

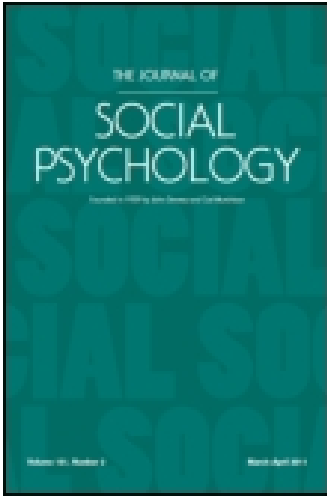
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Sex Differences in Competitiveness and the Valuation of Money in Twenty Countries

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ABSTRACT. Sex differences in competitiveness, the valuation of money, and the importance attached to saving money were examined among university students in 20 countries, using questionnaires. In general, the men obtained higher mean scores than the women did. Scores on the trait questionnaires were generally positively intercorrelated, suggesting the presence of a single trait underlying the sex difference.

FURNHAM (1984) HAS REPORTED that men in Britain tended to obtain higher means on a valuation of money questionnaire than did women. A possible explanation for this sex difference is that men tend to be more competitive than women, and that money is a symbol of success. It follows that men's stronger sense of competitiveness would be expressed in a number of ways, including a greater valuation of money.

I tested the generality of these hypotheses in a study that contained samples of university students in 20 nations. The hypotheses tested were:

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1. Men are more competitive than women.
2. Men value money more than women do.
3. Competitiveness and the valuation of money are positively correlated, indicating that the valuation of money is a function of competitiveness.

Method

I planned to find measures of competitiveness and the valuation of money and then to locate social scientists in a number of countries who would be willing to administer these measures to at least 150 male and 150 female university students. I wrote letters to social scientists in some 60 countries to ask if they would be willing to collaborate in this project but did not tell them that one of my objectives was to test some hypotheses regarding sex differences. Data were obtained from 20 countries. I asked the collaborators to obtain data for a minimum of 150 male students and 150 female students drawn from a representative range of academic disciplines. In most cases the collaborators obtained such samples, although in a few countries there was a shortfall. All the students were from 18–22 years old.

We measured competitiveness by using the Spence–Helmreich (1983) questionnaire, which consists of five questions (e.g., “I enjoy working in situations involving competition with others.”). Each question was scored on a 5-point scale ranging from *strongly disagree* (0) to *strongly agree* (4). The highest possible score was 20.

We used a short version of the Money Attitudes Scale (Furnham, 1984) to measure the value the subjects attached to money. (The full scale consists of 18 questions, but it was too long for use in this study.) We used 5 questions with the highest loadings on the factor defining them (e.g., “I firmly believe that money can solve all my problems.”) The questions were answered with a 7-point scale response format ranging from *not at all* (0) to *very much* (6). The highest possible score was 30. A second scale that concerned the valuation of money was used to measure attitudes toward saving. I expected that people who attached a high valuation to money would have positive attitudes toward saving, because money in the bank is worth more than money that has been spent. We used the Attitude to Saving Scale (Yamauchi & Templer, 1982), which consists of a seven-item, 5-point scale (e.g., “I put money aside on a regular basis for the future.”) The highest possible score was 28. For those countries in which English was not the native language, the questionnaires were translated into the appropriate language. The accuracy of the translation was tested by “back translation,” and any discrepancies were resolved.

Results

Generally, the men scored higher than the women did on competitiveness, the valuation of money, and positive attitudes toward saving, though there were some exceptions (see Table 1).

TABLE 1
Sex Differences in Competitiveness, Valuation of Money, and Attitudes Toward Saving, in Twenty Countries

Country	n	Competitiveness				Valuation of money				Saving			
		Men		Women		Men		Women		Men		Women	
		M	SD	M	SD	M	SD	M	SD	M	SD	M	SD
Abu Dhabi	250	14.42	3.35	14.27	3.78	11.43	6.73	9.89	6.70	19.93	9.16	15.43	8.36***
Australia	297	11.64	4.00	11.19	3.98	7.50	5.96	6.47	5.85	18.29	9.51	18.48	9.03
Brazil	306	11.58	4.51	10.75	4.03	13.63	6.03	12.68	5.95	28.62	7.51	26.74	9.01*
Canada	164	13.18	3.89	10.88	3.85***	9.71	7.17	8.42	6.16	17.75	9.53	20.32	9.77
Columbia	300	13.49	3.12	12.45	4.15*	13.57	5.66	11.71	5.79***	25.37	9.04	24.99	10.03
Germany	306	10.12	4.47	8.07	3.92***	6.61	5.61	4.78	4.73**	18.78	10.25	18.94	8.94
Greece	311	14.00	4.06	13.65	3.60	14.50	7.31	12.99	6.23*	22.78	9.25	21.43	8.77
Hong Kong	306	12.51	3.41	12.77	2.86	14.28	5.75	12.70	5.56*	20.42	8.14	20.01	6.97
Iceland	320	13.97	3.32	12.01	3.84***	9.70	7.27	5.35	5.27***	18.36	8.46	16.62	8.83
Ireland	300	11.65	4.20	10.33	4.05**	9.05	6.46	6.62	5.64***	14.92	9.41	11.75	8.39***
Jordan	300	15.13	2.96	14.41	3.03*	14.57	6.93	11.05	6.59***	21.17	8.07	19.54	7.86
Korea	317	13.43	3.39	13.88	3.61	11.65	6.60	10.13	6.51*	20.34	8.58	20.74	9.79
New Zealand	373	11.50	3.69	10.75	3.64*	9.54	6.71	7.56	5.71**	18.15	8.54	17.34	8.48
Portugal	145	12.00	3.83	11.88	3.28	11.32	5.95	9.31	4.53*	26.10	7.43	25.03	7.44
Singapore	458	11.50	3.75	11.25	3.63	9.03	5.91	7.98	6.72	22.26	9.05	22.35	9.75
Syria	300	13.87	2.74	14.19	2.17	14.09	5.62	11.91	6.15***	22.10	6.21	20.64	7.06
Transkei	302	15.96	3.64	16.52	3.09	14.35	7.44	16.28	7.23*	26.04	9.26	29.20	7.70**
United Kingdom	596	11.37	4.70	9.90	4.09***	7.10	6.46	5.11	5.07***	16.25	9.37	15.68	8.43
United States	684	13.65	3.57	11.86	3.47***	12.24	6.84	9.13	6.26***	22.82	9.01	22.09	8.83
Yugoslavia	334	11.81	4.15	10.64	4.28*	12.61	6.89	8.78	6.81*	16.88	9.89	16.19	8.16

Note. One, two, and three asterisks denote statistically significant sex differences at the 5%, 1%, and 0.1% levels, respectively.

I examined the relation of competitiveness, valuation of money, and positive attitudes toward money by calculating correlation coefficients between the three scales for each country. I calculated the correlations separately for men and women to avoid reporting spurious positive correlations that would arise from the sex differences (see Table 2).

Discussion

My main objective was to ascertain whether men in 20 countries would score consistently higher than women on competitiveness, the valuation of money, and the importance of saving. The results demonstrated that this was generally the case, although there were some exceptions for all three measures. The men ob-

TABLE 2
Correlations Between Competitiveness and Valuation of Money, Competitiveness and Attitudes Toward Saving, and Valuation of Money and Saving

Country	Correlation					
	Competitiveness/ valuation of money		Competitiveness/ saving		Valuation of money/ saving	
	Men	Women	Men	Women	Men	Women
Abu Dhabi	.02	.20**	.12	.25**	.43***	.27***
Australia	.45***	.38***	.16*	.35***	.42***	.14*
Brazil	.36***	.38***	.08	.07	.14*	.16*
Canada	.44***	.44***	.27*	-.10	-.05	.05
Columbia	.35***	.30***	.10	.29***	.14*	.35***
Germany	.32***	.16*	.19*	.12*	.26**	.28***
Greece	.49***	.42***	.20**	.28***	.36***	.11
Hong Kong	.32***	.27***	.30***	.09	.23**	.15*
Iceland	.31***	.41***	.13	.16*	.46***	.24***
Ireland	.37***	.26***	.20**	.12	.30***	.04
Jordan	.33***	.23***	.23**	.14*	.28***	.23**
Korea	.40***	.29***	.29***	.25***	.25***	.15**
New Zealand	.25***	.39***	.09	.08	.26***	.16**
Portugal	.68***	.41***	.44**	.28***	.44***	.18*
Singapore	.40***	.35***	.12	-.02	.05	.12*
Syria	.14*	.13*	-.09	.00	.18*	.24**
Transkei	.43***	.17*	.29***	.29***	.18*	.25***
United Kingdom	.32***	.37***	.24***	.09	.26***	.18***
United States	.39***	.38***	.11*	.02	.14**	.01
Yugoslavia	.29***	.42***	.08	.17*	.38***	.31***

Note. One, two, and three asterisks denote statistically significant sex differences at the 5%, 1%, and 0.1% levels, respectively.

tained significantly higher means on competitiveness than the women did in 10 of the countries and higher, but not significantly higher, means in 6 other countries. The women obtained higher, but not significantly higher, means than the men did in 4 countries (Hong Kong, Korea, Syria, and Transkei).

On the valuation of money scale, the men obtained significantly higher means than the women did in 14 countries, and higher, but not significantly higher, means in 4 other countries. The women obtained higher means than the men in only 2 countries, Hong Kong (the difference was not statistically significant), and Transkei (the difference was statistically significant).

On the Attitude to Saving Scale, men obtained higher means than did women in 14 countries, but the differences were statistically significant in only 3 countries. Women attached more importance to saving money than men did in 6 countries, but Transkei was the only country in which this difference was statistically significant.

Therefore, men generally scored higher on competitiveness, valuation of money, and importance of saving money. The exceptions may be due to the fact that, in some countries, such as Transkei and Hong Kong, fewer women attend universities. Those women who do attend universities in such countries may tend to be competitive and to value money and saving money. This trend yielded a spurious sex difference that was not present in the general population. Alternatively, the exceptions may be due to sampling errors.

My second objective was to ascertain whether competitiveness, valuation of money, and attitudes toward saving were positively correlated in the 20 samples. In general, this was the case. Thirty-nine of the 40 correlations between competitiveness and the valuation of money were statistically significant. Competitiveness also tended to be associated with positive attitudes toward saving, with 23 statistically significant correlations. Finally, the valuation of money and positive attitudes toward saving tended to be positively associated, and 34 of the 40 correlations were statistically significant. The set of intercorrelations suggests the presence of a unitary factor, possibly competitiveness, evidenced by a high valuation of money and saving. In general, the men scored higher on this factor than the women did.

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