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It is not all about the *Benjamins*: Understanding preferences for mates with resources

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ABSTRACT

We contend that preferences for mates with resources or money might be calibrated on where a potential mate gets her/his money. In three studies ($N = 668$) we examined the nature of individuals' preferences for mates who have resources or money. Both sexes preferred a long-term mate who has earned her/his money over other sources. In particular, women preferred mates who earned their money over other potential means of getting resources (i.e., inheritance, embezzlement, and windfall). Women maintained a high level of interest in mates who earned their money regardless of duration of the mateship whereas men became less interested in a mate who earned her money in the context of short-term relationships. Overall, the sexes preferred a mate who earned their money more strongly in the long-term than the short-term context. Results are discussed from evolutionary and sociocultural models of mate preferences.

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"A woman's test in life is material; a man's test in life is a woman"

Dave Chapelle (*Killing them softly*, 2000)

"Women prefer men who have something tender about them – especially of the legal kind."

Kay Ingram (n.d.)

As the quotes above suggest, individuals who have access to valuable resources are highly desirable as romantic partners, in particular to women. (Buss, 1989; Campos, Ota, & Siquiera, 2002; Hill, 1945; Li, Bailey, Kenrick, & Linsenmeier, 2002; Townsend, 1987). While mate preference studies have assumed that money comes from a person's earned income, individuals can derive their money from other sources, including inheritances, sheer luck, or even embezzlement. Are these sources considered equally desirable? After all, a dollar received from a trust fund or from the floor of a taxi can purchase the same amount of resources as a dollar earned through a job. However, as we outline and investigate below, there may be reason to believe that people who earn their money are viewed as more desirable as long-term mates than those who accrue the same amount from other sources. By examining this issue, we sought to shed light on the underlying nature of a ubiquitously important mate preference for resources.

1. Preferences for resources

The desirability of having access to financial resources has been examined in numerous social psychological studies of mate preferences. Some researchers have directly assessed access to resource by looking at the desirability of income in potential mates (Coombs & Kenkel, 1966; Hill, Rubin, & Peplau, 1979; Murstein, 1980). For example, work on personal ads has shown that women have a preference for men who have (or least state they have) a high income or financial resources at their disposal (Cameron, Oskamp, & Sparks, 1977; Campos et al., 2002; Harrison & Saeed, 1977; Lance, 1998; Pawlowski & Koziel, 2002; Valliant, 2006).

Although such surveys have illuminated the importance of resources and a key sex difference, they have not addressed an important facet of income: it can be obtained not only by directly earning it through a job but also from external sources such as inheritances and other windfall gains. Thus, a question remains as to whether the source of a potential mate's resources matters. The question is important because it provides insight into whether individuals are looking for a mate with resources or the type of mate who is able to earn and obtain resources.

Some insight comes from other work that has examined preferences individuals have for personality traits that characterize target mates. For instance, studies have examined preferences for traits like "ambitiousness" (Howard, Blumstein, & Schwartz, 1987; Hoyt & Hudson, 1981; Hudson & Henze, 1969; McGinnis, 1958), "good earning capacity" (Buss, 1989; Stewart, Stinnett, & Rosenfeld, 2000), "good financial prospects" (Buss, 1989),

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“educated” (Greitmeyer, 2005; Kenrick, Sadalla, Groth, & Trost, 1990; Lance, 1998), having high “social status,” “social level,” or “prestige” (Feingold, 1992; Townsend & Levy, 1990; Townsend & Wasserman, 1998) – traits thought to be related to one’s ability to generate income. Consistently, women value mates with these traits more than men do (Townsend, 1993; Townsend & Roberts, 1993). However, such studies have not compared how such traits are valued in relation to income itself. Despite the noted importance of resources and resource-related traits in mate selection (especially to women), studies have not directly examined whether people prefer mates who are able to generate resources on their own over those who simply come with resources. We would argue that people, women in particular are not necessarily looking for a mate with income but, instead, one who has reliable access to resources.

2. Theoretical perspectives

An evolutionary perspective may help provide insights into this issue. Evolutionary psychologists (Buss & Schmitt, 1993; Li & Kenrick, 2006) draw upon Parental Investment Theory (Trivers, 1972), which views sexual psychologies as expressions of different reproductive asymmetries men and women have faced over evolutionary time (Buss & Schmitt, 1993). As a popular psychology book (Quirk, 2006) states: Women are looking for men who can [afford to] grow babies *outside* of them [with resources] and men are looking for women who can [afford to] grow babies *inside* of them [with calories].

In the ancestral past, significant material inheritances and lotteries likely did not exist. Indeed, money as we know it today is unlikely to have existed in ancestral environments and thus the purported selection pressures for mates with ambition and social status (e.g., Townsend & Levy, 1990). Nevertheless, people may have occasionally received unexpected bounties from others as well as the environment and taken advantage of the social and sexual benefits that may have accrued (e.g., mating opportunities). However, because these resources are not regularly occurring, the ability to acquire a steady supply of resources through direct effort may be more desirable and even reflect underlying qualities (e.g., skills, intelligence, work ethic, teamwork) that are useful in solving other adaptive problems (e.g., parenting). Thus, from an evolutionary perspective, a preference for a mate who is capable of obtaining resources through effort would be better than a preference for a person who simply has resources.

A similar hypothesis could be drawn from sociocultural theory which posits that sex differences are the result of different socialization processes and economic constraints faced by men and women (Eagly, 1987; Eagly & Wood, 1999; Pratto, 1996; Wood & Eagly, 2002). These researchers note that women have traditionally been excluded from access to economic markets. They reason then, that women’s preference for mates with resources is a rational and pragmatic choice (see Confer et al., 2010 for criticism of this approach). Despite different underlying reasons and timescale, these researchers predict the same as evolutionary psychology. From a sociocultural perspective, it is rational for people (women) to prefer mates who earn their income over those who have money per se.

3. The current studies

In contrast to prior work we take a microscopic look at preferences for mates who have resources. By varying the manner through which individuals acquire resources we can better understand the role resources play in mate preferences. If individuals are seeking only resources in their mates we would expect few differ-

ences between sources of income. If resources are truly the goal, the source of the resources an individual has should be an irrelevant variable in mate-choice, barring maybe illegal means of access to resources. In contrast, if resources are only a proxy for underlying traits that individuals desire in their mates as predicted by evolutionary psychology, there should be a marked preference for mates who have earned their money. This is because the traits that lead to access to resources are what are actually being selected in mate-choice. In this case, resources can come from numerous sources (i.e., earned, inheritance, steal, and luck) but individuals desire mates who have gotten their resources from their internal qualities. Resources earned are likely resources that can be gained again if lost or spent.

A fundamental distinction in mating research concerns whether the relationship is short- or long-term in nature (Schmitt, 2002). As a whole, people tend to be more oriented toward long-term over short-term mating (Buss & Schmitt, 1993). Having a mate who has access to resources should ensure offspring survival and the continued success of the pair; a prediction consistent with both evolutionary and sociocultural research. This should translate into both sexes placing an emphasis on having long-term mates who have reliable access to resources. However, the sex that benefits the most from investment should be women. Women bear the greater risk/cost in mateships and can benefit the most from investment and, therefore, the global preference should be even stronger in women than in men. In contrast, when assessing relationships of a more casual nature, women’s preference for mates with resources should be progressively weaker as the nature of the relationship changes in “seriousness”. But when compared to men, women should still maintain a greater preference for mates who earned their money regardless of the seriousness of the mate-ship because men tend to relax their standards (in particular for resources) because, ancestrally, short-term mating may not have lead to increased resources for men but short-term mating for women could have benefited women by the accrual of resources (Greiling & Buss, 2000).

4. Study 1

Female participants were asked to state which mate they preferred in a variety of relationships that differed in seriousness/commitment: a man who earned his money or a man who inherited his money. Women are expected to have a preference for long-term mates who earned their money over those who have inherited it and the difference in women’s preferences for mates who have earned relative to inherited money will decrease as the relationship type becomes less serious.

4.1. Method

4.1.1. Participants

One hundred females participated in an online survey, available only at New Mexico State University, in exchange for extra credit in their undergraduate and graduate psychology classes. Only participants who completed the study from different IP addresses were included in the study. The average age of the participants was 25 ($SD = 5.84$, $Range = 18–48$). Thirty-eight percent of the sample was single, 43% were dating, and 17% were married. Ninety-five percent of the participants were heterosexual and 5% were homosexual.

4.1.2. Procedures and measures

Participants were informed of the nature of the study and provided consent. Four, forced-choice questions asked participants to choose between two options for a mate: A man whose wealth comes from an inheritance and A man whose wealth comes from

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