Poster Presentation at the Annual Meeting of the American Psychological Association,

Toronto, Ontario, August 2009

Sexual Selection, Gender, and Fiscal Allocation:

A Teaching Module

Bernardo J. Carducci

Indiana University Southeast

Address correspondence to: Bernardo J. Carducci, Department of Psychology, Indiana University Southeast, New Albany, IN 47150 or bcarducc@ius.edu
The influence of evolutionary psychology continues to increase in areas outside of the traditional sciences (cf. Saad, 2007; Saad & Gill, 2000). The purpose of this teaching activity poster is to provide instructors with a self-contained teaching module, including lecture material, an in-class activity, suggestions for in-class discussion, and supporting references, on the topic of gender differences in fiscal allocation based on the evolutionary principle of sexual selection.

### The Teaching Module

**Lecture Material**

The following information can be used to help instructors begin to develop some supplementary lecture material on the topic of gender differences in fiscal allocation based on the evolutionary principle of sexual selection.

**Fiscal Allocation as Influenced by Sexual Selection:** A framework for applying evolutionary psychology to fiscal behavior is the consideration of gender differences in the evolutionary principle of sexual selection (cf. Saad, 2005). More specifically, according to sexual selection, males tend to seek attractive, youthful-looking mates, and are willing to allocate more fiscal resources in an attempt to display material resources (or the potential for providing them) to attract such mates—spend money on gifts for potential mates (Saad & Gill, 2003) and engage in risky leisure activities (e.g., hunting & power boating) that involve expensive equipment (e.g., motorcycles & speed boats) (Saad & Gill, 2000). Females, meanwhile, seek mates who are able to provide and show a willingness to share material resources, and to attract them, they attempt to achieve and maintain a healthy, youthful appearance—spend money on goods (e.g., cosmetics & dieting products) and services (tanning salons & cosmetic surgery) designed to enhance their physical attractiveness (Burton, Netemeyer, & Lichtenstein, 1994; Saad & Gill, 2000).  

**Fiscal Risk Allocation as Influence by Sexual Selection:** Another manifestation of fiscal management is the taking of financial risk (cf. Wong & Carducci, 1991). In their attempt to increase the degree of material resources in accordance with the principle of sexual selection, males can be assumed to be willing to take greater financial risks than females to achieve such material resources. Consistent with this reasoning, researchers have found that males engage in more risky financial decision making than females (Powel & Ansic, 1997) and that single females hold less of their wealth in risky assets (e.g., stocks) than single males (Jianakoplos & Bernasek, 1998). Finally, males are more willing than females to engage in unethical behaviors in their personal (e.g., buy stock with inside information; make $100,000 from a marijuana deal) and professional (e.g., claim an extra $50 dollars on their travel expenses; transfer $20,000 by computer from their employer) life (Betz, O’Connell, & Shepard, 1989). Thus, these results suggest that the tendency for males to be more concerned with material resources is reflected in their increased willingness to take more risks to achieve financial success.

**In-Class Activity: Assessing “Risking Business”**

After defining and discussing the characteristic features associated with sexual-selection fiscal behavior, instructors can introduce this in-class activity designed to provide students with an opportunity to examine and compare their fiscal risk-allocation tendencies based on the evolutionary principle of sexual selection. This activity involves students completing a modified version of fiscal risk survey employed by Betz, O’Connell, and Shepard, 1989.

**Getting Started:** Start this activity by distributing two copies of the “Risky Business” handout to each student. Students should be instructed to complete each of the two forms with the same responses, fold one copy of the form in half, and pass it to the instructor. After all of the forms are collected, they should be mixed up and redistributed to the class for the purpose of comparing the results of the entire class.

### “Risky Business” Survey

Do not provide your name but do indicate your gender: Male _____ Female _____  

*Instructions:* Indicate whether or not you would be willing to engage in each of the ten acts listed below by responding “yes” or “no.”

- 1. Take a sick day to go on an interview for a better-paying job  
- 2. Look for a better-paying job on your employer’s computer during company time  
- 3. Falsify information during a job interview for a better-paying job  
- 4. Save money by taking supplies home from work to use for your school assignments  
- 5. Pad your expense account with an extra $50.00  
- 6. Falsify information on your income tax form to save $500.00  
- 7. Engage in the use of “insider trading” information in the purchase of stocks  
- 8. Falsify information on a loan application for a new car
Assessing Risky Business: Depending on the amount of time the instructor wishes to devote to this activity, a comparison of the results for each item can be done by asking the following questions and recording the responses:

1. Estimates of Fiscal Risk: Before assessing the class’ responses to each item, ask the students to estimate what percentage of the class they believe said “yes” or “no” to each item. Do the same before assessing the percentage of males and females who said “yes” or “no” to each item.

2. Assessing Actual Fiscal Risk of the Class: Ask the students to indicate by raising their hand if the person’s form they received said “yes” or “no” to a particular item.

3. Assessing Gender Differences in Fiscal Risk: Ask the students to indicate by raising their hand if the person’s form they received was a male or female. Then ask them to keep their hand raised if the male’s or female’s form they received said “yes” to a willingness to engage in the particular item.

Post-Activity Discussion: Instructors can supplement this lecture information and in-class activity by generating some in-class discussion. Here are some possible points of discussion:

- How well were the students able to estimate the behavioral risk of their classmates?
- To what extent did the results for the class replicate the results obtained by Betz, O’Connell, and Shepard, 1989? Did the gender difference increase as the behavioral risk increased?
- In general, by a show of hands, ask the students to indicate if they were, in general, more, less, or similar in their degree of risk taking to the other students in the class. Now, repeat this question separately for the males and females in the class.

Discussion

This teaching activity poster is designed to provide a self-contained teaching module on the application of evolutionary psychology to the study of fiscal allocation based on the evolutionary principle of sexual selection. In addition to being used in a course on evolutionary psychology when discussing other topics related to sexual selection (e.g., mate-selection, retention, and poaching strategies), this teaching activity can be utilized as supplement lecture material when discussing evolutionary psychological in such courses as personality psychology, psychology of adjustment, consumer psychology, and the psychology of gender, as well introductory psychology (e.g., included in a lecture on perspectives in psychology).

Estimated time for the lecture material, in-class activity, and post-activity discussion: 20 to 30 minutes

Supporting References


