being upfront and of valuable service is second nature for Industrious. Self-determination, self respect, and fairness plus a gritty resolve to persevere and conquer are all traits that are important to and that describe Industrious.

Dexterous is a born communicator, networking and facilitating successful encounters are something she enjoys. A go-getter and passionate person, Dexterous requires variety and stimulation, self respect, and continuous learning and development. A curious personality with an enquiring mind, Dexterous enjoys the challenge of mastering new things.

The business ownership is held in Industrious' name and has sole proprietorship status at present. This was done for both tax, and legal reasons.

Their motivation for going into business together was to make the most of an opportunity that had popped up. Their relationship philosophy of :

- Playing to their Strengths
- Supporting, encouraging, comforting and defending each other without limit
- Constantly striving for improvement
- Working together to make their dreams and goals come true easily translated into to being in business too.

Their business start-up did not require any purchase of furniture and fittings as Dexterous and Industrious already had equipment from studying, previous business endeavours (Desks, Computers, Scanners, Printers, software, etc.) and from being consumers in the information technology age.

Both Industrious and Dexterous supplemented the business income with part-time jobs while also continuing to be full-time students. They continue this practice of supplementing their income today. Dexterous terms it as “exciting times!”

Role definitions are divided up on competence and affinity to the role. Both fill the roles of income generators, as they both have different specialities that they market. Office management and commercial activity, for the most part, is Dexterous’ domain, although Industrious is glad to lend a hand whenever needed. This equitable arrangement has spread into the household management as well. Whoever has the time and inclination is generally responsible for taking care of the household chores.

Both Industrious and Dexterous acknowledge that while this works for them at present, adding children into this equation could change things. Gender, however, will not be a consideration in deciding who will take the primary care-giving role in this family, but rather, who has more earning power at that time.

Dexterous and Industrious find that their biggest source of conflict is misunderstanding what each other is trying to say. Clear and concise communication is something that they both work very hard to achieve. They set ground rules (or rules of engagement, as they like to call it) at the beginning of their relationship and are committed to following them.

- Respect before everything else.
- Every problem is an opportunity to grow together in understanding and intimacy.
- No blame – just fix it!
- Take ownership for your own feelings.
- No Stonewalling.
- Solutions, not problems.

(They both acknowledge that a communication course at university was very formative when negotiating what they both wanted in a relationship and has carried on through to the rest of their dealings with each other).

Finally, Industrious and Dexterous find working together to be a positive experience. Dexterous said “working with my best friend is a joy, there is a feeling of us against the rest of the world, we get to have laughs and fun and the occasional game of ‘hookey’ while everyone else seems chained to the office”. They list the advantages of being in business together as:

- It’s our life, we get to drive it.
- Appreciation of each other’s strengths and weaknesses.
- Getting to experience the joy of synergy that we create together.
- Dynamic creativity.
- Maximum problem solving skills.
- Easy familiarity.

For them these far outweigh the disadvantages of working multiple jobs, crazy hours, the sense of always having something to do, and having limited downtime.

Case Study C:

Endure and Faith

'Endure' and 'Faith' are a couple in their late forties, which have been in business together, in a variety of different endeavours (on and off) for over 15 years. During this time they have faced bankruptcy twice, had problems with the IRD that resulted in going to court, and lost everything they have owned repeatedly.

They agreed to be interviewed so they could represent a very real situation that many other couples have experienced in their ventures, yet seldom talk about.

Their initial meeting took place over 24 years ago at a Rugby club. Twinkling eyes and a major sexual attraction were among the first things that they noticed about each other. Endure claims that they were going to end up with each other from that initial night while Faith says it took a while longer to be convinced.

Marrying young, Faith had completed Nurses College and obtained registered nurse status while Endure was working as a Plumbing, Gas fitting, and Drain laying Journeyman. He continued this while going to night school for three years to get his tickets and become a registered tradesman in this field. Most of their working lives have been spent in their respective trades apart from when Endure recently spent a couple of years supplementing their income working as a Nurses Aid for a high security health institution. Faith also undertook some teaching of life skills to the mentally impaired at one stage.

Both made a commitment early on in their relationship not to repeat the mistakes of their parent's generation. For Endure, this included making a lifelong choice to abstain from drinking, and for them both this meant providing an attentive, supportive, and non-abusive environment for their children to grow up in. Their strong faith and involvement with the church has also supported their commitment in this.

Faith and Endure have five children, they say, this is the biggest achievement of their lives. They are actively involved in their lives and support everything the children undertake. Faith sighs and laughs saying that most of her “time and effort is taken up coordinating all their activities”. And with four out of five children being involved in regional rep teams for their respective sports, home is often a very busy place with untold comings and goings. Especially when you factor in the nephew that has been living with them for the last five years and various foster children that come and go as well.

The business is the sole means of income for the family, bar the help they get for family support from the government. With a family of five young adults and assorted friends, family, and hang-a-on-ers to feed, this is invariably a tight squeeze. Faith says “God helps to run our business and we get to experience the joy of his miracles nearly every day”.

Faith and Endure have managed the home/work balance in a variety of different ways over the years. At one stage Faith was working full-time while Endure was spending time at home with the children. They have found though, that the easiest way to manage, is for Faith to take on most of the coordination efforts for the family. Things seem to run more smoothly this way, and Endure is freed up to concentrate on the business.

Endure can be described as a loyal, well intentioned person who thinks outside the square. Open and friendly, he has the gift of the gab and comes across as very affable. Mildly impulsive, a dreamer, who is unhesitating in his determination to do well for his family, Endure doesn't let failure and mistakes to crush him but toils to get it right the next time. Often you can find him sharing a joke or listening to someone's worries and woes, sometimes to the detriment of what was on the to-do list that day.

A gifted musician, Faith can be described as a sensible, loyal and loving person, who through necessity has developed good problem solving skills. She is non-judgemental and is generous with her time and efforts. Faith does God's work; she is often surrounded with people seeking guidance, stability, and hope. She brings the organisation of the everyday details and making sure they are sticking to the plan, to the business, while Endure brings the vision (admittedly they haven't got the execution of these perfected yet).

Endure and Faith are running their sole trader business in Endure's name, from home. Previous businesses have been companies or sole proprietorships and have operated from home from necessity.

Their motivation for continuing to go into business is Endure's undying passion and dream to work for himself. He wants to own and operate a new machine to unblock drains. His research shows that the idea appears to be very lucrative, so he is working to get enough money together to buy it. The present plumbing business is a vehicle to do this. Further motivation to be in business is the realisation that wages aren't going to be enough to achieve the above goals (this is a source of conflict in Endure's and Faith's relationship, as she sees certainty of a fixed income often is better than the risk of none). There is also the recognition that there is an unmet demand for plumbers in the market at present.

In addition, Endure and Faith have a personal vision, where they have a big home in the country where the family, and others who need the solace and support, can go and relax and heal.

Endure and Faith have enlisted the help of a mentor for their business this time round who has helped them to formulate a 4 stage plan.

1. Get out of debt
2. Stabilise their situation
3. Move to increase and establish a sound financial platform (savings)

4. Own a drain cleaning and unblocking business.

Further compromise and strategy has been achieved for Endure and Faith. Three days of a week Endure undertakes contract work where he rents out his labour to another plumber. This guarantees that the money for the bank payments of the business and family will be met. Three days a week Endure works for himself, where he can charge out a higher rate but where there is no guarantee of income.

That way Endure is less likely to be lured by bigger jobs that promise better money but can experience many delays in starting and cause little quick jobs that provide a quick and ready source of income to be missed and/or turned down.

Their financial situation is still a constant source of stress and worry, however Faith has employed an early warning system in their latest business, so if things are starting to go off-track (as they were at the time of the interview) they can adjust them before they become a full blown crises. Faith made a very interesting comment:

Little glitches can't always be just that...little potholes become big ravines very quickly when there is no cushion to help you over every bump... Having no capital has made us very good at being resourceful and finding another way to do things, but it also has made us live in survival mode for a very long time, or going from crises to crises. Books like Rich dad – Poor Dad and various Amway Books have told us that we need to get out of that mind set and start living to get ahead.

It is no surprise that Endure and Faith's major source of conflict is money (or lack thereof) and what this means for meeting the needs of their family. Faith acknowledges that this is the area in their relationship where the biggest growth and learning has taken place. At various stages in the relationship they have sought guidance via marriage counselling and now consider themselves to be very good with dealing with conflict. Endure and Faith now approach each situation with the

knowledge that they are committed to improving it, and that they both want to work to fix it. There is a safety guard of having a long-term view to the future, so they will get through it, yet neither take it for granted. They both have also come to a very good understanding of what makes the other tick, and react. Faith now takes responsibility to instigate the start of the 'working stuff out' session. She has learned not to react to the first surge of emotion from Endure, rather listen, and then move on to sorting out what is really the matter. Endure in turn gives Faith verbal permission to do and say what needs to be done to resolve the situation. What has also helped to cement this progress is the couples' continuing X factor. Many things can get sorted out in the privacy of their own company.

The couple's personal motto translates into their business as well: "All things are possible". They feel this encompasses their desire to give great customer service, their commitment to the job and their honest outlook to life. It also explains their innovative and creative natures, as there isn't a lot of money available, looking for alternatives and having resourcefulness have become second nature, "it was a matter of having to". Their other personal mantra (again developed out of experience and necessity) is: "When you get knocked down, get straight back up again".

Living with and getting on with life, after failing in previous business attempts is something Endure and Faith have had to learn to deal with. Condemnation and judgements from family and friends have sometimes been harsh. However, they do point out "if you don't believe in yourself who else will/", and, "most self help books recite that most great business people have failed and tried again at some point in their past". Faith admires Endure's resilience in this regard. This hasn't always been easy as even most banks will not let someone who has been bankrupt open up an account. In fact, this proved quite problematic with their latest business. Endure had put an ad in the yellow pages for the new business and got work straight away. Endure then had cheques made out to the new business name and no account set up to bank the money into. It took several anxious days of talking to

nearly every bank before being able to open an account and deposit the money he had already earned. In the meantime, the family had no access to the funds needed to keep them housed and fed.

Finally, Endure and Faith see being in business together as a double edged sword. Being with their best mate, who understands the pressures of the home/work balance is great. However, this can also can lead to distraction as making money is put on hold to make sure the family get to go to their sport tournaments and that they are there to support them in that endeavour.

Case Study Pattern Building

The individual cases information is presented in the pattern building process below. It allowed themes to be identified.

Table 24 shows respondent's age, stage of life, the length of personal relationship and the length of time they have had a business relationship. Table 25 presents recollections of the participants first meetings and who pursued the relationship.

Table 24
Participants' Age and Stage of Life

	Couple A	Couple B	Couple C
Age	Early – mid 50's	Early - late 30's	Mid - late 40's
Stage of life	Consolidating	Accumulating	Accumulating
Length of personal relationship	35 years	5 years	24 years
Length of business relationship	20 years	2 years	15 years

Table 25
Recollection of Meeting

	Couple A	Couple B	Couple C
Met at school and through him doing after school activities with her brothers.	Met on their first day at University.	Met at a social/sports function.	
Male partner	Male partner	Male partner	

Table 26 presents data on the work experience, including any qualifications and careers of the participants. Table 27 highlights childhood experiences and background that contributed to the development of the participants relationship and business values.

Table 26
Past Work Experience

Couple A	Couple B	Couple C
Female partner Diploma of Early childhood education Head Teacher Business owner (multiple)	Female partner Practicing Hairdresser and small Business owner Certified Adult Educator Bachelor of Business Studies Post grade diploma in Business Administration (Management)	Female partner Registered Nurse Facilitator of life skills for mental health patients Case worker for mental health Small Business owner (multiple)
Male partner Avionics engineer in NZRAF Certified Electrician Commissioning Engineer Project Manager - corporate Business owner (multiple)	Male partner Practising Dance Instructor and small Business owner Volunteer Fire fighter Security and body guarding Medic Bachelor of Arts in Business Psychology.	Male partner Plumbing, Gas-fitting and Drain layer tradesman Nurse aid for mental health facility Small Business owner (multiple)

Table 27
Social Capital of Participants

Couple A	Couple B	Couple C
Female partner Social and business capital indoctrinated via family while growing up. Entrepreneurial spirit Strong Family involvement with church Represented region in several sports Large family, only girl Middle class	Female partner Social and business capital indoctrinated via family while growing up Entrepreneurial spirit Engaged in many and various extra-circular activities Continuous part or full-time work since the age of 11 Small family, only girl Strong discipline in home Middle class	Female partner Large family, youngest Family involvement with church Harsh discipline/abuse in home Farm upbringing Forced from home at 15 to live with brother Musical accomplishment Working class

Male partner	Male partner	Male partner
Farm upbringing contributed to mechanical know how and Practical application to problem solving/fixing	Strong Family involvement with church	Harsh discipline/abuse in home
Family involvement with church	Harsh discipline in home	Alcoholic parents
Represented region and nation in sport	Large family, youngest of the boys	Working class
Harsh discipline in home	A try it and see attitude	
Large family, only boy	Working class	
Working class		

Table 28 presents respondents dependent responsibilities. Table 29 highlights some of the defining characteristics of respondents.

Table 28
Dependent Responsibilities

Couple A	Couple B	Couple C
2 adult children	No children	5 children (teenagers)
Financially responsible for elderly parents when alive	Give financial aid to one parent	1 nephew
2 pet dogs (spoiled)	2 pet cats (pampered)	Caring aid for elderly parent when alive
		Foster children (differing levels)
		3 pet cats

Table 29
Participants' Characteristics

Couple A	Couple B	Couple C
Female partner	Female partner	Female partner
Highly organised	Strong minded	Intelligent
Strong time-management skills	Honest and ethical	Gifted musician
Honest	Driven	Sensible
Strong minded	Entrepreneurial capability	Loyal
Occasionally stubborn	Intelligent	Loving
Firm grasp on reality	Advanced communicator	Non-judgmental
Transactional and strategic management	Talented networker	Generous
Leads from the back	Facilitator	Has great faith
Highly developed	Good negotiator	Family –oriented
	Advanced multi-tasker	Inventive
	Creative	

interpersonal skills	Arty	
Intelligent	Craves mental stimulation	
Generous	People person	
Family -oriented	Enquiring mind	
	Generous	
	Inspiring	
	Wicked sense of humour	
Male partner	Male partner	Male partner
Visionary	Learns through experience	Loyal
Active mind	Intelligent	Well-intentioned
Active hands	Determined	Thinks outside the square
Honest	Caring	Impulsive
Strong minded	Conscientious	Dreamer
Traditional values	Upfront communicator	Good sense of humour
High standards	Needs to be of service	Distractible
Charismatic leader	Fair	Generous
Persuasive	Generous	Has great faith
Inspirational	Lively debater	Family –oriented
Intelligent	Honest	Resilient
Motivational	Strong minded	
Lively debater	Traditional values	
Wicked sense of humour		
Generous		

Table 30
Business Ownership

Couple A	Couple B	Couple C
Limited Liability company's in both of their names	Sole –trader in one of their names	Various sole-traders in one name
To separate company from person	Easier to manage income and tax, cost less to set up	Limited liability company's Sole-trader easier to set up. In other partners name because of the bankruptcy restrictions Company to distance the company and person

Table 30 presents participants responses form of business ownership and the reasons that they chose them. Table 31 highlights participants motivations for going into business and respondents recollections on when they went into business. It also presents data on what start-up tools the business used.

Table 31

Business Motivation, Start-up Recollection and Tools

Couple A	Couple B	Couple C
To better their financial status. Improve lifestyle.	Make the most of an opportunity.	To provide for the family.
Resigned from job. Had business idea over the weekend and set up on the following Monday. Phoned everyone in the rolodex and asked what they wanted done. Orders appeared on second day.	Given opportunity to travel overseas on contract to teach in schools. No set up costs were involved as already had office equipment from previous company and being technology users.	One partner was so enthusiastic that an ad was put in the yellow pages and work done and paid (by cheque) even before bank account was set up in business name. Meant they could not access the money.
Rolodex, telephone, fax machine, typewriter, car.	Multiple computers, fax, scanner, telephone, mobile phones, internet, filing cabinets.	Computer, plumbing tools and van.

Table 32

Business Industry

Couple A	Couple B	Couple C
Project Engineering and related companies selling machine to New Zealand food processing industry. Cleaning business Airline Boat chartering Earth-moving contracting	Small business consulting and administration Contract teaching and tutoring in the tertiary and secondary schooling areas	Plumbing, drainlaying and gasfitting.

Table 32 presents what type of businesses the respondents have participated in. Table 33 highlights the amount of time respondents spend working either in or on their business.

Table 33
Time Contribution to Business

Couple A	Couple B	Couple C
Male partner was full-time first. Female partner continued to work full-time outside the business for the first couple of months. Female partner joined full-time after a couple of months. Both full-time for 20+ years.	Both partners work part-time in the business. Both partners continue to work outside the business. Male partner spent more time in business at first. Female partner now contributes more hours.	Male partner contributes income production of the business part-time. Female partner works part-time in the business. Both partners take on work outside the business (part-time and contract).

Table 34
Business Lessons

Couple A	Couple B	Couple C
Any job worth doing is worth doing right Customer is king –repeat business is our customer base Make enough money to keep the level of lifestyle we prefer	Play to strengths Support, encourage, comfort and defend each other without limit Constantly strive for improvement Work together to make dreams and goals come true	All things are possible When you get knocked down get straight back up again Resourcefulness is key Give great customer service

Table 34 presents participants responses on what they have learnt by working together, what sort of partnership and philosophy they work towards. Table 35 highlights the roles that each participant performs in the business.

Table 35
Business Roles

Couple A	Couple B	Couple C
Female partner Takes care of the administration and bookwork, customer service and helps to prepare quotes for new business generation	Female partner Creates income through billable hours, customer service and does administration and bookwork Roles are determined by skills and willingness to get job done	Female partner Does administration of business, customer service

Male partner Creates income through billable hours, customer service and helps to prepare quotes for new business generation	Male partner Creates income through billable hours, customer service	Male partner Creates income through billable hours, customer service
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Table 36 presents participants answers to what roles they perform at home. Table 37 highlights how the home roles were devised.

Table 36
Home Roles

Couple A	Couple B	Couple C
Female partner Does the 'pink jobs'. Cleaning, cooking, shopping, washing and ironing, child and pet care Pays the bills	Female partner Pays the bills Takes a share in cooking, cleaning, washing, pet care, shopping and maintenance chores	Female partner Pays the bills Cooks, cleans, washing, child and pet care
Male partner Does the 'blue jobs'. Outside and inside maintenance chores	Male partner Takes a share in cooking, cleaning, washing, pet care, shopping and maintenance chores	Male partner Outside maintenance, child care

Table 37
Work Division in the Home

Couple A	Couple B	Couple C
Roles are divided according to whether they are blue or pink jobs. Pink is the female partner's domain while blue are the male partners area. Some gardening and home maintenance is paid for.	Roles are divided according to time and inclination. Both will do what needs to get done. The exception is the female will not iron so the male partner takes care of his own shirts. The male will not clean a toilet.	Female partner shoulders more of the load although this is not necessarily based on gender. She is more organised. Teenagers are assigned some of the chores.

Table 38 presents the major source of conflict that the participants face in their lives together. Table 39 explores the techniques that respondents use when trying to overcome or navigate through their conflict.

Table 38
Conflict Sources

Couple A	Couple B	Couple C
The most common source of conflict was over parenting decisions for the children. Since they have left home, conflict is rare. When it does flare up, it is normally over the accumulation of new assets for the business or toys for the male partner.	Miscommunication is the most common source of conflict. This is most prone to happen when partners are tired.	Lack of money (providing for the family) causes the most conflict. This is most likely to occur as monthly bills come due and if the children need equipment for sport (4/5 children play representative sports).

Table 39
Navigating Conflict

Couple A	Couple B	Couple C
Have an informal rule...female partner makes the small decisions and male makes the large. It was said (joke) that there hasn't been any big decisions to make yet. Continuing to talk gets them through most things. When it comes to matters of spending money on the business, male normally gets his way.	Couple have rules of engagement (as they like to call it) Respect Opportunities to grow not problems No blame just fix Ownership for feelings No stonewalling Setting a time and place to deal with concerns Solutions not problems Try not to let the little things get to you This works best when they make a date to deal with issues. Female partner does not respond well when she is tired and ready for bed.	Marriage counselling Female partner has permission to instigate the working it out phase and knows to let the first surge of emotion from the male partner go over her head. Resolve the problems

Table 40 highlights the participants' answers on what they consider to be advantages of working with their spouse. Table 41 presents the respondents answers on what they consider to be disadvantages of working with their spouse.

Table 40
Advantages of Working with Spouse

Couple A	Couple B	Couple C
Opportunity to grow together	Being in control of their own lives	Being with their best mate
Freedom of choice	Appreciation of each other's strengths and weaknesses	Having someone that understands the pressure
Trust in each other	Creating synergy for the team	Good home/work life balance
Having a lot of fun	Dynamic creativity	Being able to support their children at school and sports tournaments
Spending their money on experiences they have shared together.	Maximising problem solving	
Indulging in their toys and trinkets	Easy familiarity	

Table 41
Disadvantages of Working with Spouse

Couple A	Couple B	Couple C
Long hours	Working multiple jobs	Being willing to not work to support children in their various endeavours
Concern where next job (income) is going to come from.	Crazy hours	
Infrequent and often interrupted holidays	Not getting enough down time as there is always something to do	

Appendix C: Survey

Survey Information

My name is Kim and I will be facilitating the research survey today. Thank you for making the time to participate and for the invaluable information you are providing. The survey will take approximately 25 minutes to complete.

I am currently researching the area of couple based (sometimes recognised more as husband and wife) business teams in New Zealand. The focus of this survey is on people who are in business with their romantic/life partners. It explores both the business and relationship side of your partnership. By sharing your experiences of being in business with your spouse/partner we will better understand the dynamics of couple-businesses and help couple-businesses be a more rewarding experience as businesses and also emotionally. Hence you may find that some of the questions are of a personal nature. Please fill out this questionnaire independently (away from your partner) as I am interested in finding out your own thoughts and impressions about being in business with your spouse.

All research undertaken is in accordance with Massey University requirements including the directives of the Massey University Human Ethics Committee and the Code of Ethical Conduct for Research, Teaching and Evaluations involving human participants. This project has been reviewed, judged to be low risk, and approved under delegated authority from the Massey University Human Ethics Committee.

If you have any concerns about the conduct of this research, please contact Professor Sylvia Rumball, Assistant to the Vice-Chancellor (Ethics & Equity), telephone 06 350 5249, email humanethics@massey.ac.nz. All replies are confidential and will be kept securely for the duration of the research project.

Your completion of this survey implies your agreement to participate. Once you have finished, simply return you and your spouse's questionnaire in the prepaid envelope supplied. If at any stage you need to contact me or would like to discuss concerns with my supervisors please use the numbers or email addresses supplied.

Thanks

Kim Ashton-Hodgson

021 48 22 68

kim.hodgson@paradise.net.nz

Supervisors Details

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Survey

1. Personal Profile

Please cross the box that best/most applies to you and your situation and write in the space available.

Gender:

Male

Female

Please indicate your age (this will be kept confidential):

_____ Years

In what region of New Zealand is your main residence:

Auckland

Bay of Plenty

Canterbury

Hawkes Bay

Manawatu-Wanganui

Northland

Otago

Southland

Taranaki

Waikato

Wellington

West coast

Other _____

What is your educational background (indicate all that apply):

Did not complete high school

High school

Some post-secondary work (training courses, diplomas)

Vocational, technical or associate degree or trade certificate

Bachelor's Degree

Some graduate work including graduate and post-graduate diplomas

Graduate Degree (Masters, Doctoral)

Please specify your Ethnicity/ Heritage:

Who lives with you? Please provide the nature of the relationship and the age of person e.g. Husband 42, Son 3, Grandmother 83.

You have now completed section 1 😊

2. Business Profile

How was your business established: (Check what applies).

- Started
- Bought/invested in
- Inherited/ given

What type of pre-start up and start-up activities for your business (if any) did you conduct:

- Used savings to invest in necessary equipment and resources
- Quit your job to work full-time for the business
- Obtained finance from friends and family
- Obtain finance from a lending institution
- Market research
- Business plan
- Formulated a formal partnership agreement
- Training
- None
- Received professional advice (Please specify what type)

Other (Please specify)

Please specify what industry your business(es) is/are in:

Which of the following describes your business?

- Registered private company
- Partnership
- Incorporated Society
- Other (please specify) _____
- Individual ownership (sole trader)
- Trust
- Registered public company

Is your work place (or one of them) combined with your place of residence:

- No
- Yes

a) If the answer is yes to Question 5 above, is this from:

- Choice
- Necessity
- Convenience

Please give an indication of the business profit in the last financial year:

- No profit or Loss
 Under 50 000
 50 000 – 100 000
 100 001 – 200 000
 200 000 – 500 000
 500 000 -1 000 000
 1 000 001 +

The following statements are to see how satisfied you are with your job/work. Please indicate which best reflects your feelings.

a) Does your work/role measure up to your initial expectations?	No	Mixed Feelings	Yes
b) Would you recommend your work/role to a friend?	No	Mixed Feelings	Yes
c) If you had the opportunity to take your current role again, would you take it?	No	Mixed Feelings	Yes
d) Overall how satisfied are you with your work/role?	Unsatisfied	Mixed Feelings	Satisfied

The following statements have been designed to see how satisfied you are with the level of income the business provides. (Please mark which best indicates your feelings):

Totally Disagree	Disagree	Mildly Disagree	Mildly Agree	Agree	Totally Agree
1	2	3	4	5	6

a) We are highly paid.	1	2	3	4	5	6
b) We barely live on our income.	1	2	3	4	5	6
c) We are underpaid.	1	2	3	4	5	6
d) We receive less than we deserve.	1	2	3	4	5	6
e) Our income provides for luxuries.	1	2	3	4	5	6
f) Our income provides for an adequate standard of living.	1	2	3	4	5	6
g) We feel insecure on my/our income.	1	2	3	4	5	6

Do you employ anyone else (or have subcontractors) in your business besides yourselves:

- No
 Yes (Please give numbers).
 Full-time ___ people
 Part-time ___ people
 Contract ___ people

You have now completed Section 2. 😊

3. Being in Business with your Partner Profile

How many years have you been in business with your partner (it doesn't need to be in the same business, it can be an accumulation of different businesses):

_____ years

The urge to be in business was:

- Something we both always wanted to do
- Something I wanted to do more than my partner
- Something my partner wanted more than me
- Had no choice but did it out of circumstances at time

Which of the following applies to your decision to have a business with your spouse (Check all that apply)?

- Need for autonomy
- Geographic factors (time travelling/moved into country)
- Personal factors (e.g. parenting; disability)
- Allows for creativity
- Conducted market research to assess feasibility
- Downsizing by previous employer
- Evolved from hobby
- Frustrated with previous job
- Influenced by others to pursue talents
- Made conscious decision to be your own boss
- Saw good opportunity
- My company moved to outsourcing my function
- To earn money for necessary living expenses
- To save money for the future
- To save money
- To have a more flexible work schedule
- To work at something you enjoy doing
- Wanted to prove that you could start your own business
- Other (please specify)-

How many hours a week would you spend working in your business:
_____ hours

What does working together mean for you and your partner:

- One space or room
- Separate rooms within one building
- Same job but different locations
- A combination of the above

Following is a list of business issues that are sometimes a source of tension. Please indicate the level of tension that each issues generates, using a scale from 1 to 5 where 1 means 'No tension at all' and 5 means a "great deal of tension".

No tension at all					A Great deal of Tension
1	2	3	4	5	

a) Lack of role clarity	1	2	3	4	5
b) Confusion over authority	1	2	3	4	5
c) Unequal ownership	1	2	3	4	5
d) Unfair compensation	1	2	3	4	5
e) Failure to resolve business conflicts	1	2	3	4	5
f) Unfair workloads	1	2	3	4	5

What (if any) do you think the major advantages are to being in business with your spouse (Check all that apply):

- | | |
|---|---|
| <input type="checkbox"/> No Advantages | <input type="checkbox"/> Stronger marriage |
| <input type="checkbox"/> Stronger business | <input type="checkbox"/> Shared vision |
| <input type="checkbox"/> True team effort | <input type="checkbox"/> Shared dreams, goals, and ideals |
| <input type="checkbox"/> Control of work and home | <input type="checkbox"/> Share ownership of assets |
| <input type="checkbox"/> Share responsibility | <input type="checkbox"/> Share risks |
| <input type="checkbox"/> Share management | <input type="checkbox"/> Having intertwined worlds |
| <input type="checkbox"/> Egalitarian | <input type="checkbox"/> Other (please specify) |

What (if any) do you think are the major disadvantages of being in business with your spouse (please check all that apply):

- | | |
|---|--|
| <input type="checkbox"/> No disadvantages | <input type="checkbox"/> Stress |
| <input type="checkbox"/> Conflict | <input type="checkbox"/> Time pressures |
| <input type="checkbox"/> Neglect personal needs | <input type="checkbox"/> Never get a break from work |
| <input type="checkbox"/> Financial pressures | |
| <input type="checkbox"/> Inequitable division of responsibilities | |
| <input type="checkbox"/> Tension in trying to blend work and family | |
| <input type="checkbox"/> Other (please specify) | |

Is your business with your partner meeting your expectations(Check one):

- None of my expectations
 About right
 All my expectations

Please indicate your feelings about the following statements about Business.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
1	2	3	4	5

a) Having work/ a business that is interesting and exciting to me is my most important life goal.	1	2	3	4	5
b) I expect my job/ business to give me more real satisfaction than anything else I do.	1	2	3	4	5
c) Building a name and reputation for myself through work/business is not one of my life goals.	1	2	3	4	5
d) It is important to me that I have a job/business in which I can achieve something of importance.	1	2	3	4	5
e) It is important to me to feel successful in my work/business.	1	2	3	4	5

Please indicate your feelings about the following statements about Business.

Strongly Disagree	Disagree	Neither Agree or Disagree	Agree	Strongly Agree
1	2	3	4	5

a) I want to work, but I do not want to have a demanding career.	1	2	3	4	5
b) I expect to make as many sacrifices as are necessary in order to advance in my work/business.	1	2	3	4	5
c) I value being involved in a career/business and expect to devote the time and effort needed to develop it.	1	2	3	4	5
d) I expect to devote a significant amount of my time to building my business and developing the skills necessary to advance.	1	2	3	4	5
e) I expect to devote whatever time and energy it takes to move up in my job/business.	1	2	3	4	5

You now have completed section 3. 😊 Please continue to complete the last section of the survey.

4. Being at Home with your Partner Profile

What is the nature of the personal connection between you and your partner:

- Marriage
- Civil Union Partner
- Defacto Spouse
- Other (please specify) _____

How long have you been in a committed relationship with your partner:

_____ years _____ months

What effect does working in your business have on your:

Very Negative Effect 1	Negative Effect 2	Mildly Negative Effect 3	No Effect 4	Mildly Positive Effect 5	Positive Effect 6	Very Positive Effect 7	N/A 8
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a) Health		1	2	3	4	5	6	7	8
b) Social Life		1	2	3	4	5	6	7	8
c) Relationship with your spouse		1	2	3	4	5	6	7	8
d) Relationship with your child/ren		1	2	3	4	5	6	7	8

Please indicate with a cross who is responsible for/completes the chores:

Chores	Spouse	Mostly spouse	Share jointly	Mostly Me	Me	Dependents	Pay someone
Cooking							
Major Purchases							
Preschool							
School activities							
Laundry							
House cleaning							
Gardens and lawns							
Vehicles							
Outside house cleaning and fixing							
Shopping							
Family events							
Paying bills							

Below are 5 statements that help to determine your life satisfaction, with which you may agree or disagree. Please indicate your feelings.

Strongly disagree	Disagree	Slightly disagree	Neither agree not disagree	Slightly agree	Agree	Strongly Agree
1	2	3	4	5	6	7

a) In most ways my life is close to my ideal.	1	2	3	4	5	6	7
b) The conditions of my life are excellent.	1	2	3	4	5	6	7
c) I am satisfied with my life.	1	2	3	4	5	6	7
d) So far I have gotten the important things I want in life.	1	2	3	4	5	6	7
e) If I could live my life over, I would change almost nothing.	1	2	3	4	5	6	7

The following questions help to determine your satisfaction with your relationship. Please indicate below the approximate extent of agreement or disagreement between you and your partner for each item following (circle what best applies).

Always Disagree	Almost Always Disagree	Frequently Disagree	Occasionally Disagree	Almost Always Agree	Always Agree
1	2	3	4	5	6

a) Handling Family Finances	1	2	3	4	5	6
b) Matters of Recreation	1	2	3	4	5	6
3) Religious Matters	1	2	3	4	5	6
c) Demonstration of Affection	1	2	3	4	5	6
d) Friends	1	2	3	4	5	6
e) Sex Relations	1	2	3	4	5	6
f) Conventionality (correct or proper behaviour)	1	2	3	4	5	6
g) Philosophy of life	1	2	3	4	5	6
h) Ways of dealing with parents or in-laws	1	2	3	4	5	6
i) Aims, goals, and things believed important	1	2	3	4	5	6
j) Amount of time spent together	1	2	3	4	5	6
k) Making major decisions	1	2	3	4	5	6
l) Household tasks	1	2	3	4	5	6
m) Leisure times interests and activities	1	2	3	4	5	6
n) Career/Business decisions	1	2	3	4	5	6

Please indicate how often the following events occur (circle what best applies):

All of the time 1	Most of the time 2	More often than not 3	On Occasion 4	Rarely 5	Never 6
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a) How often do you discuss or have you considered divorce, separating, or terminating your relationship?	1	2	3	4	5	6
b) How often do you or your mate leave the house after a fight?	1	2	3	4	5	6
c) In general, how often do you think that things between you and your partner are going well?	1	2	3	4	5	6
d) Do you confide in your mate?	1	2	3	4	5	6
e) Do you ever regret that your married? (or lived together)	1	2	3	4	5	6
f) How often do you and your partner quarrel?	1	2	3	4	5	6
g) How often do you and your mate "get on each other's nerves?"	1	2	3	4	5	6

How often would you say the following events occur between you and your partner?

Never 1	Less than once a month 2	Once or twice a month 3	Once or twice a week 4	Once a day 5	More often 6
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a) Have a stimulating exchange of ideas	1	2	3	4	5	6
b) Laugh together	1	2	3	4	5	6
c) Calmly discuss something	1	2	3	4	5	6
d) Work together on a project	1	2	3	4	5	6

What steps have you taken to avoid or to successfully handle/negotiate conflict:

If you could make improvements to your partnership (either business or romantic, or both), what would they be?

If you could give some advice to others just starting out what would it be?

Thanks for answering this questionnaire 😊 It is much appreciated.

If you know of any couple(s) that would be ideal candidates for my research and they are willing to be of help, could you please leave their names and contact details below.

Names	Contact details

If you would like to add any comments or expand on or qualify any of your answers, please use the underneath and back space/page. Your comments will be read and taken into account.

Appendix D: Ethical Considerations

Further Considerations

With guidance from the Massey University Human Ethics Committee

All research undertaken is in accordance with Massey University requirements including the directives and advice of Massey University Human Ethics Committee, its “Code of Ethical Conduct for Research, Teaching and Evaluations” (Massey University, 2003) involving human participants. This includes but is not limited to issues of consent, issues of access, and other ethical considerations.

Issues of Consent

Written informed consent needs to be granted by participants.

A statement entailing information on the study, participants’ rights (including their right to withdraw from study at any time up to the publication of the research, as well as the right to ask questions) will be inserted on the first page of each questionnaire.

Participant has the right to decline to answer any particular question(s).

Consent to audio/ video/ written (if applicable) recording specifically stated on consent form.

Written agreement of confidentiality of study.

Where English is not the native tongue of the participant, a translation of the consent form into the person’s first language will be undertaken.

Issues of Access

Names or other identifying measures will not be used other than for organisation of the raw data.

No individual results will be used. Only aggregate results or derived key trends from research will be shown.

Information that is not relevant to the research will not be collected.

All information collected will remain the property of the researcher and be securely held for two years. Tapes and transcripts will then be destroyed.

Participants have the right to access any information that is held about them and correct it if necessary.

Other Ethical Issues

No harm will be caused to the participants of this study.

If it appears likely that harm will be caused the researcher agrees to abort the study.

All participants will be offered the opportunity to discuss any issues that the questionnaire has generated with the researcher in a debriefing session if requested. In addition, outside counselling will be made available to all participants who feel they need it.

Ethics Approval Letter

15 March 2004

Kim Ashton
1/22 Arcadia Crescent
Glenfield 1310
AUCKLAND

Dear Kim

Re: Readily committed or ready to be committed? Home-based
Copreneurial Couples in New Zealand

Thank you for the Low Risk Notification that was received on 12 March
2004.

You may proceed with your research without approval from a Campus
Human Ethics Committee. You are reminded that this delegated authority for
approval is based on trust that the Screening Questionnaire to Determine the
Approval Procedure has been accurately filled out. The delegated authority is
valid for three years. Please notify me if situations subsequently occur which
cause you to reconsider your initial ethical analysis.

Please ensure that the following statement is used on all public documents,
and in particular on Questionnaires:

“This project has been reviewed, judged to be low risk, and approved (note
to applicant: include the process below that is most appropriate to practice
within your Department, School or Institute)

by the researcher

by the researcher and supervisor
by peer review (if you followed that process)
by other appropriate process (outline the process appropriately)
under delegated authority from the Massey University Human Ethics
Committee. If you have any concerns about the conduct of this research,
please contact Professor Sylvia Rumball, Assistant to the Vice-Chancellor
(Ethics & Equity), telephone 06 350 5249, email humanethics@massey.ac.nz".

Please note that if a sponsoring organisation, funding authority, or a
journal in which you wish to publish requires evidence of Committee approval
(with an approval number), you will have to provide a full application to a
Campus Human Ethics Committee.

Yours sincerely

Professor Sylvia V Rumball, Chair
Assistant to the Vice-Chancellor (Ethics & Equity)