



ELSEVIER

Journal of Economic Psychology 21 (2000) 1–19

JOURNAL OF
**Economic
Psychology**

www.elsevier.com/locate/joep

The impact of perceived material wealth and perceiver personality on first impressions

Andrew N. Christopher ^{a,*}, Barry R. Schlenker ^b

^a Anderson College, 316 Boulevard, Anderson, SC 29621, USA

^b Department of Psychology, University of Florida, P.O. Box 112250, Gainesville, FL 32611-2250, USA

Received 8 January 1997; received in revised form 20 July 1998; accepted 16 June 1999

Abstract

This study examined how wealth cues and the social image concerns of the perceiver influence interpersonal attributions about others. American college students ($N = 150$) read vignettes that described a man or a woman in either an affluent or not so affluent home setting. They then evaluated the target person on 20 personal qualities and indicated their desire to have the target's lifestyle. The affluent target was evaluated as having more personal ability (e.g., intelligence, self-discipline), more sophisticated qualities (e.g., cultured, successful), and a more desirable lifestyle than the not so affluent target. However, an "affluent people are not nice" stereotype seemed to be evoked, as the affluent target was rated as less considerate of others (e.g., less kind, likable, honest) than the not so affluent person. The appearance of affluence, at least in the American culture, is a powerful and unmistakable social testament to a person's ability, sophistication, and considerateness. The impact of personality differences in self-monitoring, social identity, and materialism were small relative to the impact of affluence cues. © 2000 Elsevier Science B.V. All rights reserved.

PsycINFO classification: 3040; 3120; 3920

JEL classification: D12; M30

* Corresponding author. Tel.: +1-864-231-2180; fax: +1-864-231-2004.

E-mail address: drewc@anderson-college.edu (A.N. Christopher).

Keywords: Affluence cues; Impression formation; Individual differences; Personality; Social perception

1. Introduction

In a 1993 issue of this journal, Hermann Brandstatter (1993) suggested that economic psychology needed to examine more closely the role of personality in moderating people's economic activities. This article will first discuss how the material possessions of a target person affect the person perception process, an area of investigation, that until only recently, has not considered the role of the perceiver's personality. Then, it will extend previous research by using an American college-age sample to examine how personality factors, including aspects of identity, self-monitoring, and materialism, influence a perceiver's impressions of an affluent and not so affluent target person.

2. Theoretical framework of current research

One area of research that is of interest to economic psychology is that of how certain material possessions influence the personal qualities that their owners are judged to have. Cherulnik and his colleagues (Cherulnik & Bayless, 1986; Cherulnik & Wilderman, 1986) found that people living in an upper middle-class setting were judged to have more favorable personality traits than people living in a lower middle-class setting. It may not seem surprising that a possession as important as a home, with all its socioeconomic implications, influences people's judgments of the owner. Yet, less central, more subtle possessions also have been demonstrated to affect perceptions of their owners. Such items include a person's eyeglasses (Argyle & McHenry, 1971), alcoholic beverages (Belk, 1980; Woodside, 1972), cosmetics (Belk, 1978), deodorants (Munson & Spivey, 1981), and food choices (Chaiken & Pliner, 1987; Pliner & Chaiken, 1990). See Burroughs, Drews and Hallman (1991) and Dittmar (1992b) for further discussion.

Throughout this research, it has been implicitly assumed that such perceptions are universal, that is, the patterns are the same for all perceivers. Yet, since the time of Lewin's (1936) famous dictum that behavior is a function of the characteristics of both the person and the environment, it has

been widely accepted in social psychology that individual differences moderate reactions to situational stimuli by increasing, attenuating, or even reversing the effects that are found when situational characteristics are studied in isolation (e.g., Snyder & Ickes, 1985). Previous research has shown that individual differences in developmental level, demographic background, and personality will moderate attributions about others. For example, Rholes, Newman and Ruble (1990) reviewed extensive research that suggested that there are developmental differences in the attribution of dispositional characteristics to other people. Rholes and Ruble (1984), for instance, found that younger children use dispositional characteristics simply to describe an instance of another person's behavior, whereas older children and adults use dispositional characteristics to refer to another person's underlying qualities and to predict future behavior. Further, Belk, Bahn and Mayer (1982) found both developmental and social class differences in the tendency to draw consumption-based inferences about other people. Also, Snyder and DeBono (1985) found that people react differently to product advertisements based on individual differences in the personality variable self-monitoring.

Dittmar and Pepper (1994) investigated how two individual difference variables – socioeconomic status and materialism – affect the impressions formed from a target person's material circumstances. British adolescents from both middle-class and working-class socioeconomic backgrounds were asked to give their impressions of an affluent or a not so affluent target person who had been described in a short vignette. Unlike the findings of Belk et al. (1982), the socioeconomic background of these participants did not significantly influence how they perceived the personal qualities of the affluent and not so affluent target. Of greater interest to the current research is the second individual difference measure these researchers used, a measure of materialism as an individual value orientation (Richins & Dawson, 1992). This measure was demonstrated to affect the impressions drawn from material surroundings. More materialistic adolescents, when compared with their less materialistic peers, perceived an affluent person to possess more personal abilities and resources than a not so affluent person.

The purpose of the present study is to extend work of Dittmar and Pepper (1994) by examining the relative contributions of a target person's wealth cues and a perceiver's personality to attributions made about the target person. In addition to materialism, the present study also includes personality measures of self-monitoring and both social and personal aspects of identity. Further, the present study samples a slightly older age group, and examines the attributions of American rather than British participants.

2.1. *Personality influences*

Three categories of personality variables were investigated: materialism (Richins & Dawson, 1992), self-monitoring (Snyder, 1987), and aspects of identity (Cheek, 1989). These variables all reflect, in one or another fashion, differences in people's concerns about how they appear to others. People who are more materialistic, higher in self-monitoring, and attach greater importance to social aspects of identity should be especially concerned about impressing others through symbolic displays of affluence. Because material possessions are readily apparent to observers and are perceived to provide a rich source of information about their owners (Burroughs et al., 1991), people who are more concerned with how they appear to others may themselves be particularly attentive to the material circumstances of others in forming impressions of them.

2.1.1. *Materialism*

While there are a variety of definitions of materialism (see Fournier & Richins, 1991), one element that these definitions share is an emphasis on possessions. Richins (1994) found that highly materialistic people tended to value their own possessions in part for the social status benefits they accrue, whereas less materialistic people tended to value their possessions for the pleasure and comfort they provide. As such, individual differences in materialism may also influence people's inferences drawn about other individuals based on the material circumstances of those others. Fournier and Richins (1991) posited that materialistic people judge success (their own as well as that of others) by the quantity and quality of material possessions owned. Dittmar and Pepper (1994) found that materialism influenced inferences drawn about a target person's attributes. In the present study, it was hypothesized that more materialistic individuals, as compared to those who are less materialistic, would rate an affluent target more positively than a not so affluent target.

2.1.2. *Self-monitoring*

Self-presentation is the process of regulating and controlling information about oneself that is conveyed to audiences (Schlenker, 1980; Schlenker & Weigold, 1992). Although everyone regulates such information to some extent, there are individual differences in the tendency to do so. Perhaps the most notable and frequently researched individual difference in self-presentation style is self-monitoring. Snyder's (1987) Self-Monitoring Scale assesses

two contrasting interpersonal styles. People who are high self-monitors tend to be sensitive to social cues about appropriate behavior and motivated to adjust the social appropriateness of their own behavior to create favorable impressions on others. They readily change their attitudes and behavior to suit the demands of the situation and the expectations of the audience. Snyder (1987) characterized them as having a Pragmatic Self, in that they will take advantage of social opportunities. In contrast, people who are low self-monitors tend to be less concerned about social appropriateness and more likely to behave consistently with their own attitudes and values regardless of situational pressures and audience expectations. Snyder (1987) characterized them as having a Principled Self, in that they tend to follow their inner voices and behave consistently over time and circumstances. Prior research has shown that high and low self-monitors have different orientations toward consumer products. High self-monitors are more influenced by advertisements that emphasize the image a product conveys about a person, whereas low self-monitors are more influenced by advertisements that emphasize the quality or functionality of a product (DeBono & Snyder, 1989; Snyder & DeBono, 1985). Given their emphasis on public appearance, it was hypothesized that high as compared to low self-monitors would be more sensitive to variations in wealth cues that are displayed by a target person; that is, their evaluations of the target would be more strongly affected by the target's affluence.

2.1.3. Aspects of identity

Some people define their identities largely in terms of social factors such as the groups to which they belong and the impressions they create on others, whereas other people tend to define their identities largely in terms of personal considerations such as their own values and attitudes. The Aspects of Identity Scale (Cheek, 1989; Cheek, Tropp, Chen & Underwood, 1994) contains two subscales that assess the importance people attach to these social versus personal aspects of identity. Social identity reflects people's focus on their public images, as expressed through their social roles, relationships, reputations, and possessions. People who score higher in social identity have been found to be more concerned about the impressions they make on others. Personal identity, on the other hand, reflects people's "private conception of self and subjective feelings of continuity and uniqueness" (Cheek et al., 1994, p. 3). People who score higher on personal identity regard the private, covert aspects of their lives as more important to their sense of who they are. These two dimensions – personal identity and

social identity – are conceptualized as largely independent, and research indicates relatively low correlations between scores on the personal and social identity subscales (Cheek, 1989; Cheek et al., 1994; Schlenker & Weigold, 1990). Culver, Seta and Seta (1996) demonstrated that these two identity measures are differentially related to the propensity to draw inferences about others based on conspicuous cues. It was hypothesized that people who are higher in social identity will be more sensitive to variations in wealth cues that are displayed by a target person; that is, their evaluations of the target would be more strongly affected by the target's affluence. In contrast, people who are higher in personal identity may even react negatively to targets who flaunt their affluence as a way of impressing others, thereby rejecting an emphasis on public appearance over private substance.

Finally, it is worth noting that although these personality scales reflect differences in people's concerns about the impressions they make on others, they focus on somewhat different facets of personality and interpersonal orientation. Self-monitoring, for example, reflects people's sensitivity to social information and skill in creating desired impressions on others, whereas social identity reflects the importance that people attach to their public persona regardless of their social sensitivities and skills. Further, low self-monitoring reflects a relatively low emphasis on public appearance and does not necessarily reflect high importance placed on personal identity (Cheek, 1989; Briggs & Cheek, 1988). Thus, no relationship is usually found between self-monitoring and personal identity, and only a moderate relationship (r s about 0.30) is usually found between self-monitoring and social identity (Cheek, 1989).

3. Method

3.1. Sample

150 undergraduates at the University of Florida participated in this study in exchange for partial fulfillment of a course requirement. Of this sample, 103 participants were female and 47 were male.

3.2. Materials

Vignettes were employed that were similar to those used by Dittmar and Pepper (1994). They described the after-work activities of a man or woman portrayed as living in either an affluent or not so affluent setting. Differences

in perceived material wealth were manipulated through descriptions of consumer goods and possessions, such as cars, appliances, and food choices.¹ As was true of previous research (e.g., Dittmar, 1992a; Dittmar & Pepper, 1994), differences between the two material settings were minimal except for differences between an affluent and not so affluent lifestyle. Participants read one of these four vignettes, after which they completed a “First Impressions Questionnaire”. This questionnaire asked them to rate the vignette character on 20 traits designed to tap the six identity dimensions in Dittmar’s (1992a,b) research. These six identity dimensions were autonomy, abilities and resources, direct control, forcefulness, warmth, and individuality. In addition, participants were asked how much they desired to have the character’s lifestyle. These judgments were made on 1–7 continuums. We included two manipulation checks: an estimation of the character’s yearly income and an estimation of the number of expensive possessions the character owned. For both manipulation checks, participants were instructed to write “any number” they wished in making their estimations. The experimenter also administered a booklet containing personality questionnaires, which included the Aspects of Identity Scale (Cheek, 1989; Cheek et al., 1994), the Self-Monitoring Scale (Snyder, 1987), and the Materialism Scale (Richins & Dawson, 1992). To control for order effects, the order of completion of the vignette and personality measures was counterbalanced.

The 18-item Materialism as an Individual Value Scale (Richins & Dawson, 1992) has been shown to have good psychometric properties (Christopher & Schlenker, 1996; Richins, 1994). An example item from this scale is “My life would be better if I owned certain things I don’t have”. Response scale labels of 1 (*not at all characteristic of me*) to 5 (*extremely characteristic of me*) were used. The 18-item version of the Self-Monitoring Scale also has been shown to have good reliability and validity (see Snyder, 1987). An example item from this scale is “I may deceive people by being friendly when I really dislike them”, and responses are scored true or false. The Aspects of Identity Scale (Cheek, 1989; Cheek et al., 1994) contains subscales assessing the importance people attach to (a) personal identity (10 items, e.g., one’s “thoughts and ideas”) and (b) social identity (seven items, e.g., one’s “popularity with other people”). Responses were made on five point scales ranging from 1 (*not important to me*) to 5 (*very important to me*). Both subscales have demon-

¹ Copies of the vignettes can be obtained by contacting the first author.

strated good reliability (Cheek, 1989; Penner & Wymer, 1983), construct validity (Cheek, 1989; Leary, Wheeler & Jenkins, 1986), as well as convergent and discriminant validity (Cheek, 1989; Schlenker & Weigold, 1990).²

3.3. Procedure

Upon arriving for the investigation, participants sat in individual cubicles and read a brief description of the purpose of the study and the procedure to be followed. Participants were informed that the purpose of the research was to learn “how peoples’ attitudes influence their perceptions of other people”. After participants signed an informed consent form and completed demographic questions (asking for their sex, age, current educational level, and parental economic status),³ the experimenter gave them all materials. To control for order-of-completion effects, half of the sample first read a vignette, completed the ratings of the vignette character, and then completed the personality measures, whereas the other half first completed the personality measures and then read the vignette and completed the relevant ratings. In addition, the order in which the participants completed the scales within the personality booklet was randomized. After participants finished all materials, the experimenter fully debriefed them, answered any questions they had, and informed them of where and when they could learn the results of the study.

4. Results⁴

4.1. Manipulation checks

Estimations of annual income and number of expensive possessions owned were entered into two separate 2 (affluence portrayed in vignette) × 2 (vignette

² Descriptive statistics for the four personality measures are as follows: personal identity ($M = 42.2$, $S.D. = 4.2$), social identity ($M = 22.9$, $S.D. = 5.0$), self-monitoring ($M = 9.3$, $S.D. = 3.4$), and materialism ($M = 51.6$, $S.D. = 11.5$).

³ To indicate their socioeconomic status, participants were given a choice of lower class, lower middle class, middle class, upper middle class, and upper class. All but 12 participants indicated that they were from the middle class. Of these 12, five indicated that they were from the lower middle class, and seven indicated that they were from the upper middle class. Given the lack of variance on this measure, it is not surprising that we found no significant differences in perceptions as a function of socioeconomic status. Thus, it was dropped from all reported analyses.

⁴ Because of missing data created when 13 participants failed to complete at least some of the rating items, not all participants were included in all analyses.

character sex) \times 2 (participant sex) ANOVAs. The character had a higher estimated income in the affluent setting ($M = \text{US}\$62,607$) than in the not so affluent setting ($M = \text{US}\$30,423$), $F(1, 131) = 70.06$, $p < 0.001$. Further, the character was judged to own more expensive possessions in the affluent setting ($M = 16.5$) than in the not so affluent setting ($M = 3.5$), $F(1, 131) = 24.12$, $p < 0.001$. Thus, participants were indeed sensitive to the differences in material circumstances in the two vignettes. No effects of vignette character sex or participant sex emerged in these analyses.

To examine possible relationships of the personality measures to perceptions of income and possessions, regression analyses with simultaneous entry of predictors were run using affluence vignette (dummy coded) and each of the personality variables as predictors. These analyses revealed the anticipated significant effect of affluence level on attributions of income, $t(133) = 8.27$, $p < 0.001$, $\beta = 0.58$, and possessions, $t(133) = 5.53$, $p < 0.001$, $\beta = 0.44$. The only other effect that emerged from these analyses was an effect of personal identity on estimations of income, $t(133) = -2.55$, $p < 0.02$, $\beta = -0.18$. Higher personal identity scores were associated with estimations of less income. People high in personal identity regard inner qualities as important and focus their attention on those qualities (Cheek et al., 1994); they therefore may generally underestimate the amount of money people earn. Four interaction terms, consisting of the product of each personality variable and the affluence vignette, were added (and removed) sequentially to the model to determine if personality moderated reactions to the affluence manipulation; none of the interaction effects approached significance. Thus, the manipulation of affluence produced the desired impact, and this impact was not moderated by the personality of the perceiver.

4.2. Perceived wealth, personality, and attribution

4.2.1. Trait ratings

Participants evaluated the vignette character on 20 traits. In order to reduce these to a meaningful number of smaller dimensions, trait ratings were subjected to a principle components factor analysis, orthogonal varimax rotation. Based on the scree plot and conceptual interpretability of the factors, three factors were identified that accounted for 52% of the variance. Table 1 contains the factor loadings of each trait on each dimension. The first factor reflects *considerateness*. These are traits that involve kindness, trustworthiness, and concern for others and would be highly desirable in friends (e.g., kind, likable, cares for other people, honest). The second factor

Table 1
Three dimensions of person perception^a

Trait	Rotated factor		
	Considerateness	Sophistication	Personal abilities
Kind	<i>0.799</i>	–0.084	0.111
Likable	<i>0.765</i>	0.176	0.045
Cares for other people	<i>0.717</i>	0.114	0.101
Respectful of other people	<i>0.608</i>	–0.102	0.182
Honest	<i>0.606</i>	–0.129	0.259
Thrifty	<i>0.586</i>	–0.367	–0.119
Relaxed	<i>0.580</i>	0.108	–0.062
Individualistic	<i>0.578</i>	0.104	0.167
Potential friend	<i>0.555</i>	0.380	0.132
Happy	<i>0.409</i>	0.327	0.289
Has attractive lifestyle	–0.025	<i>0.780</i>	0.262
Extraverted	0.112	<i>0.763</i>	–0.108
Has a lot of friends	0.352	<i>0.705</i>	–0.053
Successful	–0.167	<i>0.677</i>	0.503
Competitive	–0.312	<i>0.498</i>	0.444
Cultured	0.003	<i>0.404</i>	0.322
Intelligent	0.038	0.254	<i>0.812</i>
Hard-working	0.177	0.122	<i>0.731</i>
Organized	0.167	0.012	<i>0.643</i>
Self-disciplined	0.296	0.017	<i>0.611</i>
Eigenvalue	5.16	3.53	1.69
Variance explained	25.8%	17.7%	8.5%

^a Note: Decimal figures are factor loadings after rotation, which indicate the degree to which a trait is associated with the dimension as a whole. Traits in italics are those which loaded at least 0.40 or greater on a factor and were those used to define the factor conceptually. All traits except competitiveness and successfulness loaded at least 0.40 or greater on one and only one of the factors. Standardized factor scores on each factor were calculated and used in subsequent analyses.

describes qualities reflecting *sophistication*. It contains traits that can be viewed as associated with career success and refinement (e.g., successful, attractive lifestyle, cultured, has a lot of friends). The third factor deals with the *personal abilities* that are commonly thought to produce financial success in a career (e.g., intelligent, hard working, self-disciplined, organized). Factor scores were computed for each of the three dimensions.

4.2.2. Correlations

Table 2 presents the zero-order correlations between the factors, the personality variables, estimations of the central character's income and possessions, and the desire to have the lifestyle portrayed in the vignette. Several correlations appear noteworthy.

Table 2
Intercorrelations between dimensions of person perception, personality measures, and wealth cues^a

Measure	1	2	3	4	5	6	7	8	9	10
1. Considerateness	–									
2. Sophistication	0.00	–								
3. Personal abilities	0.00	–0.01	–							
4. Materialism	–0.12	0.01	0.04	–						
5. Social identity subscale	–0.06	0.16	0.08	0.42*	–					
6. Personal identity subscale	0.13	–0.03	0.10	–0.12	0.13	–				
7. Self-monitoring	–0.03	0.02	0.01	0.16**	0.15	–0.04	–			
8. Yearly income estimation	–0.28*	0.32*	0.32*	0.16	0.03	–0.22**	0.05	–		
9. Number of expensive possessions estimation	–0.31*	0.14	0.25***	–0.03	–0.03	0.09	0.05	0.41*	–	
10. Desire to have lifestyle	–0.26***	0.27***	0.08	0.03	0.10	–0.11	0.00	0.22***	0.17**	–

^aThe correlations between sophistication and social identity, and between materialism and yearly income estimation were both significant at $p < 0.06$.

* $p < 0.001$.

** $p < 0.05$.

Materialism and social identity were significantly correlated ($r = 0.42$, $p < 0.001$). This moderate relationship suggests that materialism, at least as measured by the Richins and Dawson (1992) scale, reflects in part people's concern with how they appear to others. Expensive possessions serve as a way of symbolically communicating personal success and achievement to others, thereby enhancing social identity by making a desired impression on audiences. As in past research (Cheek, 1989), social and personal identity were largely independent ($r = 0.13$, ns), social identity and self-monitoring were minimally related ($r = 0.15$, $p < 0.06$), and personal identity and self-monitoring were unrelated ($r = -0.04$, ns).

The desire to have the central character's lifestyle was positively associated with attributions of sophistication, estimations of yearly income, and estimations of the number of expensive possessions owned, but negatively related to considerateness. Further, attributions of considerateness were associated with lower estimations of yearly income and number of possessions. These patterns support a variation on the belief that "Nice guys finish last", or perhaps more accurately, an affluent people are not nice stereotype,

in that people who enjoyed the perks of an affluent lifestyle were regarded as more sophisticated but less considerate of others.

4.2.3. *Multiple regressions*

The relative contributions of wealth cues and personality to the person perception process were examined via multiple regression. Standard regressions with simultaneous entry of the predictors were run using standardized factor scores on each of the three factors as the criterion. The predictors in the basic model were the affluence level portrayed in the vignette (dummy coded) and scores on each of the four continuous personality variables of personal identity, social identity, self-monitoring, and materialism. Scores on these continuous variables were centered so that we could later add interaction terms to the model (Aiken & West, 1992; Jaccard, Turrisi & Wan, 1990). In order to test for the possible moderating impact of the personality variables, two-way interaction terms were constructed to represent the interaction of affluence level with each of the personality variables. Each of these four personality by affluence interaction terms was then sequentially added to (and removed from) the basic model to see if it contributed a significant effect over and above what could be predicted by the basic model alone (see Cohen & Cohen, 1983; Jaccard et al., 1990). Our focus was on testing whether affluence level, scores on each personality variable, and the interactions of affluence with each personality variable predicted judgments of the central character on the three key evaluative dimensions.⁵

4.2.4. *Considerateness*

The regression of considerateness on the basic model was significant, $F(5, 131) = 10.90$, $p < 0.001$, $R^2 = 0.29$, $\text{adj } R^2 = 0.27$. Affluence level was the only predictor in the model that revealed a significant effect, $t(131) = -7.00$, $p < 0.001$, $\beta = -0.52$. The affluence level portrayed in the vignette had a pronounced impact on attributions about the central character's considerateness, as participants in the affluent condition rated the central character as being less considerate than participants in the

⁵ We also conducted initial analyses that entered sex of target and sex of participant as dummy coded variables. We examined these factors as predictors, alone and in interaction with affluence, in standard regressions; and we examined them in analyses of variance that included them crossed with each other and with affluence. No effects of sex, alone or in interaction, were obtained. We therefore deleted these variables from the analyses we reported in the text.

not so affluent condition ($M_s = -0.53$ and 0.52). Participants thus seemed to use an affluent people are not nice stereotype when making attributions.

Tests of the interactions of affluence by personality revealed a significant affluence by self-monitoring interaction, $t(130) = -2.04$, $p < 0.05$, $\beta = -0.20$. This interaction accounted for 2.2% of the variance, with an increase in R^2 from 0.294 to 0.316. To make it easier to visualize the interaction, we performed a median split on the personality scores and generated means corresponding to the significant interaction effect. High self-monitors displayed sharply divergent reactions to the affluent and not so affluent characters, evaluating the not so affluent character as much more considerate than the affluent character ($M_s = 0.70$ and -0.88). Low self-monitors showed less extreme divergence in their evaluations of the not so affluent and affluent characters ($M_s = 0.38$ and -0.24). High self-monitors are sensitive to social cues and more likely to act on the implications of those cues (Snyder, 1987). It appears that high self-monitors were more likely to apply an affluent people are not nice stereotype when judging the central character. Those high in self-monitoring appear particularly attuned to the information that wealth cues provide about a target's interpersonal qualities. None of the other personality variables displayed significant interaction effects with affluence, $p_s > 0.14$.

4.2.5. *Sophistication*

The regression of ratings of sophistication on the basic model was significant, $F(5, 131) = 11.34$, $p < 0.001$, $R^2 = 0.30$, $\text{adj } R^2 = 0.28$. The analysis revealed significant effects of affluence, $t(131) = 7.09$, $p < 0.001$, $\beta = 0.53$, social identity, $t(131) = 2.30$, $p < 0.03$, $\beta = 0.19$, and materialism, $t(131) = -2.12$, $p < 0.04$, $\beta = -0.18$. The central character was seen as more sophisticated in the affluent rather than not so affluent setting ($M_s = 0.52$ and -0.51). The participants' scores on social identity were positively related to attributions of sophistication, whereas their scores on materialism were negatively related to attributions of sophistication. None of the affluence by personality interactions were significant, $p_s > 0.20$.

4.2.6. *Personal abilities*

The regression of personal abilities was significant, $F(5, 131) = 2.30$, $p < 0.05$, $R^2 = 0.08$, $\text{adj } R^2 = 0.05$. The analysis revealed only an effect of affluence level, $t(131) = 3.11$, $p < 0.01$, $\beta = 0.27$. The central character was seen as having greater personal ability in the affluent setting than in the not so affluent setting ($M_s = 0.26$ and -0.26). None of the affluence by

personality interactions were significant, $ps > 0.20$. At least in American culture, the appearance of affluence is perhaps such a powerful social testament to a person's abilities that other considerations, such as the perceiver's personality, do not have a pronounced moderating influence.

4.2.7. *Desire to have the target's lifestyle*

Participants were asked how much they would desire to have the central character's lifestyle. Responses on this item also were regressed on the basic model that included, as predictors, affluence and each of the four personality variables. The model was significant, $F(5, 133) = 8.33$, $p < 0.001$, $R^2 = 0.24$, $\text{adj } R^2 = 0.21$. The analysis revealed only a significant effect of affluence level, $t(133) = 6.07$, $p < 0.001$, $\beta = 0.47$, as participants expressed a greater desire to have the lifestyle of the affluent as compared to not so affluent character ($M_s = 5.77$ and 4.33). None of the affluence by personality interactions were significant, $ps > 0.20$.

5. Discussion and conclusions

The central character's affluence as portrayed in the vignettes had consistent, pronounced effects on attributions about that character's personal and interpersonal qualities. The affluent target, as compared to the not so affluent counterpart, was perceived to possess greater personal abilities that are associated with success (e.g., intelligence, hard work, self-discipline), greater sophistication (e.g., cultured, successful, attractive lifestyle, a lot of friends), and a more desirable lifestyle. At the same time, affluence did not produce universally favorable evaluations. The affluent target was seen as being less considerate (e.g., less kind, less likable, less honest, less caring of others, less of a potential friend) than the not so affluent target.

The evaluative downside of affluence may reflect a variation on the belief that "Nice guys finish last", a phrase popularized by Leo Durocher, the outspoken former baseball manager. Specifically, an affluent people are not nice stereotype may affect people's judgments of those who display symbols of affluence. Many people seem to believe, accurately or not, that in order to achieve affluence, one must be tough (not kind), pragmatic and flexible (not principled), willing to get the job done even if it means walking over others (not displaying concern for others), and willing to use people for one's own ends (not respecting others for their intrinsic worth). These beliefs may form the basis for a stereotype of affluent people as being less

considerate of others. Whereas affluent targets seemed to be admired for their success, their personal skills, and their interpersonal skills, they were also seen as lacking the type of genuine warmth, kindness, and concern for others that might characterize a true friend. True friendship is exemplified by a concern and respect for others (Aron, Aron, Tudor & Nelson, 1991; Clark & Reis, 1988).

The description of the affluent individual somewhat resembles the description of the high self-monitor. High self-monitors are described as pragmatic, not principled (see Snyder, 1987). Compared to low self-monitors, high self-monitors more readily adapt their behaviors to suit others, rather than behaving consistently across time and audiences. They engage in specific, limited activities with a larger number of friends rather than in many different activities with a smaller number of friends. When they date, they date many partners rather than commit themselves to a single relationship. Thus, although the high self-monitor is popular and successful, he or she lacks the principled consistency that characterizes people who become more genuinely, deeply, and warmly involved with others.

Because high self-monitors are especially attuned to social stereotypes and more sensitive to social cues, we had expected that high self-monitors would be more influenced by the affluence of the target than low self-monitors. Consistent with our expectations, high self-monitors were more greatly influenced by affluence cues in their judgments of considerateness. However, self-monitoring did not moderate judgments of sophistication and personal ability. In fact, no other personality variable had a significant moderating influence.

Wealth cues produced consistent, powerful effects on attributions on every dimension included in the study. Even when personality had a moderating effect, in the form of the interaction of self-monitoring and affluence level on attributions of considerateness, the interaction was ordinal; that is, affluent individuals were regarded as less considerate than not so affluent individuals in all conditions, and self-monitoring simply affected the magnitude of this difference. There was never a cross-over or reversal of an effect. Although personality variables occasionally contributed an additional effect (e.g., the relationships of materialism and social identity with attributions of sophistication), there were no other interaction effects. At least in American culture, the appearance of affluence is a powerful and unmistakable social testament to a person's ability, sophistication, and considerateness.

The impact of personality was generally small relative to the impact of the affluence cues. Social identity displayed only a positive relationship to at-

tributions of sophistication; and materialism displayed only a negative relationship to judgments of sophistication. Overall, the patterns suggest that affluence is seen as so inherently tied to personal ability, sophistication, and considerateness that there is little room left for dramatic modification of the relationship by personality. Personality may add to this effect, but it does not modify it dramatically.

Although the perceiver's personality played a minor role compared with wealth cues in impressions formed of a target, other characteristics of the perceiver may be important in this process. For instance, Lewis, Webley and Furnham (1995) discussed how many attributions for affluence and poverty are a function of the ideological preference of perceivers. Because such preferences are associated with group membership (e.g., socioeconomic status), they cannot be reduced to "individual" differences. Given this consideration, future research may benefit from including such measures in trying to understand the role that the perceiver's disposition plays in perceptions of both affluence and poverty.

American college students showed many of the same ambivalent reactions to an affluent and not so affluent target person that were displayed by the British adolescents in Dittmar and Pepper's (1994) research. We could not, however, replicate their finding that materialistic adolescents showed a stronger relationship between the affluence of a target and ratings of the target's personal abilities than less materialistic adolescents. Dittmar and Pepper (1994) noted that materialism displayed only a weak effect in their study, so whatever impact it has may be relatively subtle. The only effect of materialism that we found was that more materialistic people judged both the affluent and not so affluent target as being less sophisticated. Future work is recommended to try to determine how, if at all, individual differences in materialism affect attributions of ability and other wealth-related judgments.

Given that men and women tend to relate differentially to material possessions (e.g., Dittmar, 1989, 1991), it might have been expected that we would find sex effects in attributions about affluent and not so affluent people. Yet, no sex differences were obtained in any analyses. Some research on the effects of wealth cues in social perception (e.g., Dittmar, 1992a; Dittmar & Pepper, 1994) found virtually no support for sex differences in this domain, whereas other research (e.g., Belk et al., 1982) has in fact found sex differences. Given these contradictory findings, it appears that a meta-analysis on this topic may be necessary to establish and clarify the nature of sex differences on inferences drawn from wealth cues.

Acknowledgements

The authors are grateful to Helga Dittmar for her suggestions about the design of this project, Cynthia Findley–Klein, Pam Marek, and Sean Masterson for their helpful suggestions on earlier versions of this article, and Alan Lewis and two anonymous reviewers for their valuable comments during the editorial process.

References

- Aiken, L. S., & West, S. G. (1992). *Multiple regression: Testing and interpreting interactions*. Newbury Park, CA: Sage.
- Argyle, M., & McHenry, R. (1971). Do spectacles really affect judgments of intelligence? *British Journal of Social and Clinical Psychology*, *10*, 27–29.
- Aron, A., Aron, E. N., Tudor, M., & Nelson, G. (1991). Close relationships as including other in the self. *Journal of Personality and Social Psychology*, *60*, 241–253.
- Belk, R. W. (1978). Assessing the effects of visible consumption on impression formation. In H. K. Hunt, *Advances in consumer research*, vol. 5 (pp. 39–47). Ann Arbor, MI: Association for Consumer Research.
- Belk, R. W. (1980). Effects of consistency of visible consumption patterns on impression formation. In J. Olson, *Advances in consumer research*, vol. 7 (pp. 365–371). Ann Arbor, MI: Association for Consumer Research.
- Belk, R. W., Bahn, K. D., & Mayer, R. N. (1982). Developmental recognition of consumption symbolism. *Journal of Consumer Research*, *9*, 4–17.
- Brandstatter, H. (1993). Should economic psychology care about personality structure? *Journal of Economic Psychology*, *14*, 473–494.
- Briggs, S. R., & Cheek, J. M. (1988). On the nature of self-monitoring: Problems with assessment, problems with validity. *Journal of Personality and Social Psychology*, *54*, 663–678.
- Burroughs, J. W., Drews, D. R., & Hallman, W. K. (1991). Predicting personality from personal possessions: A self-presentational analysis. In F. W. Rudmin, *To have possessions: A handbook on ownership and property* (special issue). *Journal of Social Behavior and Personality*, *6*, 147–164.
- Chaiken, S., & Pliner, P. (1987). Women, but not men, are what they eat: The effect of meal size on perceived femininity and masculinity. *Personality and Social Psychology Bulletin*, *13*, 166–176.
- Cheek, J. M., (1989). Identity orientations and self-interpretation. In D. M. Buss, & N. Cantor, *Personality psychology: Recent trends and emerging directions* (pp. 275–285). New York: Springer.
- Cheek, J. M., Tropp, L. R., Chen, L. C., & Underwood, M. K. (1994). Identity orientations: Personal, social, and collective aspects of identity. Paper presented at the 1994 Annual Convention of the American Psychological Association, Los Angeles, CA.
- Cherulnik, P. D., & Bayless, J. K. (1986). Person perception in environmental context: The influence of residential settings on impressions of their occupants. *Journal of Social Psychology*, *126*, 667–673.
- Cherulnik, P. D., & Wilderman, S. K. (1986). Symbols of status in urban neighborhoods: Contemporary perceptions of 19th-century Boston. *Environment and Behavior*, *18*, 604–622.
- Christopher, A. N., & Schlenker, B. R. (1996). The materialism as a consumer value scale: A convergent and divergent validity study. Paper presented at the 1996 Annual Graduate Student Forum, Gainesville, FL: University of Florida.

- Clark, M. S., & Reis, H. T. (1988). Interpersonal processes in close relationships. *Annual Review of Psychology*, 39, 609–672.
- Cohen, J., & Cohen, J. (1983). *Applied multiple regression for the behavioral sciences*. Hillsdale, NJ: Lawrence Erlbaum.
- Culver, J. L., Seta, C. E., & Seta, J. J. (1996). The influence of intergroup status on willingness to recategorize. Poster presented at the 1996 Annual Convention of the Society of Southeastern Social Psychologists, Virginia Beach, VA.
- DeBono, K. G., & Snyder, M. (1989). Understanding consumer decision processes: The role of form and function in product evaluation. *Journal of Applied Social Psychology*, 19, 416–424.
- Dittmar, H. (1989). Gender identity-related meanings of personal possessions. *British Journal of Social Psychology*, 28, 159–171.
- Dittmar, H. (1991). Meanings of material possessions as reflections of identity: Gender and social-material position in society. In F. W. Rudmin, To have possessions: A handbook on ownership and property (special issue). *Journal of Social Behavior and Personality*, 6, 165–186.
- Dittmar, H. (1992a). Perceived material wealth and first impressions. *British Journal of Social Psychology*, 31, 379–391.
- Dittmar, H. (1992b). *The social psychology of material possessions: To have is to be*. New York: St. Martin's Press.
- Dittmar, H., & Pepper, L. (1994). To have is to be: Materialism and person perception in working-class and middle-class British adolescents. *Journal of Economic Psychology*, 15, 233–251.
- Fournier, S., & Richins, M. (1991). Some theoretical and popular notions concerning materialism. In F. W. Rudmin, To have possessions: A handbook on ownership and property (special issue). *Journal of Social Behavior and Personality*, 6, 403–414.
- Jaccard, J., Turrisi, R., & Wan, C. K. (1990). *Interaction effects in multiple regression*. Newbury Park, CA: Sage.
- Leary, M. R., Wheeler, D. S., & Jenkins, T. B. (1986). Aspects of identity and behavioral preference: Studies of occupational and recreational choice. *Social Psychology Quarterly*, 49, 11–18.
- Lewin, K. (1936). *A dynamic theory of personality*. New York: McGraw-Hill.
- Lewis, A., Webley, P., & Furnham, A. (1995). *The new economic mind: The social psychology of economic behaviour*. New York: Harvester Wheatsheaf.
- Munson, J. M., & Spivey, W. A. (1981). Product and brand user stereotypes among social classes. In K. B. Monroe, *Advances in consumer research*, vol. 8 (pp. 696–699). Ann Arbor, MI: Association for Consumer Research.
- Penner, L. A., & Wymer, W. E. (1983). The moderator variable approach to behavioral predictability: Some of the variables some of the time. *Journal of Research in Personality*, 17, 339–353.
- Pliner, P., & Chaiken, S. (1990). Eating, social motives and self-presentation in women and men. *Journal of Experimental Social Psychology*, 26, 240–256.
- Rholes, W. S., Newman, L. S., & Ruble, D. N. (1990). Developmental and motivational aspects of perceiving persons in terms of invariant dispositions. In E. T. Higgins & R. M. Sorrentino, *Handbook of motivation and cognition*, vol. 2 (pp. 369–407). New York: Guilford Publishers.
- Rholes, W. S., & Ruble, D. N. (1984). Children's understanding of dispositional characteristics of others. *Child Development*, 55, 550–560.
- Richins, M. L. (1994). Special possessions and the expression of material values. *Journal of Consumer Research*, 21, 522–533.
- Richins, M. L., & Dawson, S. (1992). A consumer values orientation for materialism and its measurement: Scale development and validation. *Journal of Consumer Research*, 19, 303–316.
- Schlenker, B. R. (1980). *Impression management*. Monterey, CA: Brooks/Cole.
- Schlenker, B. R., & Weigold, M. F. (1990). Self-consciousness and self-presentation: Being autonomous versus appearing autonomous. *Journal of Personality and Social Psychology*, 59, 820–828.

- Schlenker, B. R., & Weigold, M. F. (1992). Interpersonal processes involving impression regulation and management. *Annual Review of Psychology*, *43*, 133–168.
- Snyder, M. (1987). *Public appearances/private realities: The psychology of self-monitoring*. New York: Freeman.
- Snyder, M., & DeBono, K. G. (1985). Appeals to image and claims about quality: Understanding the psychology of advertising. *Journal of Personality and Social Psychology*, *49*, 586–597.
- Snyder, M., & Ickes, W. (1985). Personality and social behavior. In G. Lindzey, & E. Aronson, *The handbook of social psychology* (3rd ed.), vol. 2 (pp. 883–947). New York: Random House.
- Woodside, A. G. (1972). A shopping list experiment of beer images. *Journal of Applied Psychology*, *56*, 512–513.