



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

Peter K. Jonason<sup>a,\*</sup>, Norman P. Li<sup>b</sup>, Laura Madson<sup>c</sup>

<sup>a</sup>University of Western Sydney, School of Psychology, Milperra, NSW 2214, Australia

<sup>b</sup>Singapore Management University, School of Social Sciences, 90 Stamford Road, Level 4, Singapore 178903, Singapore

<sup>c</sup>New Mexico State University, Department of Psychology, PO Box 30001/MSC 3452, Las Cruces, NM 88003, USA

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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, & Siqueria, 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),

\* Corresponding author.

E-mail address: [pkjonason@gmail.com](mailto:pkjonason@gmail.com) (P.K. Jonason).

“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

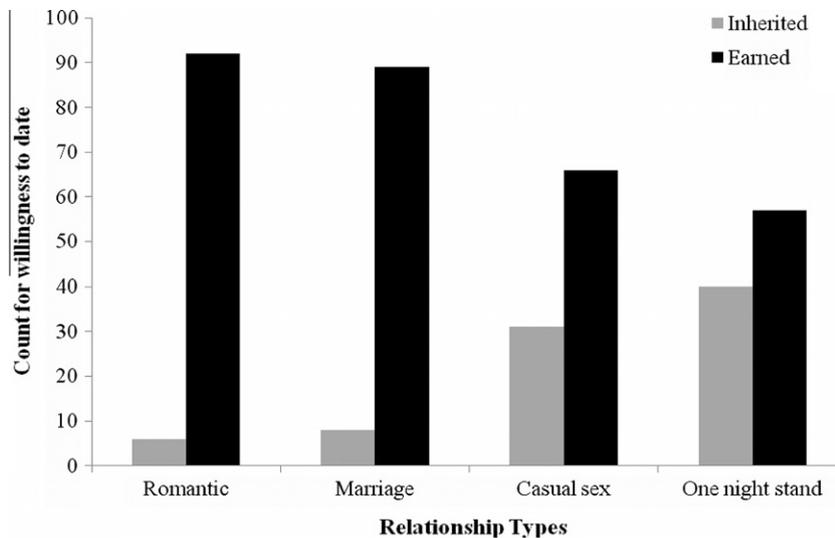


Fig. 1. How much women preferred men who have earned their money compared to inherited their money across different relationship-types in Study 1.

his own labors. The forced-choice questions asked which of the two men would you choose for a (1) romantic relationship, (2) marriage, (3) casual sex, and (4) a one-night stand. Upon completion of the measure, they provided demographic information. Last, they were debriefed and thanked for their participation.

#### 4.2. Results

Women were more likely to choose a man who earned his money in 3 out of 4 relationship-types: romantic partner ( $\chi^2(1) = 75.47$ ,  $p < 0.01$ ), marriage partner ( $\chi^2(1) = 67.64$ ,  $p < 0.01$ ), casual sex partner ( $\chi^2(1) = 12.63$ ,  $p < 0.01$ ), but not a one-night stand partner ( $\chi^2(1) = 2.98$ ,  $p < 0.10$ ) over one who inherited his money (see Fig. 1). This suggests that as relationships become less serious, the preference women have for mates who earned their money is diminished.

### 5. Study 2

Study 2 replicates and extends Study 1 in three important ways. First, we included an additional source of resources – windfall (i.e., lottery) – that has nothing to do with underlying qualities. This should reduce concerns that inherited money may be related to some underlying traits as per shared genes between, say, father and son. Second, we include men in order to assess sex differences. Third, we used continuous, between-subjects assessments of mate preferences to ensure the findings from Study 1 were not methodological artifacts.

#### 5.1. Method

##### 5.1.1. Participants

The sample consisted of 337 undergraduate students (60% women) from New Mexico State University who received partial course credit for their participation in this study. The average age of participants was 20 ( $SD = 2.41$ ,  $Range = 18–35$ ). Sixty percent of the participants were currently involved in a serious relationship (57% in a serious dating relationship, 3% married). The vast majority of the participants were heterosexual (94%) while 4% were homosexual, and 2% were bisexual. In terms of socioeconomic classification, one percent of the sample was upper class, 28% were upper-middle class, 49% were middle class, 19% were

lower-middle class, and 3% were lower class.<sup>1</sup> Participants from Study 1 were excluded.

##### 5.1.2. Procedures

Participants were informed of the nature of the study and provided consent. Alone in a lab room, participants completed a brief measure that asked them to evaluate an opposite-sex target in terms of how much they would be willing to form relationships (i.e., short-term or long-term) with a target. The design was a between-subjects 3 (source of income)  $\times$  2 (mating duration)  $\times$  2 (sex of the participant). We manipulated source of earnings by telling participants the target either “earned”, “inherited”, or “won the lottery.” For example, a female participant might have read a description: *Consider a man who earned his money.* After participants completed the measure, they were debriefed and thanked for their participation.

##### 5.1.3. Measures

We asked participants to report their willingness to form a mateship that was either long-term or short-term to reduce any anchoring effects. To assess the degree to which participants would form mateships, they were asked three questions. For the long-term mateship condition participants were asked (1 = not at all; 5 = very much): “How likely are you to have a romantic relationship with her (him), how likely are you to have a serious relationship with her (him), and how likely are you to have a long-term relationship with her (him)?” The questions assessing short-term mateships were: “How likely are you to have a sexual relationship with her (him), how likely are you to have a casual relationship with her (him), and how likely are you to have a short-term relationship with her (him)?” The three questions were averaged to create an index for willingness to form mateships ( $\alpha_{LTM} = 0.94$ ;  $\alpha_{STM} = 0.75$ ).

#### 5.2. Results

In a General Linear Model, we found the predicted three-way interaction (Table 1) between sources of money  $\times$  mating duration  $\times$  the sex of the participant on likelihood to form mateships

<sup>1</sup> Because socioeconomic status had no main effects on our dependent variable or any interactions it was, therefore, omitted from analyses and from Study 3.

**Table 1**

Means and standard deviations for willingness to form mateships across the source of income, the sex of the participant, and mating contexts in Study 2.

	Mean (SD)			
	Short-term mate		Long-term mate	
	Men	Women	Men	Women
Earned	3.52 (1.05)	3.07 (1.00)	3.44 (1.14)	4.14 (0.93)
Inherited	3.33 (0.91)	2.69 (0.98)	2.98 (0.55)	2.86 (0.85)
Windfall	3.15 (1.11)	2.51 (0.72)	3.13 (0.87)	2.58 (0.72)

was significant ( $F(2,337) = 5.09, p < 0.01, \eta_p^2 = 0.03$ ). Women were more likely than men were to form short-term and long-term mateships with targets who earned his money than short-term and long-term mateships with those who inherited his money, or short-term and long-term mateships with those who won his money. Men were globally more likely to engage in mateships than women were. Men and women both wanted a long-term mate who had earned her/his money but differed in their preference for mates who obtained their income from other sources.

Although qualified by the three-way interaction, there were 2 two-way interactions. First, individuals were more likely to form mateships with targets who earned their money for short-term ( $M = 3.89, SD = 1.02$ ) relative to long-term mates ( $M = 3.23, SD = 1.07$ ), whereas there were no differences in the other sources of income ( $F(2,337) = 3.30, p < 0.05, \eta_p^2 = 0.02$ ). Second, men and women were equally willing to date someone who earned their money. Across all sources of money, men maintained equal levels of willingness – albeit slightly higher for earned money. However, women were significantly less willing than men were to date those who have inherited their money or came by it through windfall ( $F(2,337) = 4.56, p < 0.05, \eta_p^2 = 0.05$ ).

Although qualified by the three-way interaction, there were 3 main effects. First, participants were more likely ( $F(2,337) = 18.67, p < 0.01, \eta_p^2 = 0.10$ ) to form a mateship with an individual who earned money ( $M = 3.56, SD = 1.09$ ) than individuals who inherited money ( $M = 2.94, SD = 0.84$ ) or won the lottery ( $M = 2.79, SD = 0.88$ ). Second, participants were more likely ( $F(1,337) = 4.43, p < 0.05, \eta_p^2 = 0.01$ ) to form a long-term mateship ( $M = 3.22, SD = 1.10$ ) than a short-term mateship ( $M = 2.98, SD = 0.88$ ). Third, men ( $M = 3.27, SD = 0.96$ ) were more likely ( $F(1,337) = 7.00, p < 0.01, \eta_p^2 = 0.02$ ) to form mateships than women were ( $M = 2.98, SD = 1.01$ ).

## 6. Study 3

Study 2 had one important limitation; we did not control for the amount of money earned from the sources. Therefore, in Study 3, we replicated results from Study 2 while fixing the amount of money targets make per year. We also included a fourth source of money – embezzlement – to juxtapose legal means from illegal means of resource acquisition. We expect the sexes not to differ in their preferences in long-term mates but to differ in their preferences for short-term mates.

### 6.1. Method

#### 6.1.1. Participants

The sample consisted of 231 undergraduate students (68% women) from New Mexico State University who received partial course credit for their participation in this study. The average age of the participant was 21 ( $SD = 4.59, Range = 18$  to 61). Sixty-two percent of the participants were involved in a serious romantic relationship (55% married, 7% serious dating relationship). The vast majority of the participants were heterosexual (94%) with only 3%

reporting a homosexual orientation and 3% reporting a bisexual orientation. Participants from Study 1 or 2 were excluded.

#### 6.1.2. Procedures and Measures

Participants were informed of the nature of the study and provided consent. They were told “suppose a person you are interested in makes \$50,000 a year (for life) and that you can choose between different sources from which this money comes. If you had to select just one source (i.e., earned, inherited, lottery winning, and embezzlement) from which the entire stack of money comes for your ideal long-term mate (short-term mate), which would it be?” The participant was asked to place an “X” on their selection. Mating duration was counterbalanced. Upon completion, participants were thanked and debriefed.

### 6.2. Results

Participants chose a short-term mate who earned money (77%) more than choosing a short-term mate who embezzled, inherited, or won money ( $\chi^2(3) = 334.77, p < 0.01$ ). Participants chose a long-term mate who earned money (95%) significantly more than a long-term mate who embezzled, inherited, or won money ( $\chi^2(3) = 611.07, p < 0.01$ ). When forced to choose one out of the four sources of income for a short-term mate, women (81%) were more likely than men (68%) to prefer a short-term mate who earned money over those who inherited, embezzled, or won money ( $\chi^2(3) = 9.88, p < 0.05, \phi = .21$ ). In addition, when forced to choose a long-term mate, women (95%) and men (96%) showed no differing preferences for a mate who earned, inherited, embezzled, or won money ( $\chi^2(3) = 1.28, ns, \phi = .08$ ).

### 6.3. Discussion

Across three studies, we tested our prediction that the source of a person's resources is used to calibrate mate preferences. In Study 1, women's preferences for men who earned money relative to inherited money was strongest in the most serious relationship contexts and weakest for more casual relationship contexts. In Study 2 and 3 we used two different methodologies to reveal that it was for long-term mates, especially among female participants, where participants wanted their mates to have earned their resources relative to short-term mates and relative to other sources of resources. Together, the studies help to clarify the value that people place on a potential mate's access to resources.

We began by noting that previous studies, although having identified the importance of financial resources in potential mates (especially to women), had not addressed whether the source of one's financial resource matters. Both evolutionary (Buss & Schmitt, 1993; Li et al., 2002) and sociocultural researchers (Eagly & Wood, 1999; Pratto, 1996) would predict the same outcome. Therefore, sex differences/similarities are not particularly useful at determining which theoretical perspective is best because they cannot disentangle the sex roles over the last few hundred years and sex differences over deep, evolutionary time. That is, sex differences should make more sense when one considers the manner in which an individual gains access to resources and when considering different mating contexts (Schmitt, 2002).

Results suggest it is primarily in long-term mates both sexes and women in particular who have the preference for mates who have earned their money. Domain-specific predictions are the hallmark and major strength of evolutionary psychology (Confer et al., 2010). From an evolutionary perspective, men were not likely selected for their resource-level per se, but instead, for skills and qualities that would have led to successful resource acquisition. Such skills and qualities may have been useful not only in generating resources but also in solving adaptive problems in various

other domains. In contrast, income from exogenous sources provides unreliable and less direct information about the owner. For women, this issue tends to be important not only for long-term relationships but also short-term ones because sexual relations can always lead to significant parental investment. Men, in contrast, face a much lower minimum required investment. Thus, there is less pressure for men to value a woman's resource-gathering ability, especially for short-term mates.

The first and foremost limitation of our study is that we utilized traditional measures with the person-perception paradigm. Specifically, we used standard normative and forced-choice questions based on simple hypothetical scenarios. The limited nature of the details we provided about the targets might lead to erroneous conclusions that we did not control for but it ensures there were no distracting details that could affect our results. For instance, in Study 1, we might have presented one lazy target and one hard-working target. Future research may do well to utilize other paradigms such as speed-dating (Eastwick & Finkel, 2008) and other more ecologically valid techniques (Li et al., 2009).

Second, all three studies were based on college-students from the same mid-sized public university in the southwestern US. Although we have no reason to believe our results should be localized to that one geographic location, we cannot empirically dismiss such a criticism. The Protestant work ethic, common in America, may be responsible for people's preferences for mates who have earned their money and thus, future work should collect data from (1) multiple locations and (2) non-college student populations. However, given that the data were drawn from an area that is predominantly Catholic – not Protestant – we doubt the veracity of this criticism. Nevertheless, because the adoption of the Protestant work ethic likely is an individual difference, future work might control for this potential nuisance factor, although we expect it to have limited impact on our results.

Our results reject the popular idea individuals seek money in their mates per se; instead, they seem to seek mates who have earned their money. Women generally wanted a man who has money more than men did but this effect was most pronounced when that man had earned his money. Earning his money may denote deeper, more important underlying qualities. Although men preferred women who earned their money over other sources, this effect was much less pronounced than it was in women. From our initial investigation, it appears it is NOT all about the *Benjamins*. Instead, it is about deeper and more meaningful underlying traits that may serve inclusive fitness.

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