Why do women fall for money?  
The Effect of Gender Ideology and Culture on the Mate Preference for Resources  

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ABSTRACT  
Women generally value a potential partner's earning capacity more than men. Patriarchal gender ideologies could explain why even financially independent females prefer a mate with resources and would also hold for migrants from more to less patriarchal countries. To examine the role of gender traditionalism and ethnicity, the present online study compared the preference for a mate with financial resources in 406 Turkish, Dutch and German students and Turkish migrants in Germany and the Netherlands. As expected, more traditional females, and women from more patriarchal cultures, found resources more important than less traditional females, and women from more egalitarian cultures.

Keywords  
Mate preferences, gender ideology, social role theory, structural powerlessness hypothesis, migrants.

INTRODUCTION  
This study examines cultural and sex differences in mating preferences. One gendered mate preference is the criterion ‘financial resources’. Females generally value a potential partner's earning capacity more than males. This is a very stable finding in the psychology of mating (Eagly & Wood, 1999; Wiederman, 1993; 2001). Yet, the explanations on why this is the case differ strongly.

Evolutionary psychologists, like David Buss, explain this sex difference with gendered evolutionary strategies: For females it has an adaptive value to look for a ‘home builder’, while for males, this criterion is irrelevant.

Buss considers sex differentiated mating behaviors as ‘evolved adaptations’ and argues that the sex-differentiation in mate selection strategies is the biologically-based heritage from our evolutionary ancestors, for whom these strategies have probably had an adaptive value (Buss & Schmitt, 1993). An argument in favor of sexual strategies or evolved adaptations theory is the fact that the sex difference can be found in different cultures all over the globe (Buss, 1989).

However, similarity across cultures does not necessarily imply genetic determination (Kağrıçebaşı, 2013, p.15). Just because one finds a certain behavior in different cultures, this does not mean that humans are genetically programmed to do so. The reasons might as well lie in commonly shared psychological or social structural factors. In the case of the mate preference for financial resources, ecological or social factors related to patriarchy could be such commonly shared latent variables.

An ecological factor explaining women’s emphasis on financial resources in a partner would be their lack of access to economic resources in their economic environment. Structural powerlessness hypothesis (SPH) states that this is the reason why women look for resources. An argument in favor of Structural powerlessness hypothesis is the finding by Zentner & Mitura (2012) that the size of the sex difference decreases relatively to a country’s economic gender equality, measured by the Gender Gap Index.

Yet, structural powerlessness cannot explain the finding that financially independent women in an environment where women have relatively more access to resources still prefer mates with resources (Anderson and Klofstad, 2012; Wiederman and Allgeier, 1992). Evolutionary psychologists interpret this controversy as an argument in favor of a genetic origin.

However, what could explain this finding is a traditional patriarchal gender ideology, which prescribes that the man should be the main breadwinner, even if the woman works as well. Patriarchy is a universal ideology which justifies and prescribes male domination over women in society and thus normatively answers the question who in a relationship should occupy the powerful position of the main breadwinner (Ahmad, Riaz, Barata, & Stewart, 2012).

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According to social role or biosocial constructionist theory by Wood and Eagly (revised in 2012) individual and cultural role expectations arise from the gendered division of labour and shape mate selection criteria. Research supports the claim that role expectations are indeed associated to mate selection criteria: Women and men with career aspirations both value a mate’s home maker qualities more than provider qualities (Sweeney & Cancian, 2004) and both women and men attach importance to home maker qualities when they imagine a provider role (Eagly et al., 2009). Thus, the explanation why females tend to put more value on a potential mate’s resources, is their expectation that they will not occupy the role of the main breadwinner (Eagly & Wood, 1999; Wood & Eagly, 2002).

Just as the patriarchal gender ideology might preclude women from judging men according to their domestic capacities (Zhang, 2014), they might hinder men from evaluating earning capacities in women. Patriarchal gender norms could be a proximate reason for (financially independent) females to look for economic resources in a potential mate and would also explain why even low status males are not attracted to (or even repulsed by) high status females.

Hypotheses

Firstly, I expect an effect of sex on the importance of partner resources: Women will rate finances more important than men, even controlling for own perceived socio-economic status.

Secondly, I hypothesize an interaction effect of sex and patriarchal gender ideology (measured by the gender traditionalism scale) on the preference for resources: Traditional women, but not traditional men, will look for material resources in a mate. A patriarchal gender ideology would explain why even financially independent women look for resources.

Thirdly, I expect the patriarchal gender ideology to persist even in a more egalitarian economic environment. This can be tested on children of parents who migrated from more patriarchal Turkey to the more egalitarian countries Netherlands and Germany. SPH would expect the second generation migrants to resemble those in their environment, yet I expect the migrants’ children to resemble those who live in Turkey, and differ from their Dutch and German peers.

To test these hypotheses, women and men out of four ethnic groups (Turkish, Dutch, German and second generation Turkish migrants) rated how important they find financial resources in a potential partner and indicated their agreement with patriarchal statements. Socio-economic status was included as measure of economic power.

**METHOD**

**Participants**

More than 600 participants between 18 and 30 years were recruited from Koc University, Istanbul and Radboud University Nijmegen. Other students were enlisted via Facebook and other social media. 406 (156 males and 250 females) Turkish (n = 132), Dutch (n = 92) and German (n = 89) students and students of Turkish origin who were born and raised in Germany and the Netherlands filled in the entire questionnaire and were used in the analysis. In most cases (86%) both parents were Turkish.

As the German group had difficulties answering the questionnaire in English, the whole questionnaire was translated into German. However, this data could not be used in the analysis due to structural differences. Some questionnaires were excluded because they were not fully completed. All participants took part on a voluntary basis, some of the Koc students got credits for participation. All subjects were students.

**Material**

The material used was a self-report questionnaire in English for all groups. In the same way Buss did in his classic 1989 study, participants were asked to rate a list of partner preferences on a four-point scale. The question was: “For a serious relationship, like marriage, how important do you find the following characteristics in a potential partner?” Possible answers were: „irrelevant / not very important / very important / most important”. The dependent variable preference for financial resources was comprised out of the three items ‘good financial prospects’, ‘good earning capacities’ and ‘financial independence’. Reliability was acceptable in all ethnic groups (Cronbach’s α and Guttman’s λ > .7).

Individual patriarchal gender norms were measured by means of the Gender Traditionalism scale (Bartkowski & Hempel, 2009). Subjects rated four statements like “A husband’s job is to earn money; a wife’s job is to look after the home and family” on a four-point Likert scale. As three out of four statements assumed heterosexuality, a neutral rephrasing suggestion was added (“Most women are better suited than men for fulfilling caretaking, nurturing roles. Most men are better suited than women for fulfilling achievement roles.”).

Socio-economic status was assessed with a subjective measurement, namely the MacArthur Scale of Subjective Social Status (Adler & Stewart, 2007). The so called “SES ladder” is a ladder on which people are asked to indicate where they stand in relation to others in their country with regard to the three most frequently used variables to identify SES: money, education and occupation (Goldman, Cormran & Chang, 2006).
Procedure
All data was collected online via Qualtrics. Participants first gave informed consent and anonymity was assured to reduce modesty concerns. They then answered the 18 mate preferences and only after that, they were asked for the independent variables and covariates so that they are not primed with their own sex or demographics (e.g., ethnicity, age, sexual orientation). Completion took on average 7 minutes.

Data-analysis
The analysis to answer the three hypotheses was a 2 (male/female) x 4 (Dutch/German/migrant/Turkish) Ancova with the importance of partner’s financial resources as the dependent variable, sex and ethnicity as fixed factors and Gender Traditionalism as covariate. In order to control for confounds, age and subjective socio-economic status were included as covariates. The direction of significant effects was tested in post-hoc tests with Bonferroni alpha correction.

RESULTS
A two-way Ancova was performed to test the effects of sex, patriarchal gender ideology and ethnicity on the importance of a mate’s financial resources, controlling for own socio-economic status and age.

As expected in the first hypothesis, sex had a significant effect on the importance of a potential partner’s financial resources ($F(1,354) = 53.114, p < .001, \text{part. } \eta^2 = .13$). On a 4-point Likert scale, women rated a mate’s economic status higher ($M = 2.6, SD = 0.56$) than men ($M = 2.2, SD = 0.59$). This was independent of own socio-economic status.

Concerning patriarchal gender ideology, the findings were surprising.

As expected, more traditional women attached more value to a mate’s financial status than less traditional women. However, gender traditionalism had a main effect, so the relation was positive in men as well (see Figure 1). In both men and women, patriarchal views about gender roles were related to more importance given to a mate’s financial resources ($F(1,354) = 20.913, p < .001, \text{part. } \eta^2 = .056$). No interaction with sex was found ($F(1,354) = 1.885, \text{n.s.}$).

Ethnicity also had a main effect on the preference for resources in a mate ($F(3,354) = 25.431, p < .001, \text{part. } \eta^2 = .177$). My third hypothesis was confirmed in the post hoc test: Turkish migrants behaved the same as Turks living in Turkey – both found resources significantly more important ($M = 2.7, SD = 0.60$ and $M = 2.7, SD = 0.5$) than ethnic Dutch or German students ($M = 2.1, SD = 0.57$ and $M = 2.2, SD = 0.54$). This indicates that the patriarchal gender ideology seems to persist even in a more egalitarian economic environment. It furthermore contradicts structural powerlessness hypothesis (SPH), which contributes women’s emphasis on a partner’s finances to the economic environment.

Neither age ($F(1,354) = .007, \text{n.s.}$), nor subjective socio-economic status ($F(1,354) = .219, \text{n.s.}$) had any effect on the dependent variable.

Summarizing, the ones who were most attracted by financial resources were traditional Turkish and Turkish migrant females, while finances were least important to non-traditional Dutch and German males.

DISCUSSION
Do women fall for money? The results indicated they do. Women attached higher value to a mate’s finances than men. This confirms the first hypothesis and replicates earlier research (e.g., Eagly & Wood, 1999; Wiederman, 1993; 2001). Concerning gender ideology, more traditional women attached more value to a mate’s financial status than less traditional women. Patriarchal
gender norms seem to be a proximate reason for financially independent females to look for economic resources in a potential mate. Further research should investigate whether gender ideology is also responsible for the fact that even low status males are not attracted to (or even repulsed by) high status females.

However, surprisingly, the effect was the same in men: Men who endorsed a traditional gender ideology preferred a mate with financial resources. This correlation can be interpreted in different ways. One interpretation, which should be tested in further research, is that men have high expectations. A) Even if both spouses are full-time employed, domestic burdens such as house-keeping, cooking and childrearing are still gendered tasks to be fulfilled by women (Pimentel, 2006). B) The same men who value earning capacities in a woman and expect her to contribute to the income, still do not want her to be the main breadwinner. Maybe they want her to earn less? C) More traditional people with traditional views about gender could have a traditional understanding of marriage as a social institution with economic functions.

Concerning structural powerlessness hypothesis, Turkish migrants behaved the same as Turks, and differed from the Dutch and German with whom they share the same economic environment. Consequently, it does not seem to be the economic environment, as put forward by SPH, but rather the patriarchal ideology, which makes the difference. The fact that Turkish migrants behaved the same as Turks not only suggests that cultural rather than ecological factors influence mate preferences. The grouping also suggests that second generation migrants are more similar to their parents’ culture of origin than to the host culture.

Looking at women only, social role theory is supported by the fact that patriarchal gender norms and originating from a more patriarchal culture with higher Gender Gap predict higher importance of a mate’s status. However in men, traditional gender norms and ethnicity predict importance of a mate’s status in the exact same way, which cannot be explained by social role theory.

We do not yet completely understand why “women fall for money”, but we now know that not only the economic environment, but also culture and a patriarchal gender ideology affect the preference for a mate with resources.

**Role of the student**
Before going on exchange to Istanbul, I decided that I would like to conduct an empirical study around the subject of gender and romantic relationships. With the help of my supervisor Johan Karremans, I formulated a research question, designed the online questionnaires, recruited 600 participants and analyzed the data.

**REFERENCES**