

SATISFACTION WITH HOMEOWNERSHIP: AN EVOLUTIONARY PROCESS

Newell D. Wright, Western Carolina University

ABSTRACT

Using in-depth interviews and the autodiving photoelicitation technique, this longitudinal study examines satisfaction with the purchase of a new home, and demonstrates that homeowner satisfaction is a dynamic concept. As the homeowners change their homes physically and symbolically by divestment and possession rituals, fantasizing, and the acquisition of possessions, their satisfaction with the home changes. This study concludes that satisfaction is a process directly linked to the evolutionary nature of the home, rather than an end state.

INTRODUCTION

The purchase of a house is probably the largest single expenditure most consumers will make during their lifetimes (Hausknecht and Webb 1991). Further, the house is consumed over an extended period of time, lasting from a few months to several decades (Claiborne and Ozanne 1990). As such, it can be transformed into a home and become a very meaningful possession to its owners (Belk, Wallendorf, and Sherry 1989; Csikszentmihalyi and Rochberg-Halton 1981). Or it can be a daily reminder to consumers of their dissatisfaction with this largest of purchases. Since the home is consumed over an extended period of time, the purpose of this paper is to longitudinally examine consumer satisfaction and dissatisfaction with the purchase of a home.

SATISFACTION AND HOMEOWNERSHIP

Comparatively little research has been conducted about the purchase of the house. This is surprising, given that the nature of the purchase and the duration of the consumption experience. Most consumer behavior studies to date focus primarily on decision-making (Munsinger, Weber, and Hansen 1975; Park 1982; Silver 1988; Wilk 1986) or experiential aspects of homeownership (Belk 1992; Belk, Wallendorf, and Sherry 1989; Claiborne and Ozanne 1990; Hill and Stamey 1990; Hill 1991; McCracken 1989; Mehta and

Belk 1991; Wright 1993). Only a few studies directly address consumer satisfaction with the house or house purchase process (Hausknecht and Webb 1991; Kaynak and Stevenson 1982; Onibokun 1974; Rent and Rent 1978), and none of these have examined the stability of satisfaction over an extended period of time (Woodruff 1993). Further, satisfaction with the home may be a nebulous concept, as one may be satisfied with the neighborhood, but not the actual dwelling and satisfaction may actually be a process rather than an end state (Claiborne and Ozanne 1990). The purpose of this study is to longitudinally examine homeownership and to understand more fully the fundamental aspects of satisfaction or dissatisfaction with the home over an extended period of time.

METHODOLOGY

Overview

Since the goal of this research was a deep understanding of homeownership satisfaction, an interpretive approach and the various associated methodologies were employed (Arnould and Wallendorf 1994; Hirschman 1986; Hudson and Ozanne 1988; Swan and Trawick 1994). This is in harmony with a recent call for more study of the actual consumption experience (Granbois 1993). Specifically, I used in-depth interviews (Briggs 1986; McCracken 1988b; Spradley 1979) and autodiving of photographs (Belk, Wallendorf, and Sherry 1988; Heisley, McGrath and Sherry 1991; Heisley and Levy 1991) to achieve this understanding.

All informants selected for this study had either recently purchased their first house, or purchased a larger house after living in a smaller house for a period of time. All initial interviews and most follow-up interviews were conducted in the informants' homes.

This study is longitudinal in nature, since informants were interviewed and contacted multiple times over a fifteen month period (see Table 1 for more detailed information about each informant). A total of four house purchasing

Table 1
Characteristics of Informants

	<u>Age</u>	<u>Marital Status</u>	<u>Employment</u>	<u>Children</u>	<u>Est. Income</u>	<u>Cost of House</u>	<u>Number of Contacts¹</u>	<u>Total Interview time</u>
Charles	46	M ²	Professor	3	\$80-100K	\$152K	8	6 hours 15 min.
Cindy	33	M	Professor					
Eric	37	M	Hospital Admin.	4	\$50-60K	\$120K	3	3 hours 30 min.
Ellen	35	M	Homemaker					
Frank	27	M ³	Police Officer	0	\$40-50K	\$58K	5	3 Hours 30 min.
Francine	28	M	Beautician					
Gary	33	M	Computer Services	3	\$50-65K	\$108K	4	3 hours 10 min.
Georgia	37	M ⁴	Copy Shop Worker					

M=Married, D=Divorced

¹ Includes number of interviews, follow-up phone calls, and chance meetings, but does not include the initial contact to set up the appointment.

² Both Charles and Cindy have been married previously.

³ Frank and Francine were married to each other once before. That marriage was annulled, and they were remarried to each other six months later.

⁴ Georgia's two oldest daughters are from a previous marriage. The youngest daughter is also Gary's daughter.

situations were experienced by the eight informants in this study. In all cases, both the husband and wife participated in the interview process. Consistent with other interpretive studies, sampling stopped when redundancy was apparent (e.g., Bergadaà 1990; McCracken 1988a, 1988b; Mick and Buhl 1992; Schouten 1991; Thompson, Locander, and Pollio 1990; see also Arnould and Wallendorf 1994).

Data Collection

Indepth Interviews. Indepth interviews proceeded in two phases. The first phase involved indepth, unstructured interviews in which the informants took the lead in discussing their home and possessions. During the interviews, I asked to take a tour of the informants' homes, at which time I also photographed the informants' homes and possessions in the home. In the second phase, I employed follow-up interviews with these same informants to probe emerging themes and

unresolved issues that came up during the analysis of the first round of interviews. Table 1 contains detailed information about the number and duration of the interviews.

Autodriving. I also used the autodriving photo-elicitation technique in follow-up interviews. Here, I showed the informants the pictures I had taken of their homes and possessions during the first interview. I then asked the informants to talk to me about the pictures of their homes and possessions. This technique allowed the informants to talk freely about their experiences as homeowners without any further prompting, and elicited some very interesting stories (Hunt 1993).

Data. Data for the study consisted of transcripts of recorded interviews, researcher field notes written after each interview, transcripts of photographic autodriving sessions, written descriptions of photographs, and the actual photographs.

Analysis

The data for the study were interpretively and iteratively analyzed using the methods of McCracken (1988b) and Spradley (1979). The first step is to textualize all of the data. This textualization is accomplished by transcribing the recorded interviews and describing the photographs. The researcher field notes were written as the data were collected. The textualizing process produced several hundred pages of double spaced typed data. The analysis of the textualized data required an iterative, back-and-forth process between the reader and the text, for instead of the fixed categories used in traditional content analysis (Kassarjian 1977), hermeneutical analysis uses evolving categories which expand as the data are iteratively analyzed.

Specifically, data analysis proceeded in two stages. The first stage consisted of an analysis within each set of interviews and field notes for each homeowner. During this stage, I found emergent themes that described the home purchase or building experience for the informant couple or individual. This analysis required three readings of the data, and generated over one hundred double spaced typed pages of notes from the data. The second stage was an analysis between the various interviews, field notes, and themes, comparing the results from the different informants. Several iterations were needed to challenge and expand the evolving themes and to form them into a coherent interpretation. The first and second stages were time intensive, and, in total, I spent six weeks reading through and analyzing the textualized data. As I wrote up the results, I continually referred back to the primary data, and made minor and major changes to the analysis as writing proceeded.

THE HOUSE AS AN EVOLVING ENTITY

The house is not a static entity, but rather a dynamic one. That is, the house is constantly in a state of change and flux, as the homeowners improve, redecorate, remodel, or otherwise change the dwelling to meet their needs. Because of the longitudinal nature of this study, I was able to witness the evolving nature of the home. Hence, the issue of satisfaction with the house is not

entirely captured once it has been purchased, as major changes also impact the homeowners' satisfaction with their house purchases and the many ways in which they interact with the home. Thus, before examining the issue of satisfaction, one must understand the evolving nature of the home.

In a very real sense, the houses of the informants are evolving and constantly changing. Because informants were interviewed and photographed in their homes multiple times over a fourteen month period, I was able to convincingly document the evolution of the houses. Sometimes the changes were slight (e.g., rearranging furniture) and other times dramatic (e.g., knocking out the wall between two small rooms). But with all informants, there was a constant change in the house as homeowners shaped their environments.

Claiborne and Ozanne (1990) suggested that for builder/owners of custom houses, the building of the house was a process. This process included anticipating, planning, and actually building the house. But the evolving nature goes beyond the actual process of constructing the house. The home is continually being constructed, both in a physical and a symbolic sense. To understand fully homeowner satisfaction, one must be aware of the physical and symbolic changes to the home.

Three Means of Physical and Symbolic Evolution

This section will discuss three ways by which houses and their meanings evolve: 1) possession and divestment rituals; 2) fantasizing; and 3) possession acquisition. An understanding of the evolution of the home is necessary before detailing how this evolution impacts satisfaction with the home.

Possession and Divestment Rituals. McCracken (1986, 1988a) identified possession and divestment rituals as two ways by which consumers extract meaning from possessions. These two rituals were very evident in the data for this study. A possession ritual, according to McCracken, is when consumers claim possessions as their own by cleaning, altering, discussing, comparing, reflecting, showing off, and photographing them in an attempt at

personalization. Divestment rituals, on the other hand, involve eliminating the residue in a possession of the previous owners.

One of the first things informants who purchased previously owned homes did was to remove symbolically the residue of previous owners. Eric and Ellen purchased a large, well cared for house with new carpeting that did not need any repairs. Despite the near pristine condition of the house, they still had all the carpeting cleaned in a clear example of a divestment ritual. (Note: I stands for "interviewer," M for "male informant," F for "female informant." Left brackets, "[", mark overlaps in informant utterances).

- I: When you moved in, did you have to do anything, like paint a room, or [lay carpet?
- F: [No, it was, no, all the carpet was new. We just shampooed it, just to make sure, to make it feel like ours. But they had, the man worked for a carpet shop and so he put all new carpet in... And, and everything was real nice. They were very meticulous.

Frank and Francine purchased a house that was five years old, and even though they said it did not need it, the first thing they did was paint the inside walls. During a follow-up interview, Frank indicated that the house did not even really need to be painted, but that they did it to make it feel like their house.

- M: We didn't really need to even paint, but we thought because it was empty it would be easier to paint it now than it would be in a couple of years. So that's why we painted it.

In both cases, the informants indicated the changes were made to the house "to make it feel like ours."

Each of the informants who moved into a previously owned house followed a similar course of action. Charles and Cindy initially lived in a house Charles had shared with his previous wife. Cindy described in detail the divestment rituals in which she engaged before she felt comfortable living in the house.

- F: [R]ight before Charles and I got married... we decided that we'd move in together... And this was that house that he'd lived in with his ex-wife.... Well, I had to go through and do a lot to the house before I felt comfortable.... It was like, it was like gross, I mean, things, you know, like this, this was black [pointing to a knob on a drawer] and there was, on top of the phone there was like, you know a quarter inch of filth [laugh]... Two things that really made the house seem more like mine, was clean, well a number of things, cleaning it, other than the kitchen and the bathroom, we painted every single room and that just transforms the place and we recarpeted, the recarpeting was unbelievable... It was, it was, it was obscenely cheap. This room's, this room's pretty, this room's where we do most of the living, and it's comfortable, but it was really, really, really dark. Charles had a darker paint, darker carpet, he had blinds that were always closed... Casey and Charles both lived like that they live in really dark areas and it just drives me up the wall. I have to have the windows always open have, always the walls painted white, and light carpet, and, I relate to the outside, I like the house to integrate with the outside.

Cindy's wanted to rid the house of "ghosts from the past" and make it feel like her house by putting her own personal touches to the house and yard.

Divestment rituals were very evident in the data. However, the distinction between a divestment ritual, whereby residue of a previous owner is erased, and a possession ritual, whereby the house is personalized and claimed as one's own, is indistinct. For example, Cindy continued transforming her new husband's house up until the time they jointly purchased their new home by planting over 100 shrubs and bushes, buying new furniture, rugs, and wall hangings. At some point these activities probably ceased being divestment rituals and started being possession rituals. When Charles and Cindy purchased the new house, the distinction between possession and divestment

rituals became even more blurred. Before ever moving in, they started renovating the house, and the renovation continued through the first year of occupation, without an end in sight. The following paragraphs will discuss possession rituals, but, in cases where the informants purchased a previously owned home, there probably is an overlap between divestment and possession rituals.

Charles and Cindy purchased a much larger home that needed a lot of work. Before they even moved in, they had the hardwood floors restained, they created one large room out of two smaller rooms, they removed paneling from the kitchen area and the TV room, and they had the entire house recarpeted. They started moving in before some of these projects were completed and began several others. In short, they planned a complete transformation of the home before it would meet their standards.

Though she was excited about the house she had just purchased, Cindy kept mentioning that she "hated" certain aspects of the house, and that the things she "hated" would have to change before she became comfortable with the dwelling. In fact, she expressed such negative emotions about the house that I wondered why she had purchased it in the first place. The following is an extract from my analytical notes, which I wrote during the intensive reading of the data.

Cindy mentioned in several places that she didn't like certain aspects of the house, and that they would have to be changed before she did begin to like them. At one point in this analysis, I said to myself, "If you like this house so little, why did you buy it?"

She was clearly dissatisfied with the present condition of the house, yet she did have an image of what the house could become. Charles and Cindy planned to spend thousands of dollars renovating their home and mentioned at various times a five or a ten year renovation plan to make the home into the type of home they wanted.

M: And so we thought we could put in twenty to twenty-five grand into this place and make it the kind of house that is more common around this neighborhood which

runs into about the 180 to 190 [thousand] range, okay? And we will still be comfortable in terms of what we bought it for and the amount of money we put into it. Actually, what will happen, is that we'll put a lot more money than that into it but it'll be like a hundred dollars here, two hundred dollars there.

Some of the changes will be contracted out to professionals, but most will be done by Charles and Cindy themselves as they actively participate in the ritual divestment of the residue of previous owners and possession of their dwelling. As Cindy herself said of this process,

F: I'm enjoying the house a lot more than I thought I would. It feels like home. It feels like my space, where I think it took me a little bit longer than maybe, to feel that way, and I'm enjoying it more than I anticipated, because, as I had told you, I was uncomfortable with the style [colonial] but now, I'm designing to kitchen to be consistent with that style. I'm really getting into it a lot more.

Hence, the process of changing the house to meet her ideal image of the house ultimately led Cindy to feeling comfortable with the dwelling.

To a person, each informant engaged in some type of possession or divestment ritual where they physically changed the house into which they moved. Some possession rituals were elaborate, expensive, and time consuming, and others were fairly simple. The important idea here is that through possession and divestment rituals, the homeowners were changing their homes and in the process symbolically making the homes "their own." This implies a certain level of dissatisfaction with the home as it was purchased and a requirement for change before true satisfaction could occur.

There was one exception to this, however. Some of the informants changed the appearance of their homes out of boredom and a desire for change. For example, Eric frequently rearranged the furniture in his house when he became bored with the existing arrangement. This used to drive Ellen crazy, but after several years of marriage,

she got used to it. In this instance, the interior of the house is changed, but there is not necessarily any special meaning attached to the changes. Rather, it reflects Eric's need for change.

Hoyer and Ridgway (1984) define variety seeking as the "internal need for stimulation" (p. 114) and proposed that individual difference characteristics such as extroversion, liberalness, creativity, ability to deal with complex stimuli, need for change, need for uniqueness, curiosity, and need for risk offered some explanations for variety seeking. Some of these factors may explain Eric's desire to continually rearrange the furniture.

Other informants offered some evidence of changes in their houses related more to variety seeking behavior than anything else. For example, Gary and Georgia rearranged furniture frequently, and Francine rearranged pictures and craft work hanging from her wall. Frank, who cut the grass and did the exterior yard work for his homeowners' association, experimented with different types of flowers and bushes to give the town house complex in which they lived a different look.

Variety seeking behavior does change the dwellings and the possessions in the dwellings in a physical sense, but it is unclear whether it changes symbolic meaning. To the extent that variety seeking behavior reflects mastery of one's environment or dominance, such changes may have symbolic content. However, they may merely reflect boredom and need for change and stimulation. In either case, variety seeking behavior does provide further evidence that the house and the home are not static, but in a constant state of flux and change.

Fantasizing. Fantasizing was a second way by which the informants changed their homes. All of the informants had a fantasy or ideal home, against which they compared the homes they examined and the one they actually purchased. Invariably, the "real" house could not compete with the "fantasy" house, but the vision of a fantasy house helped the informants to transform their actual houses in ways that approximated the fantasy ideal. The fantasy house would sometimes engender feelings of dissatisfaction with the actual house, but the

fantasy would also push the informants to alter their homes to make them come more in line with their fantasy vision.

The fantasy house for most of the informants was clearly distinguished from the real house. Georgia said her fantasy home "is more than I could afford.... and I just know I'll never get that, so, you know, I just didn't think about it." She went on to describe a fantasy home with high ceilings, lots of windows, and everything in wood. Her husband Gary, on the other hand, said that in his fantasy home he "wanted a bedroom, a bathroom, and I want an office and I'm happy." His fantasy house stressed the more utilitarian aspects of a house, which is similar to findings from the Csikszentmihalyi and Rochberg-Halton (1981) study. The house Gary and Georgia eventually purchased was a compromise between Gary's vision of utilitarianism and Georgia's fantasy. The fantasy element is still alive, however, as they change their new house to meet their expectations of what a house should be.

Frank compared the house they purchased with a hypothetical ideal house.

M: My ideal home would be, uh, probably a thousand feet in the basement and a thousand feet of kind of a rambler style home, and probably four bedrooms, family room, living room, three baths. And then we'd want downstairs a, a pool table.

The fantasy house Frank described was reminiscent of the types of houses in which he and Francine had grown up (Hill 1991). Though their actual house did not meet this ideal, they are both satisfied with the house they have, as they could not afford anything else. But both fantasize about one day obtaining their ideal house, which is causing them to take good care of their current house and pay it off early. By doing this, they can sell their house and use it as a stepping stone to purchasing a house more in line with their fantasy. Hence, the fantasy is driving the evolution of the current house, which included making changes to the interior and the lot.

When Charles and Cindy first decided to move out of their old house, they chose to build instead of buy, and contacted a builder, who helped them

design the house of their dreams. They purchased an ideal piece of land, and began planning their fantasy house. However, because of the escalating expenses associated with the construction of their fantasy house, Charles and Cindy backed out of the arrangement. But they discovered when they went back on the market that none of the houses they examined could compete with their fantasy house.

M: We didn't know it at the time and when we were looking for other houses, but the problem was, is that every house we looked at was competing with this design and it wasn't a real thing. It was completely, every house we looked at was competing against a fantasy. Was competing against an idea of what could be.

I: Uh huh.

M: And, nothing, nothing can compete with that you know. Unless it was a \$500,000.00 house or something.

After a long search, they eventually settled on a colonial-style house they could afford, but that needed a lot of work. However, this house was nothing like their fantasy house. The fantasy house was sacrificed for one more in line with their financial means.

But the fantasy is not dead. Charles and Cindy have a vision of what they want their house to become, even though it is not currently their ideal house. Now they have reoriented their fantasy to the house they purchased, and are making efforts to transform it into their fantasy house.

F: I guess the fantasy house is not here, it's gone, but fantasizing about your house, fantasizing about spaces, [and..

M: [It's evolving.

F: And then making the fantasy come alive, it still exists for us.

M: Yeah.

The fantasy house is at once gone and present. It is gone, because they did not build their fantasy home. But it is also present, in that they have a fantasy vision of what their new house can be.

This fantasy vision is driving much of their renovation efforts. Through fantasy, the house is still evolving and continuing to come "alive."

In summary, fantasizing can lead to symbolic and physical changes in the house as the informants try to mold the houses they own to conform with their own personal visions of what their houses can be. These fantasy ideals thus contribute to the satisfaction or dissatisfaction of homeowners as their actual homes progress toward or fail to meet the fantasy ideal.

Acquisition of Possessions. Acquisition of possessions constitutes a third way by which the house is physically and symbolically changed. When first purchase, the house is an empty shell. The right mix of possessions is necessary to create a comfortable home (Rybczynski 1986), a homey home (McCracken 1989), an open home (Claiborne and Ozanne 1990), etc. The house thus functions as a shelter for the possessions of the occupants and as a symbolic second skin (Belk 1988; Csikszentmihalyi and Rochberg-Halton 1981). As possessions are acquired and installed in the house, the meaning of the house changes. Certain possession "fit" or correspond with cultural categories such as age, gender, status, role, etc. (McCracken 1986, 1988a). Changing the complement or constellation of possessions in and around the home can also change the meaning of the home as the possessions correspond with new cultural categories.

For Gary and Georgia, there was a sense of incompleteness in their house when they first moved in because it lacked the necessary symbols of a home: furniture, wall hangings, lawn and garden, etc. As they gradually furnished their house with these possessions and landscaped the lot, the meaning of the house changed, and as Georgia said, it began to "feel more like a home." It's not that she was dissatisfied with the house, she just wasn't fully satisfied without the necessary furnishings. It felt less like a home without the symbols of a home, but as the house was filled with the necessary possessions corresponding to the cultural categories they occupied, and as the weed infested lot was transformed into a lawn, the meaning of the house changed, creating a "home." It was this transformation process that gave Gary and Georgia great satisfaction with the home.

Frank and Francine, a childless couple who had been trying to have children for several years, finally had a pregnancy that they hoped would make it to full term. Having experienced six previous miscarriages, however, they were cautious. During the first interview, when I toured their home, Frank and Francine showed me the TV room. According to Francine, "Some day hopefully this will be the nursery." Between the first and second interviews, they became pregnant, and the prognosis was looking good for a successful childbirth (ultimately, they gave birth to a healthy baby girl). During this transitory period, however, Francine refused to validate her parental status by purchasing or acquiring possessions symbolic of motherhood (Wicklund and Gollwitzer 1982).

- I: Okay. Have you and Frank been buying stuff for your baby?
- F: Do you know what, we haven't really bought anything. I've been too scared.
- I: Been too scared?
- F: Both Grandma's have bought things for the baby but we haven't really bought anything...
- I: Ah, when are you going to buy or obtain some of the stuff?
- F: Actually, my Mom has got a bunch of stuff that she's going to let be borrow. The crib, and like the little bassinet and stuff like that. I'm not going to buy a bassinet. And a crib, I think my Mom's going, my Mom has one or else [my sister-in-law], she might have one that I can borrow. I don't know, I just, things like that I don't mind just putting the baby in used stuff.
- I: Yeah. [Laugh]. Okay.
- F: But as far as little blankets and stuff, you know, my Mom is really handy that way and she loves to make all that kind of stuff. She's already made the baby a bunch of stuff. I don't have it yet, though.
- I: Ohh. [Laugh].
- F: I told her, don't give it to me yet. I don't know, they did all that before and it, you know and I put the bassinet all together and everything and it was just too hard on

me to have to tear it all down and not have a baby.

The acquisition of baby paraphernalia, the redesign of the TV room into a nursery, and all other acquisitions indicative of parenthood will come as the baby is about to be born. Frank and Francine have chosen to remain in their liminal state rather than risk disappointment another time by uselessly acquiring consumer goods symbolic of a role that they may not reach. However, they talked in detail about the transformation they would make to the house and the possessions they would acquire once they were certain the child would indeed be born. Both also mentioned their house would never quite be a home without a child or children living therein.

Some of these possessions sheltered in the home are special and take on sacred meanings as time passes (Belk et al. 1989). This sacred property can come from several sources, including creation, inheritance, and bequeathing. As possessions become sacred, they become symbolically significant, and influence the meaning of the homes in which they are sheltered. Charles, Frank, and Gary made some of the furniture in their homes, and in the process of creation, the objects became sacred. Ellen created journals and photo albums for each of her children until they were old enough to take over the writing and photography. Francine and Ellen created craft items that adorned the house, and Cindy paid people to craft possessions by hand. Francine collected cherished items from her parents and grandparents, and kept them in a trunk owned by her great-grandmother. Cindy purchased expensive items such as china and Persian rugs with an eye to passing them down to her descendants. The point is that over time, many of the possessions in the house take on sacred meanings, and as time passes and more sacred possessions are sheltered in the house, the meaning of the house again changes. This process is evolutionary, and over time changes the meaning of the house as new possessions are acquired and as the meaning of the possessions changes.

Acquisition of possessions functions to change the meaning of the home, but it can also change the home itself. As more and more possessions are acquired, space constraints become an issue.

Eric and Ellen purchased a second, larger house precisely because they were running out of space for their growing family and all of their associated possessions. Hence, as possessions are acquired, they can change both the physical and symbolic meaning of the home.

Summary. The physical and symbolic meanings of the house and home change constantly. This section has identified divestment and possession rituals, fantasizing, and acquisition of possessions as evidences of the evolving nature of the physical and symbolic properties of the home. Hence, to more fully understand the concept of homeowner satisfaction, the constantly changing and evolutionary nature of the home must also be understood. The next section explicitly examines the concept of homeowner satisfaction during the evolutionary process.

Satisfaction as a Process

Satisfaction with the home is more than just satisfaction with the empty dwelling or the home purchase process, as other studies have suggested (Hausknecht and Webb 1991; Kaynak and Stevenson 1982; Onibokun 1974; Rent and Rent 1978). To be properly understood, homeowner satisfaction must also include the concept of change as previously mentioned. Hence, satisfaction becomes more of a process, as homeowners become more and more satisfied with their homes as they actively change the physical and symbolic properties of their homes.

Many informants received a great deal of satisfaction from working on their houses and yards. Here, they were actively shaping and changing their environment. They did not take satisfaction from merely having a house, as is suggested by the literature on materialism (Belk 1984, 1985; Richins 1987; Fournier and Richins 1991; Richins and Dawson 1992), but rather, the satisfaction comes from the process by which they change their houses and yards through hard work and self-investment. Gary and Georgia provide an excellent example of this process.

F: In the summer, we'll sit out on the deck on the front or the back and we'll look out, especially after a week-end when

we've spent, cause during the summer all week-end long, we're out in the [yard...

I: [Uh huh.

F: ...doing something. And we always cook out on [our...

I: [Uh huh. .

F: ...back deck all summer long and so at the end of the day after you know, you've sweated and you've showered and you've cleaned up and you can see that you've done something in your yard and you're sitting out on your deck and you have all this lovely weather and all this great stuff around you and you can smell your, you know, your chicken cooking on the grill and it's just really a neat, a comfortable feeling, I mean, you know I used to think, I go this is so nice. It's just [so nice...

M: [You feel [good...

F: [Yeah, you just do. You know I just look out and I look at it and when I see some of the trees blooming and doing things or when the garden's doing well or you can see little patches of the lawn you've just put in coming up and growing up and I'm always out there envisioning whether I put this kind plant here or what if I put this flower this year because last year I didn't like the flowers that I put in and stuff like that.

M: I guess it's like, it's virgin territory [you...

I: [Uh huh.

M: ...know. Everything that is going into this house or going into landscaping, it's the first time we've done it.

The satisfaction they receive from this process resembles the satisfaction an artist has when creating a tangible object. After a lot of hard work, they sit back and view the fruit of their labors and feel content.

To a person, each informant expressed similar feelings of satisfaction as they worked to change their homes. The satisfaction was not in the owning of the house, but in the transformation of a profane house into a sacred home (Belk et al. 1989). The deep levels of satisfaction these homeowners exhibited were always tied up with the idea of investment of self in the creation

process. Curiously, at the same time informants expressed deep satisfaction with the transformation process, they often expressed dissatisfaction with the house for various reasons (e.g., "there is a lot of work to make it livable," financial constraints, etc.). While for some informants (e.g., Frank and Francine) buying their first house was a satisfying experience, the deeper levels of satisfaction were associated with changing and personalizing the home. Hence, the homeowner satisfaction of the informants for this study was more of a process that increased as changes were made to the house and yard. This process is hard to capture by taking a snapshot of one moment in time. Indeed, it was only evident due to the longitudinal nature of this study.

CONCLUSION AND IMPLICATIONS

This longitudinal study has examined consumer satisfaction and dissatisfaction with the purchase of the home. The major finding was that homes are continually evolving and that satisfaction is more of a process than an end state.

In this case, the construct of consumer satisfaction becomes very complex, as it interacts with macro cultural forces and the process of self-investment. This has implications for the traditional disconfirmation model of consumer satisfaction, because expectations not only arise about the product itself, but also with the "fit" of the product in the entire constellation of possessions. It is conceivable that such products may meet all of a consumer's performance expectations, yet still cause dissatisfaction because they are not consistent with the consumer's larger constellation of possessions. Or, as this study has demonstrated, consumers may not be completely satisfied with their purchase because it does not currently live up to expectations, but the evolving nature of the home allows consumers to derive satisfaction from the process of transforming the home to meet future expectations.

LIMITATIONS AND FUTURE DIRECTIONS

There are several limitations to this study. Though it makes a contribution to the study of homeowner satisfaction through a longitudinal study, home ownership is something that can span

decades. Despite the fourteen month period of data collection, the full impact of home ownership satisfaction is probably not possible to ascertain in such a limited period of time. One possible direction is to continue interviewing these informants yearly for the next five or six years to chronicle changes in their relationships to their houses and to see how their satisfaction changes. Another possibility is to interview additional informants who have lived in their homes for different lengths of time and assess their satisfaction.

A further limitation is that this study specifically examined homeowners who recently purchased houses, and who were by and large happy with their houses. In this instance, the house had positive meanings for the informants. It would be useful to also interview consumers who had purchased a new house but who, for whatever reasons, were dissatisfied (e.g., dissonance, poorly constructed houses, serious financial constraints, etc.). For example, though Ellen loved the second house she and Eric bought, she mentioned she never liked the first house they purchased from the day they moved in. Further probing revealed that the contractor had cut many corners, and that the house was very poorly built. Further study in this direction may lead to other interesting insights.

This study focused on informants who left a smaller place of residence and moved to a larger house. One possible future direction would be to interview homeowners from different lifestyles, such as those moving down to a smaller house or moving into a retirement community. These types of informants may relate to their houses differently than the informants interviewed for this study.

Another limitation deals with the generalizability of these results. The purpose was to study deep meaning, which is inherently context-bound and idiographic in nature (Hudson and Ozanne 1988). While concrete specifics probably do not generalize, some of the general themes may have broad-based applicability. For example, most people probably invest some meaning in their homes. Also, all homes probably evolve physically and symbolically, but the details would vary from the results of this study.

The knowledge, values, experiences, and perspective of the researchers constitute another

limitation. In exploratory research, it is very likely that other researchers with different backgrounds and divergent sets of conceptual tools could take the same data and produce some very different interpretations. The first author's background as a homeowner also influenced the way he looked at the data. Indeed, during the data collection, analysis, and write-up, he sold one house and purchased another, and this experience had an impact on his analysis and interpretation.

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Send correspondence regarding this article to:

Newell D. Wright
College of Business
Western Carolina University
Cullowhee, NC 28779 USA