# Love and Money: Societal Attitudes Toward Income Disparities in Age-Gap Relationships

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Abstract—Couples involved in age-gap relationships generally evoke negative stereotypes, opinions, and social disapproval. This research seeks to examine whether financial disparities in agediscrepant relationships cause negative attitudes in study participants. It was hypothesized that an age-gap couple (29-year difference) would receive a greater degree of societal disapproval when the couple also had a large salary-gap compared to a similarly aged couple (1-year difference) with a salary-gap. Additionally, there would be no significant difference between age-gap couples without a salary-gap compared to a similarly aged couple without a salary gap. To test the hypothesis, participants were given one of four scenarios regarding a couple in a romantic relationship. Then they were asked to respond to nine Likert scale questions. Results indicated that participants perceived age-gap relationships with a salary disparity to be less equitable in regard to a power imbalance between the couple and the financial and general gain that one partner will receive. A significant interaction was also detected for evoking feelings of disgust in participants, and how morally correct it is for the couple to continue their relationship.

**Keywords**—Age-gap relationships, financial discrepancies, love, relationships, societal stigmas.

# I. Introduction

Limited research has been conducted regarding various aspects pertaining to couples engaging in age-gap romantic relationships. For the purpose of this research study, the focus will be placed on an older man engaging in a romantic relationship with a significantly younger female. It is only of interest to investigate societal attitudes toward age-discrepant couples when the couples are of legal consenting age and do not have a diminished mental capacity. Social disapproval between partners in age-discrepant relationships increases once a couple has a difference of more than ten years of age [1]. Age-gap relationships appear to be atypical, as a study conducted among multiple Western cultures estimated that approximately 8.5% of married heterosexual couples have a large age difference separating them [2].

Buss [3] analysed average partner preference age, and noted that heterosexual men are more inclined to date women three years their junior, whereas heterosexual women reported being more sexually attracted to men that were three years their senior. These findings are consistent with data taken from the United Nations [4], which published that in North America the average gap between spouses was 2.7 years. A separate study concluded that heterosexual men showed no opposition to entering into a relationship with a woman that was five to

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fifteen years his junior. On the other hand, heterosexual females reported that they would be willing to enter into a relationship with a man that was between five to fifteen years older than her [5]. In an interesting paradox, men and women, who are not opposed to entering into an age-gap relationship, still reported that they are likely to place judgements on couples that have more than a ten-year age difference between them.

Various theoretical perspectives such as the evolutionary perspective, socio-cultural perspective, and social role perspective are used to examine what affects average partner age preferences. For the primary purpose of this study, it is vital to examine the research regarding the socio-cultural perspective in depth. Literature regarding social psychology and the socio-cultural perspective examines and addresses the importance of the equity and social exchange theory [6]. The social exchange theory may be able to provide some insight regarding the societal disapproval of couples with an age-gap relationship [7].

The social exchange theory describes an individual's social behaviour in terms of an exchange process that will maximize benefits and minimize costs. In regard to relationships, partners must set out to engage in a relationship that will maximize their rewards and minimize the costs associated with the relationship. Romantic relationships are viewed more positively and are more successful if they generate more feelings of satisfaction and meaningfulness than relationships that generate more feelings of conflict and include emotional baggage [8]. Based on the equity theory, relationships are also determined to be less constructive if one partner is able to offer more to the relationship than the other [9]. Collisson and Ponce De Leon [10] used the theoretical groundwork from the equity and social exchange theories and proposed that age-gap relationships come under more scrutiny from the public because they are viewed to be inequitable. Their hypothesis was confirmed as it was discovered that age-gap relationships were seen as more inequitable than same-aged relationships; however, they did not specify why these relationships were seen as inequitable.

Several factors influence the perceived inequity that society places on couples in age-discrepant relationships. Stereotypically, society may assume that due to the younger partner's reproductive fitness, vitality to the relationship, and youthfulness, the older partner is reaping the most benefits from the relationship [5] A derogatory term, such as cradle-robber, is used to describe a relationship when an older individual is having a sexual relationship with a much younger individual. Older males who engage in relationships with younger females

are often referred to as sugar daddies. The meaning of a sugar daddy refers to an older man constantly pampering a younger woman with gifts and money in return for her company or sex. On the other hand, drawing upon knowledge from social exchange theory, society may believe that a younger partner is in a relationship with an older individual for the sole purpose of being financially secure. While these relationships do occur, it would be misleading to place the assumption that every age-disparate relationship is based on this phenomenon.

Consistent with previous theoretical assumptions, a study conducted by Banks and Arnold [11] sought to discover opinions of participants towards couples with a large age difference. It was discovered that society believes that the larger the age-gap between partners, the more likely they are to depend on the older partners' resources [11]. Age-gap relationships where the woman was older garnered more disapproval from society compared to age-gap relationships where the man was older. However, both male older relationships and female older relationships are stigmatized at a higher rate than same-age relationships. Cowan [12] also found that participants believed that age-gap relationships are less likely to succeed compared to relationships with no age-discrepancy.

Turner [13] discovered that it is generally the woman in the relationship that receives the highest level of social criticism. Younger women involved with older men are typically labelled as gold-diggers. Labels, such as this one, insinuate that the younger woman is only involved in the relationship to be financially secure. Although men do receive some criticism for entering into an age-gap relationship, in some instances and social situations, they will receive praise for being with a younger woman. Milhausen and Herold [14] proposed that this is because there is a double standard in regard to sexual behaviours between men and women. Women who engage in promiscuous behaviours are more likely to be criticized by society. Thus, individuals may believe that women in age-gap relationships are selling their bodies for the money that older men can provide them.

Partners who engage in age-gap relationships are perfectly aware of the stigmas that society places on them. Age-gap partners feel that their relationship is subjected to more disapproval from their own social networks and also from society in general [15]. Many age-gap partners try not to let the disapproval of others affect their relationship. Regarding age-gap relationships where the man is older, it was found that both men and women reported an increase in life satisfaction [16]. Couples in age-gap relationships were found to be less jealous, less selfish, and more trusting in their relationship compared to partners who did not have an age discrepancy between them [17].

It is evident that more research must be conducted to examine the various aspects of couples who engage in age-gap relationships. Research has indicated that couples who have more than a ten-year age-gap will receive more disapproval from society [14]. The purpose of this research is to determine whether financial disparities in age-gap relationships cause an increase in negative attitudes in study participants. It was hypothesized that an age-gap couple with a salary-gap would receive a greater degree of disapproval among participants compared to a similarly aged couple that was also presented with a salary-gap. Additionally, it is hypothesized that there would be no significant difference in the attitudes of participants regarding age-gap couples without a salary-gap compared to a similarly aged couple without a salary-gap.

#### II. METHOD

## **Participants**

145 participants (N=145) volunteered to participate in this research study as a part of a convenience sample. Out of the 145 participants that completed the survey, 88 were female and 52 were male. The ages of the participants ranged from 18 to 74 years old (M=28.20, SD=12.15). Regarding ethnicity, 47.1% of participants were White or Caucasian, 29.3% were Hispanic or Latino, 12.1% were Black or African American, 10.7% were Asian or Pacific Islander, and 0.8% of participants identified with another ethnicity.

### Measures

The data from our study were collected through analysing the responses from an online Qualtrics survey that participants were asked to complete. Participants were randomly selected to complete one of four scenarios regarding a couple in a romantic relationship. The possible combinations were, a couple with an age-gap and salary-gap, a couple with an age-gap and no salary-gap, a couple without an age-gap and with a salary-gap, or a couple without an age-gap and no salary-gap. The survey was designed to measure participants' attitudes towards the couple that they read about in the scenario. All four scenarios were exactly the same apart from the manipulation of the partner's ages and estimated yearly income.

Participants were asked to respond to a series of nine statements regarding various aspects of the fictional couple's relationship. One example of a statement given to participants was, "I believe that this relationship is one built on love, trust, respect, and open communication." Participants were then asked to respond on a seven-point scale that ranged from: 1 = Strongly Disagree to 7 = Strongly Agree. Exactly 35 participants were spread out by random selection to read and answer questions in one of the four conditions. The dependent variable was the participant's responses to each of the nine survey questions, and the two independent variables were the ages and salaries of the couples.

# Procedure and Analytic Approach

Prior to reading the scenario and responding to the given statements, participants were informed that the objective of the study was to measure how approval and disapproval of romantic relationships may be influenced by age and financial disparities between partners.

Participants were sent an anonymous link that would direct them to one of the four survey scenarios. Participants were presented with an informed consent form. They were notified that participation was completely voluntary and they could optout at any time without penalty. After reading the content of the informed consent form, they were given the option to agree or disagree to the terms of the study. Generally speaking, participants completed the survey in less than ten minutes. Once they had completed answering questions, they were thanked for their participation and allowed to leave the website.

A 2x2 between subjects factorial ANOVA would be conducted to measure the effect of age between partners and annual income differences between partners on participants' responses to the nine questions. The manipulation in the scenarios was altering the couple's ages and income. Participants read a scenario between a 53-year-old man making \$648,000 in a relationship with a 24-year-old female making \$34,000 a year, and a 53-year-old man making \$48,000 a year in a relationship with a 24-year-old female making \$49,000 a year. The two other conditions were a relationship with a 31-year-old female making \$48,000 in a year, a 32-year-old man making \$48,000 a year and a 31-year-old female making \$49,000 a year.

#### II. RESULTS

To investigate the impact of couples' age differences and income differences on participants' responses to nine survey questions, a 2(couple: no age-gap, age-gap) by 2(income: no salary-gap, salary-gap) between-subjects analysis of variance (ANOVA) was conducted. For the first statement regarding the dynamics and structure of the couple's relationship, the omnibus ANOVA revealed a significant main effect for income, F(1, 136) = 15.28, p = .001, such that approval was higher for couples without a salary gap (M = 6.51, SD = .531)compared to a couple with an income gap in the relationship (M = 6.03, SD = .900). The omnibus ANOVA did not show a significant main effect for the couple, F(1,136) = 3.38, p = .068. In other words, there was no difference if the couple had no agegap (M = 6.39, SD = .666) or if they had an age gap (M = 6.16,SD = .862). There was also a non-significant couple by income interaction for reported agreement with the structures and dynamics of the relationship, F(1, 136) = .212, p = .646.

The ANOVA analysis that was conducted on the second statement regarding agreeing that the couple had the fundamentals of a healthy relationship reported a significant main effect for the couple, F(1, 136) = 5.77, p = .018. Couples without an age-gap (M = 6.46, SD = .846) were believed to have higher fundamentals of a healthy relationship than couples with an age-gap, (M = 6.11, SD = .877). A significant main effect of income was also found, F(1, 136) = 6.776, p = .010, such that the group totals of couples with no salary-gap were higher, (M = 6.47, SD = .653) compared to the couples with an income disparity (M = 6.10, SD = 1.02). The omnibus ANOVA revealed that there was a non-significant couple by income interaction stating that the couples had the fundamentals of a healthy relationship, F(1, 136) = 1.002, p = .319.

In regard to believing that the relationship is built on love, trust, respect, and open communication, the omnibus ANOVA revealed a significant main effect for income, F(1, 136) = 13.547, p = .001. Group totals for the couple without a salarygap were higher, (M = 6.60, SD = .623) than for couples with a

salary-gap (M = 6.14, SD = .839). The omnibus ANOVA did not detect a significant couple main effect, F(1,136) = 3.39, p = .68, such that there was no difference whether the couple had no age-gap, (M = 6.49, SD = .654) or if they had an age-gap (M = 6.26, SD = .863). There was no significant couple by income interaction for reported agreement that the relationship is built on love, trust, respect, and open communication, F(1, 136) = .212, p = .646.

In regard to the fourth statement about there being a power imbalance in the relationship, the omnibus ANOVA revealed a significant main effect for income, F(1, 136) = 77.36, p = .001. Participants viewed couples with a salary-gap to have a higher power imbalance (M = 3.66, SD = 1.73) than couples without a salary-gap (M = 1.63, SD = .935). The omnibus ANOVA did not detect a significant main effect for couples, F(1, 136) = 3.01, p = .085, such that there was no difference in a perceived power imbalance between couples that do not have an age-gap (M = 2.44, SD = 1.76) compared to couples with an age-gap (M = 2.84, SD = 1.67). These main effects are qualified by a significant interaction between income and couple, F(1, 136) = 3.93, p = .049.

The analysis of the simple main effect of couples in the salary-gap condition was significant. Participants viewed that among couples with an age-gap and salary-gap there was a higher unequal balance of power, (M = 4.09, SD = .142) than couples without an age-gap but with a salary-gap (M = 3.23, SD = 1.91), F(1, 136) = 6.95, p = .010. Consistent with our hypothesis, a test run on the simple main effect of couples with no salary-gap proved to not be significant. There was no significant difference found among couples without an age-gap (M = 1.66, SD = 1.16) compared to couples with an age-gap (M = 1.60, SD = .651), F(1, 136) = .031, p = .861. For means and standard deviation, see Table I.

TABLE I

COMPARISON OF INCOME LEVELS AND AGE-GAP CONDITIONS AS A FUNCTION
OF PARTICIPANTS ORNIONS IN QUESTION FOUR

OF TAKTICITY	No Salary-Gap		Salary-Gap	
<u>Variables</u>	<u>M</u>	<u>SD</u>	<u>M</u>	<u>SD</u>
No Age-Gap	1.66	1.62	3.32	1.91
Age-Gap	1.60	.651	4.09	1.422

Note. Participant Attitudes were determined by analysing the participant's responses in each of the four conditions they were randomly placed in a Likert scale ranging from 1 - Strongly Disagree to 7 - Strongly Agree. A significant simple main effect was detected between age-gap couples and non-age-gap couples with a salary gap.

The fifth statement given to participants asked them if they believed the relationship was based on the financial gain that one partner was experiencing. A significant main effect was detected for couple, F(1, 136) = 6.04, p = .015, such that couples with no age-gap had a lower belief that the relationship was based off financial gain (M = 1.89, SD = .925) compared to couples with an age-gap (M = 2.34, SD = 1.49). A significant main effect was also found for income, F(1, 136) = 35.91, p = .001, such that couples without a salary-gap had lower group totals (M = 1.56, SD = .828) compared to the couples with a salary-gap (M = 2.67, SD = 1.37). The main effects are qualified by a significant interaction between income and couple, F(1, 136) = .828)

136) = 3.99, p = .048.

Consistent with the hypothesis, a significant simple main effect of couples with a salary-gap was detected, F(1, 136) = 13.04, p = .001. Age-gap couples with a salary-gap received higher group totals (M = 3.09, SD = 1.634) compared to couples without an age-gap and without a salary-gap (M = 2.17, SD = .598). A significant difference was not found between couples that did not have a salary-gap, F(1, 136) = .318, p = .574. There was no significant difference in the attitudes of participants for non-age-gap couples without a salary-gap (M = 1.51, SD = .818) compared to age-gap couples without a salary-gap (M = 1.37, SD = .598); refer to Fig. 1 for the means.

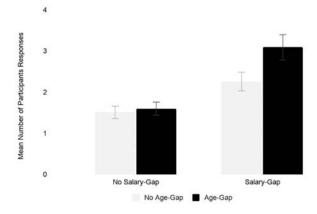


Fig. 1 Mean Responses of Participants for Question 5 as a Function of Income Levels and Age-Gap; Note: Participants' responses are shown and separated in regard to each individual condition.
 Responses were calculated utilizing a Likert scale ranging from 1 - Strongly Disagree to 7 - Strongly Agree. A significant difference was found between age-gap and non-age-gap couples with a salary gap

The sixth statement given to participants questioned whether or not they believed one partner had more to gain from the relationship. A significant main effect for couple was detected, F(1, 136) = 7.46, p = .007, such that a power imbalance was reported more often between non age-gap couples (M = 2.29, SD = 1.26) compared to the couples that have an age-gap (M = 2.89, SD = 1.91). A significant main effect was also detected for income F(1, 136) = 73.72, p = .001, such that couples without a salary-gap were perceived to have a higher power imbalance (M = 1.64, SD = .615) than couples with a salary-gap (M = 3.53, SD = 1.80). The results of the main effects must be seen in light of the significant couple by income interaction that was detected, F(1, 136) = 4.33, p = .039.

An analysis of the simple main effect of couples in the salary-gap condition was significant, F(1, 136) = 11.58, p = .001. Consistent with the previous findings, for age-gap couples with a salary gap it was determined that one partner had more to gain than the other (M = 4.06, SD = 2.01) compared to couples without an age-gap and with a salary-gap (M = 3.00, SD = 1.39). A significant simple main effect was not detected among couples who did not have a salary-gap, F(1, 136) = 11.58, p = .001. There was no difference from participants in regard to believing that one partner has more to gain than the other between age-gap couples without a salary-gap (M = 1.71, SD = .001).

.710) compared to couples without an age-gap and without a salary-gap (M = 1.57, SD = .502).

The omnibus ANOVA revealed a significant main effect for couples in regard to the seventh question which asked if participants believed the couple will remain together in the future, F(1, 136) = 14.52, p = .001. Couples who did not have an age-gap between them received a higher likelihood of staying together for the long term (M = 5.89, SD = .971) compared to couples that have an age-gap (M = 5.13, SD = 1.371). A significant main effect was also found for income, F(1, 136) = 7.41, p = .007, such that couples who do not have a salary-gap between them received higher group totals (M = 5.78, SD = 1.069) compared to couples that did have a salary-gap between them (M = 5.24, SD = 1.35). A significant couple by income interaction was not detected, F(1, 136) = .960, p = .329.

For the eighth statement regarding if the relationship evoked feelings of disgust in participants, a significant main effect for couples was detected, F(1, 136) = 26.58, p = .001. On average, couples with no age-gap evoked less disgust (M = 1.21, SD = .413) compared to couples with an age-gap (M = 1.99, SD = 1.28). A significant main effect was also detected for income, F(1, 136) = 7.15, p = .001, such that couples without a salary-gap evoked less disgust (M = 1.30, SD = .598) than couples with a salary-gap (M = 1.90, SD = 1.25). The main effects must be seen in light of the significant couple by income interaction that was detected, F(1, 136) = 7.15, p = .008.

In support of our hypothesis, an analysis of the simple main effect of couples among salary-gap revealed that there was not a significant effect between couples with an age-gap and no salary-gap (M=1.49, SD=.742) compared to without an age-gap and no salary-gap (M=1.11, SD=.323), F(1,136)=3.07, p=.082. A significant simple main effect was detected for couples with an age-gap and salary-gap (M=2.49, SD=1.502) compared to couples without an age-gap and without a salary-gap (M=1.34, SD=.482), F(1,136)=29.07, p=.001.

The last statement given to participants asked, if from a moral standpoint they believe the couple should remain together. A significant main effect for the couple was found, F(1, 136) = 21.19, p = .001. Group totals for the couple with no age-gap were higher (M = 1.37, SD = .871) than the couples with an age-gap (M = 2.21, SD = 1.48). A main effect for income was also found, F(1, 136) = 28.88, p = .001, such that couples with no salary-gap received higher approval that they should stay together (M = 1.30, SD = .574) than did the couples with an age-gap (M = 2.29, SD = 1.58). The omnibus ANOVA also revealed a significant couple by income interaction for the last question, F(1, 136) = 8.29, p = .005.

Consistent with previous findings, an analysis of the simple main effect of couples among salary-gap was significant. For age-gap couples with a salary-gap, participants viewed they should not be together from a moral standpoint at a higher level (M=2.97, SD=1.67) than non age-gap couples with a salary-gap (M=1.60, SD=1.14), F(1, 136)=27.91, p=.001. Consistent with our hypothesis, an analysis of the simple main effect of couple among no salary-gap revealed that there was no significant difference in the attitudes of participants for non

age-gap couples without a salary-gap (M = 1.14, SD = .355) compared to age-gap couples without a salary-gap (M = 1.46, SD = .701), F(1, 136) = 1.46, p = .228).

## III. DISCUSSION

The goal of this study was to evaluate the role that income played when evaluating participants' attitudes toward four types of romantic relationships. It was hypothesized that among the nine questions asked, we would see a significant difference between couples that had an age-gap and a salary-gap compared to couples that do not have an age-gap but they do have a salary-gap. Additionally, it was hypothesized that among the nine questions, a significant difference between age-gap couples without a salary-gap and non age-gap couples without a salary-gap would not be detected. The results from the factorial ANOVA would for the most part, confirm our hypothesis. A significant interaction was calculated for five out of the nine statements. A main effect of income was also reported for statement number one, while a main effect of couple was not detected, nor was an interaction effect present.

Regarding the questions that resulted in a significant interaction between income and couple, all five times the simple main effect showed a significant difference among the couples with a salary-gap. This means that participants were less judgemental towards age-gap relationships when there was no financial disparity between partners. When financial differences were added into the equation, participants tended to judge age-gap relationships more harshly than same aged relationships. It appears that the financial differences between age-gap couples will cause society to have stronger negative attitudes towards these couples. One point that should be specifically addressed is based on the means of our ANOVA test, participants did not explicitly disagree with all of the components of age-gap relationships with a salary-gap. However, when comparing them to non age-gap couples with a salary-gap, the means from the non age-gap couple garnered more overall support from participants.

One of the most important and interesting aspects of the results from the research were the findings pertaining to question five. In the salary-gap conditions both of the men in each scenario were making \$648,000. Every aspect of the scenario was the same except that one male was 32 dating a 31-year-old and the other male was 54 dating a 24-year-old. However, participants were more inclined to believe the relationship was based on financial gain only when the male was 54 and the female was 24. Findings from this statement alone describes the impact that finances may have on altering the perception of age-gap relationships. Although participants were aware of the dynamics of the relationship, it is suggested that they still mainly focused on the fact that a younger woman without a stable income was dating a wealthy older man.

The research conducted is vital to try and understand why there may be certain stigmas attached to age-gap relationships. The results of this study were able to determine that income does have a significant effect in regard to how participants may perceive an age-gap relationship. The study at hand was able to build on some of the findings that were discussed on limited literature that is available on this topic. Generally, previous research has not made participants aware of the structure and dynamics of the relationship in question and it has just been established that there is an increased social disapproval toward age-gap relationships [11]. Given that the dynamics of the relationship were explained, findings from our research study are able to note that perceived stigmas can be significantly reduced once participants were made aware that there was not a large financial disparity between age-gap couples.

Findings from this research heavily support many of the conclusions made by Collisson and De Leon [10]. Their findings indicated that if there is a greater amount of perceived inequity between age-gap couples, they will receive more prejudice from society. The results from our research confirmed this notion because it was discovered that when analysing the simple main effects if there was no salary-gap between couples it did not make a difference whether or not the couple had an age-gap. The inequity in our study was that one partner was making significantly more money than the other partner. Couples that were age and salary mismatched received a significantly higher amount of disapproval in the eyes of participants compared to couples that were near the same age but had a salary-gap.

The study conducted must be seen in light of some limitations. As this study was a convenience sample, the issue with our sample and selection must be noted. The study may not be able to be classified as a random sample since the survey was distributed to members of the population that we know. Additionally, an overwhelming large majority of participants fell into the categories of 18-24 years old, white, and female. These findings could indicate that all of the participants who were involved in the study are not representative of the general population. Future research should look to work with participants that cover a wider range of ethnicities and ages. In addition, the results from this survey were taken from a selfreport questionnaire which may not be an accurate representation of a participant's true feelings. Some participants may try to answer the survey based on what they believe the researcher will want to hear or they may try to answer the survey in a way that does not make them appear overly judgemental.

Future research conducted on age-gap relationships should aim to identify other possible explanations as to why age-gap relationships receive an increased amount of societal disapproval. It would be interesting to consider whether similar results would be found if the younger partner is the one who is making more money in the relationship. Prior studies have shown that some participants believe that the younger female has more to gain from the relationship than the older male partner [13]. Future research should aim to build on this knowledge and examine whether participants still believe this to be true among couples where the older man is making less money than the younger female.

For the most part, the results supported our hypothesis that age-gap couples with a salary-gap would receive less favourable views from society. The results from the ANOVA test are able to support the notion that financial disparities play

a significant role when examining the stigmas directed toward age-gap relationships. Age-gap relationships were determined to receive more stigma from society compared to non-age gap relationships when they also were presented with a salary-gap. Age-gap relationships without a salary-gap did not report higher levels of disapproval from study participants compared to similarly aged partners without a salary-gap.

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