

Section 3: Cultural Attitudes, Practices, and Communication

The cultural forecast for the United States is for rapidly increasing cultural interaction across and within our borders. Our cultural heterogeneity is going to increase as minority groups become larger.

This means new growth opportunities for real estate professionals, provided they keep pace with cultural trends in the marketplace. In addition to maintaining awareness, practitioners must learn about new cultures and, in particular, how to develop relationships with people who do not fit familiar patterns.

Real estate professionals interested in broadening their understanding of diversity to expand their practice need to:

- Build or expand their understanding of cultural differences to serve clients better and fairly.
- Learn how to offer appropriate services.
- Understand and enjoy other cultures to build relationships; a prerequisite for working with most international or immigrant clients.
- Understand and appreciate other cultures to open lines of communication.

Observations of Cultural Variations

Learning general influences in different cultures calls our attention to the fact that variations exist. We need to be prepared to be sensitive to these variations and adjust to them.

Exercise: Comparing Cultures

Refer to the following tables on cultural comparisons and to the cultural summaries in this chapter and in the Appendix. Discuss the following situation and answer the following question:

Imagine that you are working with a buyer who is from a culture very different from your own.

- Would differences in your culture (in the category you were assigned) affect your normal way of doing business?
- If your answer is yes, what are the cultural attitudes or customs would you need to be aware of, or be prepared to change?

At Home With Diversity – Session 1

	It is common in some cultures to...	People from other cultures may...
Self & space	<p>shake hands; pat shoulders; touch elbows or arms</p> <p>maintain two feet of personal space</p> <p>touch another's hair as a sign of affection</p> <p>value physical privacy highly</p> <p>be uncomfortable with touching during conversation</p> <p>shake hands with persons of the opposite sex</p> <p>consider a slap on the back a sign of friendliness or congratulation</p> <p>consider touching, kissing, and handholding between males and females in public to be acceptable</p> <p>consider touching and handholding between males to be unacceptable</p>	<p>shun physical contact</p> <p>maintain 14 feet of personal space</p> <p>be offended if another touches his/her hair</p> <p>value physical privacy only moderately</p> <p>touch each other during conversation</p> <p>not shake hands with a person of the opposite sex; some do not shake hands with either sex</p> <p>be insulted by a slap on the back</p> <p>consider touching, kissing, and handholding between males and females in public to be unacceptable</p> <p>consider touching and handholding between males to be acceptable signs of friendship</p>

	It is common in some cultures to...	People from other cultures may...
Time & time consciousness	<p>believe in using time effectively, punctuality, time is money, time is a limited resource, and getting down to business is important</p> <p>be in a hurry; value getting to the point quickly and directly</p> <p>be punctual; expect others to be the same</p> <p>be impatient</p>	<p>believe time and schedules are not always the most important priority; believe quality of life more important than efficiency</p> <p>devote a lot of time to greeting, pleasantries, and chatting before "getting down to business;" extend leave-taking</p> <p>easily allow social concerns to disrupt schedules</p> <p>spend a long time on preliminaries</p>

	It is common in some cultures to...	People from other cultures may...
Relationships	<p>establish “friendly” relationships quickly</p> <p>begin using personal names immediately</p> <p>consider it friendly to ask a new acquaintance about jobs, family, etc.</p> <p>prefer to be alone or in pairs</p> <p>consider business relationships distinct from personal ones</p> <p>tend to reflect personal qualities in relationships</p> <p>be interested in short-term benefits</p> <p>live in nuclear and mobile families; not have strong or extensive social ties</p>	<p>take a long time to establish a relationship</p> <p>maintain formality until a relationship is established</p> <p>consider it rude to ask a new acquaintance personal questions</p> <p>prefer to be in groups</p> <p>emphasize social and personal aspects of relationships, including business relationships</p> <p>tend to reflect social hierarchy in relationships</p> <p>be interested in long-range benefits</p> <p>live in strong, cohesive families that often include distant relatives and even national leaders</p>

	It is common in some cultures to...	People from other cultures may...
Mental process & learning	<p>believe information should be available to anyone who needs it</p> <p>believe decisions should be based on information and reason, and are open to examination and review</p> <p>believe decision makers should consult others who have useful information or insights</p> <p>believe one learns best by solving problems creatively</p> <p>value accurate data</p> <p>be persuaded by data and logical analysis</p> <p>revise a decision if new information warrants it</p>	<p>believe information is power and can be withheld</p> <p>believe decisions are expressions of wisdom by the person in authority and should not be questioned</p> <p>believe those in authority can make decisions without consulting anyone</p> <p>believe one learns best by learning successful patterns and rules</p> <p>not value data</p> <p>be persuaded by emotional, dramatic, and patriotic arguments</p> <p>stand firm on a decision, once it is made</p>

	It is common in some cultures to...	People from other cultures may...
Work habits & practices	<p>believe that success comes from hard work</p> <p>believe in criticizing or firing a person for doing a bad job</p> <p>believe in doing whatever is necessary to get a job done</p> <p>value whatever works</p> <p>believe in free expression of opinion</p> <p>believe time, money, and technology can accomplish anything</p> <p>give and expect trust based on qualifications and reputation</p> <p>be variable in motivation to work; depends largely on personal goals</p>	<p>believe wisdom, luck, and time, in addition to work, are required for success</p> <p>believe in withholding criticism and punishment to protect the individual's prestige</p> <p>believe in doing only what is appropriate to one's status</p> <p>value symbol and process above outcome</p> <p>believe in suppressing opinions that do not support those of one's superiors</p> <p>believe that human capabilities are limited</p> <p>give and develop trust through frequent and warm interpersonal contact</p> <p>be highly disciplined and motivated to work</p>

	It is common in some cultures to...	People from other cultures may...
Communication & language	<p>make direct eye contact</p> <p>point with the index finger</p> <p>beckon with index finger or all fingers, palm up</p> <p>nod head to show agreement, shake head to show disagreement</p> <p>smile to show agreement, acceptance, pleasure, goodwill, amusement</p> <p>say “yes” to mean “I agree” or “I accept,” “no” to mean refusal</p> <p>be low context: spoken words carry the message</p> <p>use direct eye contact while listening and indirect eye contact while speaking to show attentiveness and respect</p> <p>view heated argument as a precursor to violence</p> <p>consider it acceptable to insert a comment into someone else’s conversation</p> <p>resent conversational interruptions; believe in taking turns</p> <p>use direct eye contact to show honesty, attentiveness, and respect</p> <p>consider hissing at someone an insult</p>	<p>avoid eye contact</p> <p>consider pointing to be rude</p> <p>beckon with all fingers, palm down</p> <p>raise head to show refusal, move head sideways to show acceptance</p> <p>smile to hide embarrassment or avoid giving offense</p> <p>say “yes” to mean “I hear you,” consider “no” to be rude</p> <p>be high context: nonverbal cues often override spoken message</p> <p>use indirect eye contact while listening and direct eye contact while speaking to show attentiveness and respect (some males do not make eye contact to avoid causing fear or prejudice in others)</p> <p>distinguish between arguing and fighting</p> <p>regard conversations as private; see eavesdropping and interrupting as offensive</p> <p>tolerate conversational interruptions; believe in giving the floor to the most assertive person</p> <p>shun direct eye contact as a challenge to authority</p> <p>use hissing as an acceptable way to get someone’s attention</p>

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	It is common in some cultures to...	People from other cultures may...
Beliefs and values	<p>believe in pursuing only realistic goals</p> <p>believe the individual can influence the future</p> <p>believe the individual can change and improve the environment</p> <p>believe a commitment must be honored</p> <p>owe their primary allegiance to an organization or principle</p> <p>believe that jobs and rewards belong to the best qualified persons</p> <p>believe one cannot serve two masters</p> <p>believe competition and ambition are good</p> <p>consider change to be good</p> <p>idealize the self-made person</p> <p>allow stereotypes to prevent them from seeing others as individuals</p> <p>be primarily concerned with family, career, self, and principles</p> <p>value consumption</p> <p>consider the individual the most important part of society</p> <p>consider education of dubious value or an investment in personal success</p> <p>not trust a person's word; require contracts</p> <p>value honesty, regardless of who it embarrasses</p>	<p>believe in pursuing ideals, even if "unreasonable"</p> <p>believe human action and the course of life are determined by the will of God</p> <p>believe people should adjust to the environment</p> <p>believe a later, conflicting obligation can supersede an agreement or commitment</p> <p>owe their primary allegiance to family and friends</p> <p>believe that jobs and rewards belong to family, friends, and other practical considerations</p> <p>believe one can help two friends, even if they represent conflicting enterprises</p> <p>believe competition and ambition lead to disharmony</p> <p>revere tradition and stability</p> <p>believe that family and class define the person</p> <p>believe individuals should be judged on their own merits, not on what group they belong to</p> <p>be primarily concerned with family, friends, personal interests, and self</p> <p>value saving and conserving of resources</p> <p>consider the group the most important part of society</p> <p>consider education an investment in family prestige and well-being</p> <p>believe in keeping their word; dislike contracts</p> <p>place high value on "face"</p>

	It is common in some cultures to...	People from other cultures may...
Living habits and practices	<p>consider as acceptable: personal questions about job, family, origins, general health; not acceptable: questions about income, salary, and sexual preferences</p> <p>believe that people are basically good</p> <p>value informality and spontaneity</p> <p>believe in taking risks</p> <p>view public displays of emotion as bad taste and expect public modesty</p> <p>conform their behavior to that of the group they are with</p> <p>form an opinion of another based on that person's conformity with standard language and dress</p> <p>try to dispel their nervousness with other races by discussing race</p> <p>feel that everyone likes to be informal</p> <p>be comfortable with banks and banking practices</p> <p>have no respect for etiquette and protocol</p> <p>assume that conflict is inevitable and productive</p>	<p>consider as acceptable: personal questions about general health, personal history; not acceptable: questions about family, financial data, and personal habits</p> <p>believe that people are basically selfish</p> <p>consider those who do not observe rules to be ignorant or rude; mistrust spontaneity</p> <p>avoid risk</p> <p>express feelings energetically and openly in public</p> <p>value manifesting who they are as individuals regardless of what others are saying or doing</p> <p>value nonstandard language and dress as an expression of individual or group identity</p> <p>be uncomfortable discussing race with people of another race</p> <p>value being treated in a formal and professional manner</p> <p>mistrust banks and fear entering them</p> <p>consider protocol and social competence as important as technical competence</p> <p>avoid personal conflicts</p>

Cultural Summaries

This section summarizes some of the communication, cultural, and business practices of particular continents. Again, keep in mind that these are broad-based summaries. They are by no means all-inclusive. Moreover, they should not be allowed to play the role of stereotypes. They are attempts to capture certain behavioral norms, not to describe individuals. More importantly, they are intended to convey the amount of time and research required to work with different cultures.

You may notice that recent immigrants are influenced more by their traditions and customs than second or third generation immigrants who have assimilated American culture and mores into their lives.

If you are working with international clients in their homeland or as investors in the United States, their practices and customs are likely to be a very real part of the transaction.

Real estate professionals should do their own research before interacting in a culture. (Further CIPS courses also provide more information about Asian, European, Middle Eastern, and African cultures.)

Refer to the Appendix for more cultural summaries on specific countries.



Asia

Asia is home to more than 3 billion people—more than half of the world population. This is ten times greater than the population of North America, and six times greater than Europe's population.

Asia also contains some of the fastest growing economies in the world in recent years.

Among the countries in the Asian region that have played a significant role in real estate in terms of outgoing or incoming international investment, are: Japan, South Korea, China (Peoples Republic of China), Australia, Hong Kong, India, Indonesia, Malaysia, Singapore, Pakistan, the Philippines, Taiwan (ROC), Thailand, and New Zealand.

Overall, some very broad cultural influences may affect business practices in this region. These include:

- Hindu, Buddhist, and Confucian traditions.
- Conflict resolution by role authority (vs. law).
- Legal traditions of civil law (vs. common law).
- Hierarchical social structure.
- Group priority over individual interests.
- Situational logic based on circumstances (rather than on reason).
- Nonlinear notions of time.
- A tendency to regard foreigners as outsiders.

Please refer to the Appendix for more cultural sketches for various regions in the world.

Europe

Among the countries in Europe that continue to play a significant role in international real estate are: the United Kingdom, the Czech Republic, Germany, the Netherlands, France, Italy, Spain, Austria, Belgium, Luxembourg, the Republic of Slovakia, Poland, Denmark, Sweden, Finland, Ireland, Greece, Portugal, Switzerland, Turkey, and Norway.

In the region as a whole, some very broad cultural influences may affect your real estate business practice. These include:

- Judeo-Christian values and traditions.
- Legal traditions of civil law versus common law. (Laws that are written by a governmental body versus precedent-setting judicial decisions regarding specific fact-based cases.)
- Mobile social hierarchies that are influenced more by material status and family than by set roles.
- Individualism (over group interests).
- Linear notions of time.
- Logic based on reason rather than on situational dictates.
- A tendency toward openness to foreigners.



North America

North America consists of Canada, the United States, and Mexico. However, the culture in Mexico is very different from that of the United States and Canada. It is more similar to cultures in Latin American countries. Overall, some very broad cultural influences may still affect business practice in Canada and the United States. These include:

- Judeo-Christian traditions.
- Legal traditions of common law.
- A belief in using the law to resolve conflict.
- Mobile social strata that are more influenced by material status or family than by set roles.
- Individuals or family have priority over other group interests.
- Linear notions of time.
- Logic based on reason rather than situational dictates.
- A tendency toward openness to foreigners.
- Great ethnic diversity.

Central and South America

Latin American countries are located in Central or South America and maintain Spanish or Portuguese heritage. In addition to Mexico, the countries most likely to play a role in international real estate are Brazil, Argentina, Venezuela, Panama, Colombia, Chile, Costa Rica, Ecuador, and Bolivia.

Again, it is difficult to generalize, but some of the cultural influences that may affect business practices include:

- Judeo-Christian traditions.
- Legal traditions of civil law.
- Minimal regard for legal contracts and slow judicial activity.
- Fixed social strata and limited upward mobility.
- Nonlinear notions of time.
- Logic based on emotions and situational dictates rather than on reason.
- Strong loyalties to the family.



South East Asia and North Africa

Among the countries in the Middle East and North Africa that are likely to play a significant role in international investment real estate are Saudi Arabia, Egypt, Lebanon, Israel, Jordan, Morocco, and Yemen.

In the absence of an interest-free banking system in the United States, many American Muslims have resigned themselves to paying and amassing interest although the Koran forbids this. More and more conservative Muslims, however, want an alternative borrowing structure that abides by Islamic rules.

To conform to those guidelines, one option for Muslim home buyers is a lease purchase agreement. Terms call for the borrower and the finance company to pool their money to buy a house, with the buyer then making monthly payments consisting of a fair market rent and repayment of capital to the lender. The rent is divided between the buyer and the financial institution based on how much each has invested in the property. With each payment reducing the capital owed to the lender each month, the lender's ownership interest in the house and its portion of the rent declines. Eventually, all the capital is repaid and rent payments are no longer required. (Source: New York Times [07/05/01]; Boss, Shira J.)

American Finance House, Lariba, operates such a lease purchase program. It is the first Islamic institution to receive financing from the Federal Home Loan Mortgage Corporation (Freddie Mac). Another option for Islamic borrowers is to receive financing via self-help organizations that pool funds from Muslim investors to help one another purchase homes.

As an overall region, some very broad cultural influences may affect your business practices. These include:

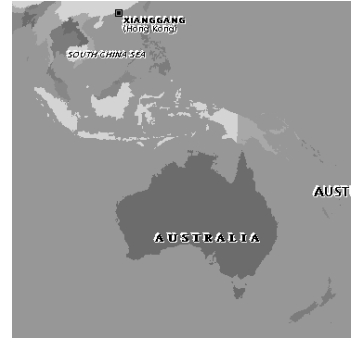
- Legal traditions of civil and religious law.
- Social structures that tend to be more influenced by family than by role expectations or material accomplishments.
- A tendency toward government based on Islamic law (with a further tendency toward theocracy in some areas).
- Nonlinear notions of time.

Australia

Australians are known for their open-mindedness and shared belief that all people should have equal social and legal rights. Society is based on many different cultures. They are accustomed to a relaxed formality, where polite phrases like please and thank you are commonly used. Australians often discuss issues, events and ideas openly and are quick to get to the point, particularly in business. Australians are also known for their upside-down sense of humor, such as calling a tall man “Shorty” or a bald man “Curly.”

Some cultural and business traits and practices to consider include:

- Australians are generally open-minded and trusting of others until given reason not to be.
- Rules and laws take precedence over emotions.
- Individualism is important in decision making, but decisions are always subject to company policy.
- The nuclear family is the strongest socializing force.
- There is a great deal of emphasis on ability rather than on rank or wealth.
- Australians are highly ethnocentric and take great pride in their country.
- Be punctual. Australians believe that tardiness conveys a careless attitude.
- Be direct. Australians value a forthright and honest manner. Do not use high pressure negotiating tactics.
- Approach presentations with modesty, brevity, and a degree of casualness.
- Keep in mind that academic qualifications are downplayed in public.
- Do not give gifts in a business context. However, if you are invited to someone’s home, it is appropriate to bring a gift.
- Do not discuss business in social settings unless your Australian counterpart does so first.



Exploring Home Buying Attitudes

Some international and immigrant clients seem to have different ideas about the home buying and selling process. Some of these ideas or preconceptions are based on the traditions and practices of their native countries and cultures.

Following are some interesting points that may influence the buying and selling process. Be aware that these points do not apply in every situation or to every client. They are commonly held views or characteristics, but they are not absolute. Typically, but not always, the longer a foreign-born person lives in the United States, the more assimilated or universal are his or her attitudes.

Colors

- Red is associated with good luck to the Chinese, but mourning to Koreans.
- White is associated with death and is used for funerals by Asians.
- Black is worn to weddings by some Asians.
- Purple is not worn to happy events by Asians.
- Yellow is associated with death in Peru, Mexico, and Iran.
- Green should not be used for things like wrapping paper or printed promotional or marketing items in Egypt. Green is Egypt's national color and associated with Allah. To use green is considered a desecration.

Numbers

- The number 4 sounds like the word for death in Chinese.
- The number 9 is the Japanese word for suffering.
- The numbers 3 and 7 are lucky numbers for Koreans.
- The number 8 symbolizes wealth and luck for the Chinese.

Location and Orientation

- A Chinese home owner does not want his front door to face north where the devil can see into the home and send bad luck.
- Japanese home owners want eastern or southern exposures for their homes. The headboard of the bed in the master bedroom must not be placed on the north wall.

Offers and Contracts

Write an offer in high or low context terms to match natural cultural instincts.

- High context countries (Mexico, China, Japan, and the Middle East) will find detailed documents a sign of mistrust. Transactions are much more implied than spelled out.
- Low context countries, like the United States, use words to express thoughts and like lots of text and detail.
- Low- and moderate-income Hispanic consumers and recent immigrants are especially vulnerable to predatory practices because they are frequently not connected to mainstream institutions. They may be unfamiliar or intimidated by these institutions.
- Hispanics consider home ownership a significant financial and emotional commitment and must be “ready” in order to close a purchase. Advocates and industry experts note that it can take from six months to two years to become “ready.”

Negotiating Styles

- In many countries, the contract is the starting point of negotiations. The contract will change over time to suit the needs of the parties. This is the expected process.
- Many people expect and want to negotiate.
- Threats of legal action by sellers to enforce terms of the contract are often not taken seriously. The legal system in other parts of the world is slower and often less effective than in the United States.

Marketing and Advertising

Marketing approaches (high and low context), materials (colors and pictures, use of flags), and translations should be carefully considered and checked.

- Nova, the name of an American automobile, means “no go” in Spanish.
- The General Electric jingle, “We bring good things to life” was translated to, “Brings your ancestors back from the dead” in Taiwanese.
- For Hispanic consumers, word of mouth is the most frequent manner by which information about home ownership is communicated in Hispanic communities.

The best way to avoid these types of errors and offenses is to talk to your client about the process. Give them copies of the contract early in the process, and learn how different cultures make serious decisions.

Home Ownership for Mexican-Heritage Families

In 2004, The Tomás Rivera Policy Institute, University of Southern California, published *El Sueño de Su Casa: The Homeownership Potential of Mexican-Heritage Families*. The report is part of a study about Mexican-Heritage households in three large metropolitan areas—Los Angeles, Houston, and Atlanta.

Following are a few of the report’s findings.

- Previous research has shown that the Hispanic or Latino population is the youngest ethnic minority in the United States. Half of the Latino heads of households are under 40 years of age. By the end of the decade, this group will enter the prime home buying stage of its life, which means home ownership rates should rise as the population ages.
- Of the Hispanic population in the United States, those of Mexican heritage make up approximately 67 percent of the total.
- A large portion of immigrants from Mexico are hampered in the home buying process by the following dynamics:
 - Many do not have formal relationships with banks or other financial institutions. They are “unbanked” and live a kind of cash-only existence. Because of this, it is very difficult to establish a credit history.

- Many speak little English; therefore, they are poorly informed about how to get started, how to find a house, make offers, negotiate, and how to qualify for a mortgage. However, many profess a high level of trust in real estate professionals as resources for information.
- Many are confused about the legal requirements for opening a bank account, establishing credit, and obtaining a loan. Many believe they must be naturalized citizens, legal permanent residents, or supply a social security number. Confusion about residency and documentation requirements exists even though the majority of study participants have lived in the United States for more than ten years.
- Financial constraint is the most cited reason for postponing the purchase of a home. Job insecurity makes many families question their ability to manage the long-term debt that comes with owning a home.
- Many believe that their stay in the United States is not permanent, and therefore, hesitate to enter a formal relationship with American financial institutions. About 40 percent said they regularly send money to family members, friends, church, or other organizations.
- Most participants who were surveyed said that if they were to buy a home, it would likely be in the same neighborhood in which they currently reside. This is because many were low-wage earners and needed to live near public transportation, schools, work, hospitals, family, and friends.
- The group surveyed stated they prefer neighborhoods with low crime rates, good schools, proximity to work, and a neighborhood with rising housing values.
- By 2010, there will be 3.6 million more Hispanic households than there were in 2000, accounting for 31 percent of all household growth.
- You may access the report at:
www.trpi.org/PDFs/EI_Sueno.pdf

Asian Americans

The Asian Real Estate Association of America (AREAA), in association with University of California, Los Angeles, conducted a survey of real estate professionals across the nation, and released the following information about Asian American home ownership in 2004:

- The Asian American population is diverse, with many ethnic cultural, language, and religious groups; each with its unique history and experience.
- The top five barriers facing Asian American home buyers are:
 - Language/cultural barriers (not fluent in English).
 - Lack of knowledge of the home buying process.
 - Unverifiable income (not reported on 1040).
 - Lack of credit (not reported to credit bureaus).
 - Lack of trust (fear of being cheated).
- Asians tend to have larger median household incomes than the total U.S. population. However, they tend to have lower median per capita incomes than the total U.S. population.
- Many Asian households have undocumented income that is used or could be used to qualify for a loan.
- Many Asians tend to choose a lender based on:
 - Broker/agent relationships.
 - Language skills/cultural affinity.
 - Referral.
 - Type of product.
 - Reputation.
- In general, the Asian population is a diverse and underserved market. There is a real need for cultural and linguistic home ownership services, education, and financial literacy programs.
- You may visit the AREAA at: www.areaa.org.

Five Cross-Cultural Listening Skills

One of the best ways to serve your client and avoid offensive or socially unacceptable behavior is to listen to your client. There are many ways to listen, but the most effective skill is active listening.

Active listening is interactive because it allows you to learn and adjust while building the other person's confidence and comfort level with the communication process.

1. Pay attention to the person as well as the message.
For some people and for some cultures, conversation is the message. They need a lot of talk and interaction, perhaps about every topic except the one you think they should be talking about. Such people are not data-oriented; they are relationship-oriented, and their business aims and decisions only emerge at length. Therefore, you must listen to the whole person and to the person's culture in order to hear the message.

In some cultures, one may spend days, even weeks, drinking tea with a merchant before even mentioning what it was that brought the customer into the shop.

2. Do not assume you know what the other person wants. You do not know. Why make a mistake that can shut off communication right from the start? Let the other person inform you.

For example, you do not know that a customer needs an FHA (Federal Housing Administration) loan, wants a good school district, or cares about the ethnic makeup of a neighborhood. Making assumptions because of the customer's race or national origin can result in not providing the service the customer wants. The customer may qualify for a conventional loan or may have cash. Schools may be less important than resale value or living near a family business. Listen and find out.

3. Emphasize and create rapport.
Read and emulate cues; adjust to the other person; present statements in the other's tone, level of formality, style of reasoning, aiming for increased comfort.

For example, if the customer's reasoning is based on emotion or factors that seem irrational to you, such as needing a house that faces east, you must learn to evaluate

properties for this person from this point of view.

4. Share meaning.

Paraphrase what the other person says, and encourage the other person to paraphrase you. Sometimes this means responding to the hidden message in the other's words. For instance, your customer says, "How much longer is this interview going to last?" And you respond, "You're in a hurry."

At other times, paraphrasing is simply the art of putting what the other person has said into your own words and asking if the other still recognizes the idea. Be careful, however, to avoid making unwarranted assumptions in your paraphrase. You are just checking for understanding. You may have to ask a question for clarification before paraphrasing. For example, a customer says, "We want to live in a place where our children will be safe," and you reply, "I understand that you are concerned about your children's well-being. What specific qualities are you looking for in the community?"

5. Request information in a way that does not bias or inhibit the other person's response.

Ask open-ended questions, and questions that do not assume you already know the answer. Open questions ask for information rather than for agreement or disagreement. They typically begin with one of the question words: who, what, where, when, how, why or an invitation to talk "Tell me about..."

Compare these examples:

"Do you know about FHA loans?" (This closed question assumes the customer needs to know about this type of loan.)

"Did you have some ideas or plans about how you will purchase the house?" (An almost open question, but it assumes the customer knows how the process works and is going to finance the purchase.)

"Tell me about how you plan to buy the home." (This is an open question that is an invitation for the customer to explain his or her understanding of the process and whether any financing at all is needed.)

Business Norms and Etiquette

Beyond using normal good manners, which you probably already use in the course of business, it is important to project positive attitudes toward diversity, as well as adjust to the other person's need for high or low context communication.

Following are some basics for multicultural business norms and etiquette:

- Learn at least a few phrases of the other's language.
- Show appreciation for the other's customs, music, and art; do not criticize.
- Be sensitive and nonjudgmental on politics and religion; avoid discussing these if possible.
- Build on the other's cultural heritage to enhance communication, rather than trying to impose your own.
- Show good intentions and consideration. Follow up on promises.
- Extend respect to whomever the customer cares about: the elderly, children, family, the poor, the weak and unempowered, and with whatever the customer identifies, such as religion.
- Use common sense and credit the other for also having it.
- Acknowledge mistakes and apologize when appropriate.
- Minimize talk about the United States.
- Talk less, listen more.
- Do not tell the other what to do; you do not know what is appropriate.
- Do not ask about family unless they are present or the other person mentions them.
- Help the other to see the big picture; share information.
- Seek to share the other's ceremonies and celebrations.
- Recognize that you need to be more formal and take more time in doing business than is your normal practice.

- Be punctual, even if it is not customary for the person you are visiting. Many cultures regard lateness as a character flaw, and if they do not, they know that an American would be insulted if another American were late.
- Be sure you obtain the correct names and connections.
- Take the blame for language difficulties.
- Do not tell or make jokes; they have a high probability of being misunderstood.
- Show deference to the elderly; stand when they enter, wait for them to speak or extend their hands in greeting.
- Treat members of the opposite sex with respect. Err on the side of formality.
- Be patient and forgiving if a member of the opposite sex has trouble determining how to treat you. Remember that other cultures differ on the roles of men and women in business relationships and may have difficulty adjusting to expectations in the United States.
- Skip the efforts to create an instant friendship.
- Respect the concept of “face.” Never do anything to embarrass another person, either in that person’s eyes, in the eyes of others, or in your own eyes. In the same way, do not sacrifice your own face in front of others.

Behaviors to Avoid

Just to be on the safe side, and until you learn more from your customer, avoid the following:

- Standing with hands in pockets.
- Using first names.
- Asking personal questions.
- Asking about family.
- Crossing legs.
- Showing soles of feet.
- Fleeing or invading the other's personal space.
- Seeking direct eye contact.
- Initiating any physical contact.
- Showing impatience.

Optional Exercise: Different Behaviors

The facilitator will demonstrate some nonverbal cues.

Nonverbal Red Flags

- Re-adjusting distance
- Averting eye contact
- Scowling, frowning
- Laughing at the wrong time or inappropriate laughing
- Covering face
- Remaining silent, not asking questions
- Displaying impatience

Comfort Skills

During this course, you learned that thinking in terms of stereotypes, making assumptions, and having biases can negatively impact communication with the very people who represent your future business.

The question is, what can you do to rise above such limitations in the normal course of business, and increase both your own comfort level and that of others?

Armed with a heightened awareness of how others may be different, the basic personal skills one needs to develop are:

- Projecting a positive attitude.
- Watching and learning before acting.
- Adjusting actions to meet the other person's need for high or low context communication.
- Applying basic manners and etiquette to keep communications open while learning more about how to behave with another.

The idea behind creating comfort is simple: act as if you have certain attitudes, and people will respond to you as if you do have those attitudes.

As a way of raising the general comfort level, begin by acting as if:

- You embrace the other's differences, whether you do or not.
- You are sensitive to the other's needs and feelings.
- You have a positive regard for other people.

Inevitably, communication problems will occur when two cultures are involved. It is your responsibility to solve such problems. The following problem-solving procedure has been used successfully by American employees working overseas, and foreign employees working in this country with culturally diverse employees and management. It should also work for you once you learn to think biculturally.

1. Recognize the symptoms of miscommunication (red flags).
2. Focus on the customer (not on your own discomfort).
3. Ask, “How might I change myself so that I can help you?”
4. Separate fact, interpretation, and conclusion.
5. Look for hidden assumptions about major premises in the other’s minor premises and conclusions.
6. Analyze the problem from the point of view of both cultures.
7. Identify the source of the problem in the two perspectives.
8. Use knowledge of both cultures to solve the problem.
9. Check that the solution is working in both cultures.