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DISTRIBUTING YOUR INHERITANCE FAIRLY: EQUITY THEORY AND WILL POWER

Presented as a Poster Exhibit at the Eastern Psychological Association
Convention

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ABSTRACT

187 Ss simulated distributing \$100,000 in a will to their three children, one of whom was described as High Equity/Low Need, one described as Low Equity/High Need, and one described as Low Equity/Low Need. The majority of Ss allocated equal amounts of money to all their children, although a substantial minority chose to give more to the needy child. Few chose to assign more to the High Equity/Low Need child. Both respondents' gender and age influenced the pattern of distribution but not the targets' gender. The implications of the results for Equity Theory are discussed.

INTRODUCTION

Everyone wishes to be treated "fairly", although notions of what is judged to be fair vary in different situations or by different people. Fairness is a key element in many human relationships; the fields of economics, law, and social polity have used this concept as a major organizing force for centuries. It was only 20 years ago however, that Walster, Walster, & Berscheid (1978) first published a book describing research on the application of equity considerations to close relationships -- those between people who feel in some way part of one another; e.g., husbands and wives, siblings, parents and children. Walster et al. theorized that even people in close relationships seek justice, and do so by comparing their net outcomes to those of their partners; if there is imbalance the slighted partner will feel distress and seek to rectify the situation.

Later theorists modified and added to the original concept,

pointing out that not only each partner's costs and gains are relevant, but also the attractiveness of the available alternatives. Mikula and Lerner (1994, p.6) state that it is not the objective situation but "...interpretation, evaluations, and attributions that affect individuals' emotional and behavioral responses to the critical incidents".

"Equity" means that we give rewards in proportion to those received -- or expected to be received -- from the recipients. Certainly, in commercial enterprises one expects to be rewarded on the basis of an evaluation of one's contributions to the organization: the more valuable the contribution, the higher should be the rewards (in theory at least). In research on jealousy (White & Mullen, 1990), love and marital infidelity (Kelley et al, 1983), Equity theory has been shown to be applicable to interpersonal relations as well as to commercial ones.

An alternate concept of fairness is that of "Equality": all participants should receive equal shares of a good regardless of their relative contributions to the relationship: a birthday cake is divided equally among those attending although one guest might have bought a more expensive gift than another. Some authors feel that there is a large overlap between judgments of "equity" and "equality" (e.g., Cate, Lloyd, Henton, & Larson, 1982; Sprecher and Schwartz, 1994); however, to the extent that equality means "treating all equally" while equity means "giving each according to his contributions", it is important that a distinction be maintained between the two concepts. In the situation of "social loafing", for example, when one student in a group of four does nothing toward a "group project" on which all students are to receive the same grade, clashes between equality and equity often are loud and aggressive!

A third concept of justice is "Relative Need" (Deutsch, 1985,1975). Although this is most often posited to exist only in "communal relationships" rather than "exchange" relationships (Clark et al, 1989), research done on altruism implies that it applies to both types of relationships. Observers would generally consider it fair if a person who has been waiting an hour to have a small cut bandaged in an emergency room is bypassed for treatment in favor of a stranger who has just been brought in with an ongoing heart attack, since the relative need of the latecomer is so much greater than the person waiting.

Which of these three values is applicable in close relationships is often totally unpredictable. Clark and Chrisman complain that "...very few studies in this area include tests for the applicability of more than

one rule within a given relationship" (1994, p. 66) and suggest that "To really test a need-based rule versus an equality one..., a manipulation of needs would have to be included in the design of the study" (p.77) The present study was designed to provide one such test.

Discussion of death and aspects of death by children with their parents in our society is still a major taboo. Parents generally keep the provisions of their will secret, and those who stand to inherit generally do not inquire about the will or the specific provisions involved in it. This leaves the parents in a position to decide unilaterally on the division of their estate without the unpleasantness of having to explain to potential recipients why specific decisions were made. When the recipients are the respondents' children, by definition it is a close relationship unless evidence is given to indicate otherwise (e.g., disinheritance).

If there is more than one child involved, those making a will might utilize any of the three fairness rules in dividing their money: a parent's estate could be divided on the basis of giving a larger share to a child who has contributed most to the welfare of the parent (Equity), or giving a larger share to the child whose life situation has the greatest need for the money (Need), or disregarding these two criteria and dividing the estate equally among all children (Equality). The current research endeavored to assess the relative strength of each of these fairness criteria in this situation.

SUBJECTS

Subjects were from two groups:

(1) Students from a number of classes at the Rochester Institute of Technology (Introductory Psychology, Adulthood & Aging, and Economics), and

(2) Respondents from two Senior Centers in the Rochester area (Brighton Senior Center and Pittsford Senior Center).

All subjects were told that the surveys were voluntary and anonymous, and that there would no negative consequence of any sort for refusal to fill out the survey.

For the students, the surveys were distributed at the beginning of a break in the class session, returned anonymously after the break, followed by a promised discussion of the purpose of the research. For the seniors, the surveys were distributed and collected prior to a promised discussion of the "Psychology of Wills" by the researcher. The number of refusals to participate by members of either group was negligible.

METHOD

The survey asked the participant to distribute a simulated \$100,000 in a will among the subject's three children (see Appendix for survey):

High Equity/Low Need: One child helped the respondent almost every day with shopping and work around the house but was quite well off and had little need of money;

High Need/Low Equity: One child rarely came to see or call the person, but had many children, a sick wife, and needed money to survive adequately;

Low Equity/Low Need: One child rarely came to see or call the person, but was quite well off and had little need of money

Half of the respondents' surveys referred to sons (the names given were "John", "Fred", and "Bill", and the stories mentioned "wives"), and half referred to daughters ("Joan", "Fran", and "Beth", and the stories mentioned "husbands") to allow an assessment of whether the target's gender would make a difference in the distribution.

Subjects were also asked to briefly list their reason(s) for their division of the money, and asked their gender, age, current marital status, and number of children.

RESULTS

If the first child received a higher proportion of the inheritance

than the other two, it would indicate that "Equity" was the predominant norm for the subjects' relationships; if the second received more than the others, "Need" would be the determining value in the parent/child relationship. If the third received an equal proportion of the inheritance with the other two, then "Equality" would be shown to be the norm governing this situation. (It was not anticipated nor did it occur that the Low Equity/Low Need child might be allocated more than his/her siblings).

Table 1 shows the number of respondents who chose equal assignment of money to their children versus all other possible responses. 63% of the respondents chose to divide the money equally, while 31% chose a different responses ($X^2 = 6.515$, $df = 1$, $p < 0.02$). Clearly a significant majority of the respondents opted for equality as the norm for inheritance.

Of the 69 respondents who did choose some other response than full equality (Table 2), the "needy" child (High Need/Low Equity) was assigned a greater than equal share significantly more often than were the other children; the next largest group were those who assigned less money to the Low Need/Low Equity child than to both the needy child or the helpful child ($X^2 = 18.3$, $df = 2$, $p < 0.0001$).

Arbitrarily choosing 35 years of age as a division point, a Chi-Square test was performed to test whether age influenced the allocation pattern (Table 3). A strong effect was found ($X^2 = 10.64$, $df = 1$, $p < .001$), with the older respondents choosing almost 4 to 1 for equality while those respondents below 35 split almost in half between assigning equal amounts to their children and giving more to some children than to others. There was no significant difference in those who did give unequally however; almost all chose to help the needy child over the helping child.

A significant difference was found between the respondents' gender and their choices: females tended to allot based on equality much more than did males (Table 4). However, since females were also over-represented in the older population, either the age variable or the gender variable might be a reflection of the other. Further research would be needed to distinguish to disentangle the variables. The targets' gender did not cause any significant difference in equality versus inequality; male children and female children were allotted money in similar patterns ($x^2 = 1.53$, $df = 1$, $p > .05$).

To investigate whether there were significant differences in the magnitude of the amounts allocated, median and mean amounts allocated in the Need, Equity, and Low Equity/Low Need conditions were tested with Mann-Whitney and t-tests with the results as shown in Tables 3-5.

All the differences in the means were significant beyond the .0000 level, with the ordering in terms of most to least money allotted being Need (Mean = 39.80) followed by Equity (Mean = 32.08), and lastly Low Need/Low Equity (Mean = 27.51). Although the gross medians are identical at 33.00 (since the majority of subjects allocated the money equally to all three), the Man-Whitney test shows that each of the medians is also significantly different from the others at the $p=.0000$ level in the same ordering.

Three analyses of variance was performed, using subject gender, target gender, and interaction as the independent variables, with the dependent variable being the money allocated to "high need/low equity", then "low need/high equity", and lastly "low need/low equity". Since the large number of "All Equal" responses might dilute any effect shown, analysis was done both on the full sample (N=126) and on a truncated sample excluding those who indicated "All Equal", leaving an N=54. The results are shown in Tables 6-8. As can be seen, neither subject gender nor target gender was significant by itself, yet there was a significant effect of an interaction between the subject's gender and that of the target's for both the "high need" and "high equity" conditions, in both the original data and in that omitting the subject's who chose "All Equal".

To clarify the interaction, t-tests were performed on Male's comparison of "need" and of "equity" for male and female targets, and on Females' comparison of "need" and of "equity" for male and female targets, and the results shown in TABLE 1. As can be seen there, male subjects in both cases tended to give female targets more money, while female subjects tended to give more to male targets.

DISCUSSION

"Equality" appears to be the dominant value when parents make a will for their children , at least in the normal situation of a parent liking all the children, ignoring the values of rewarding the child who

has helped the parent more (equity) or the child in greater need of the money. The majority of the respondents, both male and female, chose to give all children equal amounts of money. Comments given by respondents explain why this occurs: "I would never put one son above another. Love from parents is or should be unconditional (shown through the disbursement of money)", and "It's not the amount of money that matters, it's the fact that you love them all equally and want to give to them equally." Respondents appeared very aware of the fact that the allocation of money would be seen as a reflection of the amount of love one felt for the child, and many strongly indicated that equality was extremely important to avoid discord among siblings.

Table 2 seems to indicate that people feel that equality in the treatment of their children was the most important norm in parent-child relationships, although a sizable minority (25% of the sample) consider a child's need to outweigh the norm of equality. Few assigned more based solely on the norm of equity (only 7 of the 187 respondents gave more to the High Equity/Low Need child than to the other two).

In terms of Clark and Chrisman's challenge to directly manipulate a need-based rule versus an equality rule and their prediction that "If equality was the preferred allocation strategy even (their italics) in the presence of information that needs were unequal (their italics)... then we would start to question whether a need-based rule is the ideal for intimate relationships. We do not believe this would happen." (Clark and Chrisman, 1994, p.77), as far as parent-child interaction is concerned the results of this study contradict their prediction. Equality clearly is the predominant norm in this case.

This is not to say that subjects weren't well aware of the dilemma of contrasting values of fairness. "Need" clearly exerts a pull on the respondents, since almost 1/3 did choose to give more to the needy child than to the others. Several who chose "all equal" tried to use both equality and need criteria by saying in the comment section, "...since all the brothers care for each other the one's (sic) doing better will help the one's (sic) in need", and "Let the brothers loan money to the 'needy' brother."

Another way of avoiding inequality in theory (although not in practice) involved five respondents who added a line on the form which allowed them to give money to the grandchildren, and then dividing the money "equally" among children and grandchildren! It

could be argued that giving to the grandchildren as well as the children was really using a "need" value since the needy family with children would then receive more total money than the others, yet the subject could assuage guilt at using need as the determining value by still choosing "equality"! Since there is no way of knowing how many other respondents might have chosen this alternative if it had been offered, these five respondent were omitted from the analysis.

It is noteworthy that very few -- only 4 of 126 -- chose to use a strict equity criteria, allotting more money to the child who invested much more time and effort in the personal relationship than the other two. Clearly, most respondents when put to the choice feel that equity is not the proper fairness criteria to use with one's children. Some of the comments were self-revelatory: "I received less money than my brother from my parent's will because I need it less and I resent it to this day," said one respondent.

In discussions afterwards the theme emerged repeatedly: You can do with your money what you want as long as you're alive, but once dead the will should give all the children equally. This may reflect the fact that a will is a public document, while monetary distribution while you are alive is private (e.g., public conformity vs. private deviance from the norm of equality) -- a test of this possibility is currently in progress. It could also possibly represent the idea that situations may change after you've died and the child now in need might not be needy by the time the will is probated and distributed -- after all, you can adjust to changing situations while alive but of course can't once you're dead.

Given the aging of the American population and the fact that more money will be distributed in wills in the next few years than at any time in history, additional research into the application of fairness norms to the aging parent- adult child relationship is not only of theoretical but of practical importance.

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APPENDIX A: SURVEY INSTRUMENT- 3 CHILDREN

Please circle or enter the below information which will be kept confidential and will be used only in grouped data.

Your gender: M F Currently, are you: Single Married Divorced Other

Your age: _____ How many children do you have? _____

THE WILL

You have decided to make out a will and have \$100,000 to distribute among your three children -- John [Joan]*, Fred [Fran], and Bill [Beth] -- all of whom you like.

John [Joan] is the oldest child. He [She] is married with six children, and lives with his wife [her husband] and children in a distant country; you only get to visit them once in a long while. He[She] has a low-paying job and to make things worse, for the past few years his wife [her husband] has been ill and unable to work. They are struggling to make ends meet.

Fred [Fran] is the middle child. He and his wife [She and her husband] live in the same town you do and are always doing things for you that need to be done -- shopping, fixing things -- but which you can't do yourself anymore. He and his wife [She and her husband] both work at low-paying jobs, but so far they haven't had children so they're OK as long as no emergency arises.

Bill [Beth] is the youngest. He and his wife [She and her husband] live in another state but close enough so you visit back and forth five to six times a year. They both work at nicely paid jobs, have two children, and seem to have their finances well under control; they're putting money aside for their children's education as well as just bought a new car.

How will you divide your \$100,000?

_____ to John [Joan]

_____ to Fred [Fran]

_____ to Bill [Beth]

Please briefly list your reason(s) for this division of the money.

*Half the surveys were distributed with all male names and references,
and half all female

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TABLE 1: EQUAL ALLOCATION VERSUS ALL OTHER CHOICES

	EQUALITY	OTHERS	Total
fo	118	69	187
fe	93	93	186

ChiSq = 6.515, df = 1, p <.02

=====

TABLE 2: CHOICES WHEN UNEQUAL ALLOCATION

	ND*	**ND+ET	***ET	Total
fo	46	16	7	69
fe	23	23	23	69

ChiSq = 17.456, df = 2, p <.01

*ND = High Need/Low Equity child awarded more than either other child

**ND+ET = High Need/Low Equity and High Equity/Low Need awarded more than Low Need/Low Equity child

***E = High Equity/Low Need awarded more than either other child

=====

TABLE 3: AGE AND ALLOCATION EQUALITY

	EQUAL	UNEQUAL	TOTAL
UNDER 35 YRS	60	54	114
OVER 35 YRS	44	12	56

ChiSq = 10.639, df = 1, p <.01

=====

TABLE 4: GENDER AND ALLOCATION EQUALITY

	EQUAL	UNEQUAL	Total
MALES	31	34	65
FEMALES	72	40	112
Total	103	74	177

ChiSq = 4.655, df = 1, p < .05

=====

TABLE 5: ALLOCATION EQUALITY VERSUS ALL OTHER CHOICES

	EQUAL	OTHERS	Total
fo	118	69	187
fe	93	93	186

ChiSq = 6.515, df = 1, p < .02

=====

TABLE 6: CHOICES SELECTED IF UNEQUAL ALLOCATION

	ND*	ND+ET**	ET***	Total
fo	46	16	7	69
fe	23	23	23	69
Total	69	39	30	138

ChiSq = = 17.456, df = 2, p < .01

*ND = High Need/llow Equity child awarded more than either other child

**ND+ET = High Need/Low Equity and High Equity/Low Need awarded more than Low Need/Low Equity child

***E = High Equity/Low Need awarded more than either other child

=====

TABLE 7: AGE AND ALLOCATION EQUALITY

	EQUAL	UNEQUAL	Total
UNDER 35	60	44	104

OVER 35	54	12	66
Total	114	56	170

ChiSq = 10.639, df = 1, p < .01

=====

TABLE 8: GENDER AND ALLOCATION EQUALITY

	EQUAL	UNEQUAL	Total
MALES	72	40	112
FEMALES	31	34	65
Total	103	74	177

ChiSq = 4.655, df = 1, p < .05

=====

TABLE 9: GENDER AND CHOICE OF ALLOCATION INEQUALITY

	NEED	OTHER	Total
MALE	19	22	41
FEMALE	11	11	22
Total	30	33	63

ChiSq = = 0.077, df = 1, n.s.

=====

TABLE 10: GENDER AND ALLOCATION EQUALITY

	EQUAL	UNEQUAL	Total
MALE	80	41	121
FEMALE	37	28	65
Total	117	69	186

ChiSq = 1.531, df = 1, n.s.

=====

TWOSAMPLE T FOR mNed VS fNed

N MEAN STDEV SE MEAN

mNed 74 39.7 13.0 1.51

fNed 103 36.50 8.56 0.843

95 PCT CI FOR MU mNed - MU fNed: (-0.1956, 6.665)

TTEST MU mNed = MU fNed (VS NE): T= 1.87 P=0.064 DF= 117

=====

TWOSAMPLE T FOR mmtSex VS mftSex

N MEAN STDEV SE MEAN

mmtSex 46 37.5 10.2 1.51

mftSex 27 43.7 16.4 3.15

95 PCT CI FOR MU mmtSex - MU mftSex: (-13.23, 0.9080)

TTEST MU mmtSex = MU mftSex (VS NE): T= -1.76 P=0.086 DF= 38

=====

TWOSAMPLE T FOR fftSex VS fmtSex

N MEAN STDEV SE MEAN

fftSex 68 37.10 9.88 1.20

fmtSex 35 35.31 5.03 0.850

95 PCT CI FOR MU fftSex - MU fmtSex: (-1.126, 4.703)

TTEST MU fftSex = MU fmtSex (VS NE): T= 1.22 P=0.23 DF= 100

=====

Analysis of Variance for Need

Source	DF	Seq SS	Adj SS	Adj MS	F	P
sSex	1	472.8	764.0	764.0	6.89	0.009
tSex	1	100.4	187.3	187.3	1.69	0.195
sSex*tSex	1	619.1	619.1	619.1	5.59	0.019
Error	172	19062.9	19062.9	110.8		
Total	175	20255.2				

=====

Analysis of Variance for Need

Source	DF	Seq SS	Adj SS	Adj MS	F	P
sSex	1	347.2	278.3	278.3	2.46	0.119
tSex	1	155.7	156.1	156.1	1.38	0.242
sAgeC	2	946.4	516.0	258.0	2.28	0.106
sSex*tSex	1	499.3	623.5	623.5	5.50	0.020
sSex*sAgeC	2	46.0	62.7	31.3	0.28	0.759
tSex*sAgeC	2	94.2	94.2	47.1	0.42	0.661
Error	157	17794.4	17794.4	113.3		
Total	166	19883.2				

=====

TWOSAMPLE T FOR yoNed VS olNed

N MEAN STDEV SE MEAN

yoNed 114 40.3 12.5 1.17

m-oNed 56 34.41 5.36 0.717

95 PCT CI FOR MU yoNed - MU m-oNed: (3.169, 8.589)

TTEST MU yoNed = MU m-oNed (VS NE): T= 4.28 P=0.0000 DF= 165

=====

TWOSAMPLE T FOR yoEqa VS olEqal

N MEAN STDEV SE MEAN

yoEqa 114 27.02 8.20 0.768

m-oEqal 56 31.38 5.33 0.713

95 PCT CI FOR MU yoEqa - MU m-oEqal: (-6.428, -2.287)

TTEST MU yoEqa = MU m-oEqal (VS NE): T= -4.16 P=0.0001 DF= 155

=====

Analysis of Variance for Need

Source	DF	Seq SS	Adj SS	Adj MS	F	P
--------	----	--------	--------	--------	---	---

sSex	1	347.2	327.5	327.5	2.92	0.090
------	---	-------	-------	-------	------	-------

tSex	1	155.7	201.5	201.5	1.79	0.182
------	---	-------	-------	-------	------	-------

Agey-mo	1	849.9	363.2	363.2	3.24	0.074
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sSex*tSex	1	479.1	556.1	556.1	4.95	0.027
-----------	---	-------	-------	-------	------	-------

sSex*Agey-mo 1 35.8 42.3 42.3 0.38 0.540
tSex*Agey-mo 1 53.0 53.0 53.0 0.47 0.493
Error 160 17962.4 17962.4 112.3
Total 166 19883.2

=====

Source	DF	Seq SS	Adj SS	Adj MS	F	P
sSex	1	347.2	98.9	98.9	0.87	0.352
tSex	1	155.7	95.6	95.6	0.84	0.360
Age-y-o	1	849.9	849.9	849.9	7.48	0.007
Error	163	18530.3	18530.3	113.7		
Total	166	19883.2				

=====

TWOSAMPLE T FOR yoNed VS olNed

N MEAN STDEV SE MEAN

yoNed 114 40.3 12.5 1.17

olNed 56 34.41 5.36 0.717

95 PCT CI FOR MU yoNed - MU olNed: (3.169, 8.589)

TTEST MU yoNed = MU olNed (VS NE): T= 4.28 P=0.0000 DF= 165

=====

TWOSAMPLE T FOR maleNeed VS femNeed

N MEAN STDEV SE MEAN

maleNeed 74 39.7 13.0 1.51

femNeed 103 36.50 8.56 0.843

95 PCT CI FOR MU maleNeed - MU femNeed: (-0.1956, 6.665)

TTEST MU maleNeed = MU femNeed (VS NE): T= 1.87 P=0.064 DF= 117

=====

TWOSAMPLE T FOR maletarN VS femtarN

N MEAN STDEV SE MEAN

maletarN 121 37.6 10.2 0.928

femtarN 65 39.0 11.9 1.48

95 PCT CI FOR MU maletarN - MU femtarN: (-4.791, 2.123)

TTEST MU maletarN = MU femtarN (VS NE): T= -0.76 P=0.45 DF= 114

=====

Analysis of Variance for Need

Source DF Seq SS Adj SS Adj MS F P

sSex 1 472.8 764.0 764.0 6.89 0.009

tSex 1 100.4 187.3 187.3 1.69 0.195

sSex*tSex 1 619.1 619.1 619.1 5.59 0.019

Error 172 19062.9 19062.9 110.8

Total 175 20255.2

=====

ANALYSIS OF VARIANCE ON Need

SOURCE DF SS MS F p

sAgeC 1 1298 1298 11.34 0.001

ERROR 168 19223 114

TOTAL 169 20521

INDIVIDUAL 95 PCT CI'S FOR MEAN


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tSex 1 100.4 187.3 187.3 1.69 0.195
sSex*tSex 1 619.1 619.1 619.1 5.59 0.019
Error 172 19062.9 19062.9 110.8
Total 175 20255.2

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=====

ANALYSIS OF VARIANCE ON Need

SOURCE DF SS MS F p

sMar 1 1019 1019 8.62 0.004

ERROR 166 19620 118

TOTAL 167 20639

INDIVIDUAL 95 PCT CI'S FOR MEAN

BASED ON POOLED STDEV

LEVEL N MEAN STDEV -----+-----+-----+-----+

1 119 39.91 12.43 (-----*-----)

2 49 34.49 5.40 (-----*-----)

-----+-----+-----+-----+

POOLED STDEV = 10.87 33.0 36.0 39.0 42.0