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Differentiating Views of Inheritance: The Free Association Task as a Method to Assess Social Representations of Wealth, Inherit, and Bequeath

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ABSTRACT

Inheritance and in particular inheritance taxes have emerged as topics of steadily increasing interest in public as well as scientific discourse and debate. The present study investigates laypeople's differentiated social representations of inheritance with the aim of shedding light on distinct concepts of wealth, inherit, and bequeath. Furthermore, it comparatively discusses experts' scientific discourse on inheritance and laypeople's social representations of inheritance, with the aim to contribute to a clearer understanding of the roots of the conflictual dispute on inheritance tax. Overall, 75 Austrian taxpayers completed a free association task. Participants were asked to indicate their spontaneous associations with the stimuli wealth, inherit, and bequeath, and to evaluate their associations as positive, neutral, or negative. Polarity and neutrality indices were calculated to capture participants' attitudes towards the stimuli. Lexicographical analyses as well as correspondence analyses were performed to map the social representations of the stimuli. The results show that the evaluations of the stimuli differ significantly. Furthermore, the semantic content of the social representations differs. Moreover, the comparative discussion of experts' representations of inheritance, as revealed in the analyses of their scientific discourse, and laypeople's social representations of inheritance shows that the core issues of the social representations of laypeople and the representations of experts differ not only in respect to their level of abstractness but also in their point of reference and in their content. Interestingly, taxation is a core issue for laypeople as well as experts. Hence, this

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study indicates that a differentiated use of the term inheritance is necessary in regard to reforms of legal regulations of inheritance and inheritance taxes as well as in research referring to inheritance.

Keywords: Inheritance, Inheritance taxes, Social representations, Inherit, Bequeath, Wealth

1 Introduction

Of late, inheritance and, in particular, inheritance taxes have emerged as topics of steadily increasing interest in public as well as scientific discourse and debate. As inheritances play a pivotal economic and societal role in respect to the acquisition and distribution of wealth (Beckert, 2008a), this growing interest and increasing intensity in discourse are not surprising, especially in times of ever increasing skewedness of wealth distribution in many countries (Schweiger, 2013).

What is striking, though, is the highly contentious nature of the topic (Beckert, 2008b), which evokes deeply controversial and politicized discourse (Mumford, 2007). Aside its controversial nature, the discourse, in particular the scientific discourse, on inheritance displays distinct characteristics. Be it in regard to inheritance, inheritance taxation or a reform thereof, clear pro- or contra-stances are taken. These stances are not only argued and justified normatively but they are also highly dependent on the normative orientations of the respective holder (Murphy and Nagel, 2002; Beckert, 2008b). A further characteristic of the discourse on inheritance is the rather general and undifferentiated use of the term inheritance. General and undifferentiated in the sense that no clear distinction between bequeathing and inheriting is made when discussing the topic, although the standard definition of inheritance as an intergenerational transfer of wealth from one generation to the next mortis causa (Beckert, 2008a) would call for such a differentiation, since this transfer involves two entirely different not to say contrary processes, namely bequeathing and inheriting, and the "object" that is transferred, i.e., wealth. Yet another characteristic of the scientific discourse on inheritance lies in the high level of abstractness. Not only is the concept of inheritance itself highly abstract, but the key issues discussed in relation to inheritance as well as the reference points of the discourse are highly abstract too (see paragraph 1.2 in the following). In sum, these characteristics define a discourse that has led to polar and hardened positions and controversy.

This controversy in discourse has been identified as a possible impediment to reforms on inheritance and inheritance taxation. Research on the contentious

nature of the topic inheritance and inheritance taxation has identified normative societal value principles as the main responsible factors (Murphy and Nagel, 2002; O'Neill, 2007; Beckert, 2008b) and stresses the importance of considering the dominantly prevailing normative orientations when propagating and justifying reforms (Beckert, 2008b).Furthermore, narratives and myths such as upward mobility (Delgado, 2007), public opinion (Birney *et al.*, 2008) as well as citizens' misconceptions of inheritance taxes (Slemrod, 2006) have been found to impact this controversy.

From an economic psychological perspective, normative value principles and resulting orientations, myths, citizens' opinions, and misconceptions undeniably represent important factors that have to be considered. However, to resolve the controversial nature of the discourse on inheritance and consequentially the taxation thereof, several crucial issues have to be addressed and investigated.

First and foremost, the concepts of ordinary citizens, i.e., laypeople, concerning inheritance must be investigated thoroughly. Social representations theory offers an ideal research frame to empirically assess and explore such concepts, and to gain comprehensive insight into what laypeople think, believe, and feel about inheritance. Justifications and, consequentially, legitimizations of legal regulations or reforms must consider citizens' associations regarding inheritance and address issues relevant to their representations of the topic, in order to be understood and accepted.

Second, the rather general and undifferentiated use of the term inheritance, which eventuates in random self-serving switching of position from testator to heir in argumentation making counter argumentation rather difficult, needs to be addressed. In light of the fact that inheriting and bequeathing are two different processes with respect to the transfer of wealth, it can be assumed that laypeople have distinct concepts of the respective processes as well as of the "object" transferred. Accordingly, such a differentiation should also reveal if inheritance taxation is central for both concepts. If that is not the case, justifications that apply the same line of argumentation referring to both processes should be hard to grasp and accept, and could be a factor that leads to controversy.

Third, a comparative discussion of key topics and characteristics of scientific discourse on inheritance, which reveal experts' (i.e., scientists') representations of inheritance, and laypeople's social representations of inheritance could shed on the light possible roots of controversy.

To date, economic psychology has more or less neglected the topic of inheritance and inheritance taxation, although it could contribute theoretically as well as empirically to a more profound understanding of the topic, in particular its controversial nature.

The present study addresses the topic of inheritance from an economic psychological perspective. It aims at mapping and exploring laypeople's social

representations of inheritance. Furthermore, it aspires to differentiate between the two comprising processes of the term inheritance – inherit and bequeath – and the "object" that is transferred: wealth. Moreover, it intends to comparatively discuss experts' representations, as revealed in their discourse, and laypeople's social representations of inheritance, in order to identify crucial discrepancies.

The remainder of this section is organized as follows: First, a definition of the term inheritance is provided. Second, key issues and characteristic features of scientific discourse on the topic of inheritance are elaborated. Third, social representations theory and the method of free association tasks are presented as a means to empirically investigate laypeople's representations of inheritance.

1.1 The Term Inheritance

The term *inheritance* denotes the intergenerational transfer of private wealth mortis causa (Beckert, 2008a). More elaborately phrased, it can be defined as the common practice of passing on property, titles, debts, rights, and obligations to one or more heirs upon the death of a testator within a 'thick' social network (e.g., the family) and subject to prevailing legal regulations. This definition, which will hence serve as the reference point of this study, identifies three involved stakeholders, namely the testator, the heir(s), and the state, two comprising processes i.e., bequeathing and inheriting, as well as the "object" that changes owner, i.e., wealth. It furthermore differentiates two different networks: the 'thin' legal, political, and social framework (i.e., political community or polity and society) and the 'thick' social network, usually characterized by personal acquaintance, special obligations, and face-to-face interactions, i.e., the family or other private relationship between the testator and the heir(s).

The state sets and governs the legal framework in which this transfer takes place. In this role, it not only provides and secures the laws that enable the acquisition and accumulation of private property and wealth, but also regulates and restricts the extent to which this private wealth can be freely disposed of and passed on upon death through inheritance or estate laws as well as tax laws. In fact, what legally is to be defined as the "private" share and what is the justifiable "fair" share of the contribution to the state's budget is highly contested in normative theory (e.g., Nozick, 1974; Murphy and Nagel, 2002; Gaisbauer *et al.*, 2013) as well as a standard cleavage in party politics.

The testators accumulate private wealth throughout their life and make provisions for passing on this wealth upon their death. In this role, the testator is subject to laws regulating the acquisition and taxation of wealth as well as to laws defining the terms and boundaries of passing on this wealth upon death.

Wealth, which has been accumulated by the testator, changes owner in this transfer. It can comprise concrete forms of private property such as real

estate, money, or jewelry as well as more abstract forms such as titles, rights, debts, or obligations.

The heir inherits private wealth upon the death of the testator. In this role, the heir acquires wealth in accordance with the provisions stated in the testator's will and he/she acquires and has to accept a new position both in the 'thin' legal, political, and social framework as well as within the 'thick' network. Furthermore, the heir is subject to laws regulating the acceptance of the bequest, in particular, the taxation thereof (Sedmak, 2013).

While all three elaborated stakeholders play distinct roles in this transfer of wealth, this study will focus on the processes of inheriting and bequeathing, as well as on the "object" that is transferred, wealth, in order to draw a differentiated picture of the term inheritance.

1.2 Scientific Discourse on Inheritance

While the central aim of this study is to empirically map laypeople's differentiated social representations of inheritance, an additional purpose is a comparative discussion of laypeople's social representations of inheritance with experts' (respectively scientists') discourse on inheritance. This scientific discourse on inheritance, in particular its key issues and characteristics, allows insight into scientists' representations of the topic.

Even though inheritance is a topic of investigation in different scientific disciplines, i.e., law, economics, philosophy, and sociology, common key issues of scientific discourse across all disciplines can be discerned.

Regarding the common key issues, one central topic is ownership and private property. This comprises discussions on the legal regulations of private property, the extent of freedom of private property, and in particular the right to transfer private property (e.g., Murphy and Nagel, 2002; Beckert, 2007). Another key topic is wealth and the economic as well as social impact of inheritance. The economic focus hereby lies on the effects of inheritance on private investments, the motive to accumulate wealth, and the stability of investments and the market, as well as the distribution of wealth (e.g., Beckert, 2007, 2008b; Schweiger, 2013). The sociological focus lies on the contribution of inheritance to social inequality and social stratification (e.g., Delgado, 2007; Beckert, 2008a; Schweiger, 2013). Furthermore, the issue of economic and social justice as well as fairness is central to the scientific discourse on inheritance (e.g., Murphy and Nagel, 2002; Beckert, 2008a; Sen, 2010). Additional relevant topics in the expert discussion on inheritance are normative value principles such as equal opportunities (e.g., Murphy and Nagel, 2002; O'Neill, 2007; Beckert, 2008a), but the core issue of scientific discourse on inheritance seems to be taxation. Inheritance taxes are automatically linked to inheritance in nearly every discussion and investigation of the topic (e.g., Murphy and Nagel, 2002; Beckert, 2007, 2008a; Mumford, 2007; O'Neill, 2007; White, 2008; Schweiger, 2013; Sedmak, 2013).

In respect to common characteristics of scientific discourse, one prominent feature is the normative argumentation that is applied. Whether in discussions on prevailing legislation concerning inheritance and inheritance taxes or related issues such as social justice in respect to inheritance, arguments are of a normative nature. The same holds for justifications, which also represent a characteristic feature of discourse on inheritance. Scientific propositions, statements, as well as policy suggestions are justified normatively (e.g., Murphy and Nagel, 2002; O'Neill, 2007; Beckert, 2008b; Sedmak, 2013). Furthermore, a duality of stating clear pro- and contra-positions, for instance, with regard to taxes, vs. arguing both positions equally seems distinct to discussions about inheritance. Also, the rather general and undifferentiated use of the term inheritance is common to the discourse. Additionally, the discourse is held on an abstract level. Not only is the concept of inheritance itself highly abstract, but the aforementioned key issues discussed in relation to inheritance are highly abstract as well. Furthermore, the reference points of the discourse are abstract. All issues are discussed in relation to abstract entities comprising the 'thin' network, such as "the society" or "the economy," and not in relation to the individual and her or his (changing) position within the 'thick' network.

1.3 Social Representations Theory as a Research Framework

Unfamiliar and complex socially relevant phenomena such as inheritance evoke interpersonal discussion and public discourse. These communicative processes serve the purpose of gaining information about the unfamiliar in order to understand and make sense of it (Wagner *et al.*, 1999). While experts', e.g., scientists', discourse usually takes place on an abstract level, follows the rules of logic, and aims at verifying respectively falsifying arguments and hypotheses, laypeople's discourse is more concrete and figurative, and does not follow scientific rules (Duveen and Lloyd, 1990). Knowledge is confounded with personal opinions and attitudes; new content is categorized and integrated in existing concepts (El Sehity and Kirchler, 2006). These processes of familiarization, as much as they may differ between experts and laypeople, eventuate in shared representations of the respective phenomena (Wagner *et al.*, 1999).

Social representation theory provides a conceptual framework to explore, describe, and explain such complex psychosocial phenomena and processes within their historical, cultural, and macro-social context (Farr, 1996; Wagner, 1994; Wagner *et al.*, 1999). Furthermore, it offers explanations for several social psychological constructs such as attributions, attitudes, stereotypes, and social identity (Flick, 1995).

Generally speaking, social representations can be described as systems of values, notions, ideas, knowledge, and practices shared by a group in respect to a social object (e.g., inheritance) that fulfil two functions. First, they establish an order that enables individuals to comprehend relevant phenomena, and

to orient themselves in their material and social environment. Second, they enable members of a group to communicate by providing a code for social exchange that allows unambiguous denotation and classification of diverse aspects of their environment (Moscovici, 1973; 1976a). Social representations may manifest themselves in the language and behaviour of the members of a social group (El Sehity and Kirchler, 2006) as well as in an objectified form in paintings, photos, books, and other media (Voelklein and Howarth, 2005).

The development of social representations involves two cognitive processes: anchoring and objectification. Anchoring marks an ordering process that is similar to categorization (El Sehity and Kirchler, 2006). Knowledge about the new phenomenon is linked to already existing knowledge and embedded into established knowledge structures. Anchoring affects the new as well as the existing knowledge. New content is conventionalized, and established social representations undergo change through the integration of the novel content (Wagner *et al.*, 1999). While anchoring serves the purpose of ordering and familiarizing, objectification serves the purpose of transforming the abstract phenomenon into a concrete and specific form (El Sehity and Kirchler, 2006). During the process of objectification terms, metaphors, symbols, or images develop which epitomize the new phenomenon, are comprehensible and apposite for communication (Wagner *et al.*, 1999).

Although social representations comprise complex psychological content such as feelings, values, ideals, traditions, and attributions, they display a distinct form of organization. On a structural level, two areas of content can be discerned: the central core and the periphery (Abric, 1984). Core elements comprise terms, names, metaphors, and emotions that are immediately and frequently associated with a social object (Abric, 1993). They represent the contentual basis of social representations by determining the meaning and defining the social object. Furthermore, core elements form a stable structural entity that is resistant to situational changes, structures all other elements and thereby gives meaning to the peripheral elements (Wagner *et al.*, 1996). Peripheral elements, on the other hand, are more loosely and less frequently associated with a social object. Depending on the context, their meaning and relations to each other as well as to the core elements can change. This flexibility fulfils three functions: (i) it specifies and substantiates the core in respect to a given context; (ii) it adjusts to temporal developments of the context; and (iii) it protects the core by positioning new elements and attributes in the periphery (Wagner *et al.*, 1996).

Social representations can be investigated by a multitude of methods (El Sehity and Kirchler, 2006; Wagner *et al.*, 1999). Among them, free association tasks represent a popular approach to examining social representations, because the associations that are elicited when people are presented with a social object such as, for instance, inheritance comprise information about individuals' beliefs, thoughts and feelings about the respective social object

(Nelson *et al.*, 2000; Vergès, 1992). Also, a great amount of freedom of expression is provided for, since individuals are not led into a predetermined direction by structured questions (Gangl *et al.*, 2012). In free association tasks, participants are presented with one or more stimuli and asked to spontaneously generate associations to the stimuli, which they thereafter evaluate as positive, neutral, or negative. The following analyses of the associations give insight into the content as well as organization and structure of the social representation, core and peripheral elements can be identified (Vergès, 1992). Analyzing the evaluations of the associations serves to assess attitudes – positive or negative – towards a given social object (De Rosa, 1995).

2 Method

2.1 Sample

The convenience sample consisted of 75 Austrians, 39 (52%) females and 36 (48%) males. Age ranged from 20 years to 48 years, with a median of 29 years ($M = 30.34$; $SD = 5.90$).

2.2 Material and Procedure

The participants were approached personally and asked to take part in a study on opinions about inheritance. All were enrolled in a part-time certificate program in advertising and sales, which is designed for academics as well as nonacademics with work experience, at the Vienna University of Economics and Business.

Participants were instructed orally by one of the authors. First, they were asked to create an identification-code and note it on each of three sheets of paper along with their age (in years), gender, and wealth (in comparison to the average Austrian on a 10-point scale ranging from a lot less to a lot more than the average Austrian). This was followed by three association tasks: where the participants were presented with a stimulus, instructed to write the stimulus on a sheet of paper, and note the thoughts that came to their mind while thinking of the respective stimulus. The stimuli were presented successively: *wealth (Vermögen)* being the first stimulus, *inherit (erben)* the second one, and *bequeath (vererben)* the third and last one. Once these tasks were completed, participants were asked to read their associations and mark each association with plus (+), zero (0), or minus (−), depending on whether they evaluated the respective association as something positive (+), neutral (0), or negative (−). Completion of the all tasks took approximately 15 minutes.

2.3 Analyses

To assess participants' attitudes towards the three stimuli *wealth*, *inherit*, and *bequeath*, the evaluations of their free associations were used to form two indices per stimulus, a polarity and a neutrality index. The polarity index results from the difference between the number of positive and negative evaluations, related to the sum of all evaluations per participant. This index ranges from -1 to $+1$, with negative attitudes closer to -1 and positive attitudes closer to $+1$. The neutrality index is calculated by the sum of neutral evaluations divided by the sum of evaluations in total and ranges from 0 to $+1$ (De Rosa, 1995; 1996).

To capture the organization of the social representations of the three stimuli *wealth*, *inherit*, and *bequeath* in respect to core and peripheral elements, lexicographic analyses were performed. Lexicographic analysis is a procedure that visualizes the data in a two-dimensional coordinate-system by relating the relative frequencies of identical associations with regard to a stimulus to the mean rank of production of an association in the associative process (i.e., whether it was produced first, second, third, or later in the associative process). Associations with a high relative frequency and a low mean rank are considered as core elements of a social representation (Kulich *et al.*, 2004).

All associations were categorized inductively by the authors and subsequently deductively categorized by four independent raters (student research assistants). Due to the number of raters, Fleiss' Kappa, a statistical measure, that assesses the reliability of agreement between three and more raters, was calculated to determine inter-rater agreement (Fleiss, 1971, 1981).

Correspondence analysis, a multivariate procedure that aims at revealing the structure and patterns of a data set (i.e., a contingency table) by identifying dimensions that comprise a maximum of information and explain a maximum of inertia (a concept similar tovariance), was applied. The resulting dimensions and the reorganization of the data in relation to these dimensions lead to a graphic representation of the structure and relations between the categories, stimuli, and evaluations. Essentially, correspondence analysis works similar to principal component analysis, but applies only to categorical data (Greenacre, 2007).

3 Results

3.1 Evaluations of the Stimuli Wealth, Inherit, and Bequeath

To investigate participants' attitudes towards the three stimuli, evaluations of their free associations were used to form two indices per stimulus, a polarity and a neutrality index. Two analyses of variance, one with polarity index and one with neutrality index as dependent variables, respectively, stimulus

Index		Wealth		Inherit		Bequeath	
Polarity-Index		M	SD	M	SD	M	SD
Total		0.61	0.33	0.05	0.49	0.45	0.42
Age	20–29	0.57	0.37	0.03	0.46	0.44	0.44
	30-48	0.65	0.29	0.06	0.52	0.45	0.41
Gender	F	0.60	0.34	0.08	0.48	0.49	0.42
	M	0.62	0.32	0.01	0.49	0.41	0.42
Wealth	1–5	0.64	0.30	0.09	0.45	0.42	0.46
	6–10	0.59	0.36	0.01	0.52	0.48	0.38
Neutrality-Index							
Total		0.16	0.16	0.19	0.18	0.18	0.21
Age	20–29	0.18	0.18	0.18	0.18	0.21	0.23
	30–48	0.15	0.13	0.20	0.18	0.15	0.19
Gender	F	0.18	0.17	0.19	0.19	0.17	0.19
	M	0.14	0.14	0.19	0.18	0.20	0.22
Wealth	1-5	0.17	0.17	0.19	0.19	0.17	0.21
	6-10	0.16	0.15	0.18	0.18	0.20	0.21

Table 1: Polarity- and neutrality-indices by age, gender, and wealth and stimulus

as within-subject factor, and gender, age, and wealth as between subject-factors were performed. Regarding the polarity-index, significant differences between all three stimuli ($F(2, 132) = 40.20$, $p < .001$, $\eta_p^2 = .38$) were found, with wealth ($M = 0.61$; $SD = .33$) being evaluated most positively, followed by bequeathing ($M = 0.45$; $SD = .42$), and inheriting being evaluated least positively ($M = 0.05$; $SD = .49$). The analysis yielded no significant effects of gender, age, and wealth on polarity. In respect to the neutrality index, analysis revealed no significant differences, neither between the three stimuli [$F(2, 132) = 0.61$, $p = .55$, $\eta_p^2 = .01$] nor regarding gender, age, and wealth. For an overview of all means and standard deviations see Table 1.

3.2 Semantic Content of the Social Representations of Wealth Inherit and Bequeath

Overall, 1570 associations were produced, of which 445 were different words. Table 2 shows the frequencies, means, standard deviations, and medians of associations by stimulus, gender, age, and wealth.

The stimulus *wealth* evoked 636 associations, of which 239 were different. The five most frequent and earliest associations to *wealth* were money, cars, houses, real estate, and apartments. These associations can be interpreted as the core of the social representation of *wealth*. The results of the lexicographic analysis of the stimulus *wealth* are depicted in Figure 1.

		Wealth				Inherit				Bequeath			
Associations		N	M	SD	Md	N	M	SD	Md	N	M	SD	Md
Total Different		636	8.48	2.91	8.00	492	6.56	2.64	6.00	442	5.89	2.67	5.00
		239				161				192			
Age	20–29	338	8.89	3.22	9.00	267	7.03	3.00	7.00	229	6.03	3.27	5.00
	30–48	292	8.11	2.53	7.50	221	6.14	2.14	6.00	204	5.67	1.87	5.00
Gender	F	318	8.15	2.85	8.00	272	6.97	2.98	6.00	239	6.13	2.71	5.00
	M	318	8.83	2.96	9.00	220	6.11	2.16	6.50	203	5.64	2.65	5.00
Wealth	1–5	319	8.62	2.99	8.00	243	6.57	2.65	7.00	210	5.68	2.42	6.00
	6–10	317	8.34	2.85	8.00	249	6.55	2.66	6.00	232	6.11	2.92	5.00

Table 2: Number of associations by age, gender, and wealth and stimulus.

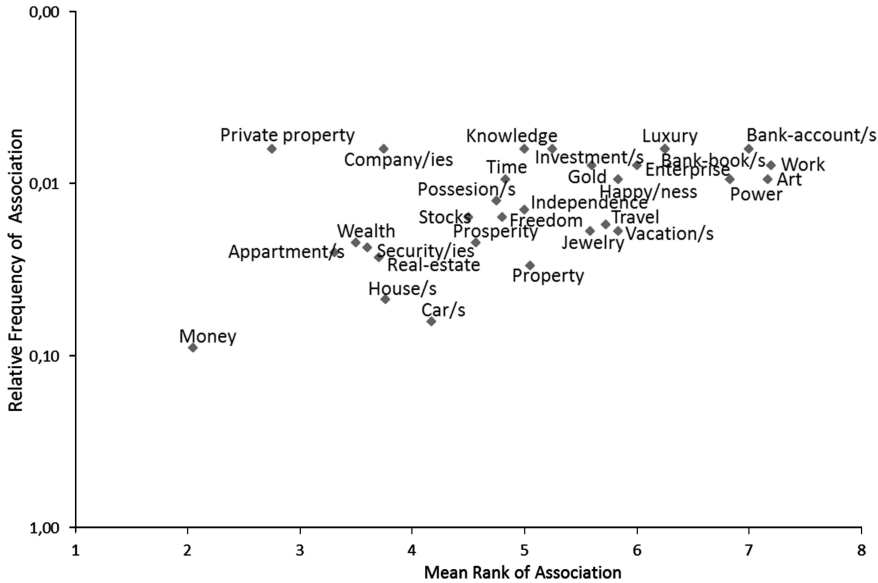

Figure 1: Results of the lexicographical analysis of the stimulus "wealth"

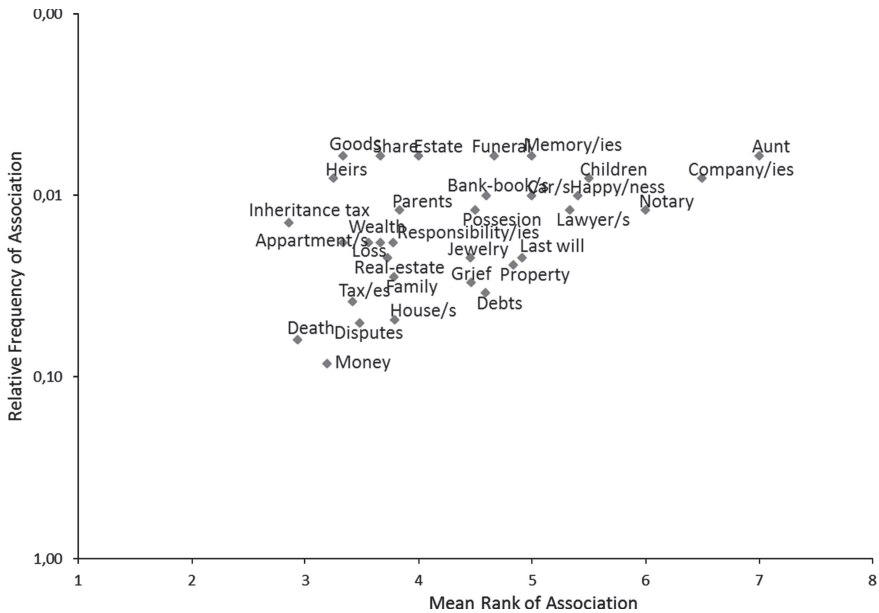

Figure 2: Results of the lexicographical analysis of the stimulus "inherit"

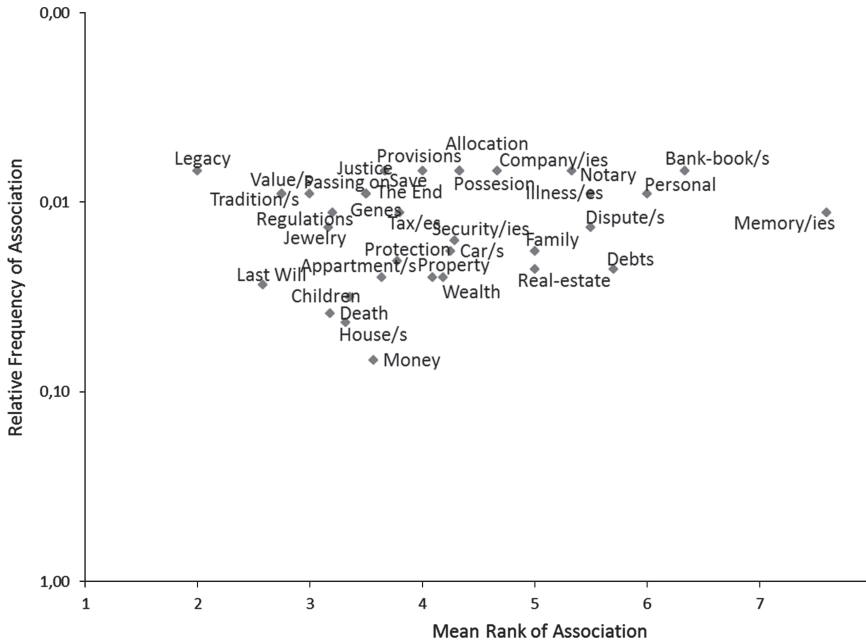

Figure 3: Results of the lexicographical analysis of the stimulus "bequeath"

The stimulus *inherit* evoked 492 associations, of which 161 were different. The five most frequent and earliest associations to *inherit* were money, death, taxes, disputes/conflicts, and family/houses. These associations can be interpreted as the core of the social representation of *inherit*. The results of the lexicographic analysis of the stimulus *inherit* are depicted in Figure 2.

The stimulus *bequeath* evoked 442 associations, of which 192 were different. The five most frequent and earliest associations to *bequeath* were death, money, houses, children, and last will. These associations can be interpreted as the core of the social representation of *bequeath*. The results of the lexicographic analysis of the stimulus *bequeath* are depicted in Figure 3.

The 445 different associations to all three stimuli were categorized into a category system of 26 categories, which was developed inductively by the authors. Subsequently, 4 independent raters were presented with the categorial system and asked to categorize the associations deductively. Inter-rater agreement reached $K_{\text{Fleiss}} = .62$ and $\text{ICC}(2, \text{k}) = .90$. The categories and frequencies of the associations in each category are displayed in Table 3. For an overview of the 26 categories and example associations, see Table 4.

The first analysis of correspondence, which served to examine the frequency of the 26 categories and positive, neutral, and negative evaluations in

Categories	Wealth	Inherit	Bequeath
Real-estate	108	66	58
Means of transport	46^{++}	5^{--}	9
Negative emotions and traits	13	23^{+}	9
Positive emotions and traits	29^{+}	10	7
Financial investments and provisions	61^{++}	7^{--}	24
Social environment	10^{--}	43^{++}	34
Luxury and luxury goods	90^{++}	25^{--}	22^{--}
Money and savings	91	58	48
Legal matters	2^{--}	29^{++}	24^{+}
Work and earnings	26^{++}	8	4^{-}
Conflicts	0^{--}	28^{++}	9
Personal skills and abilities	12^{+}	1	3
Death	5^{--}	48^{++}	46^{++}
Negative personal consequences	15^{-}	38^{++}	16
Positive personal consequences	49^{++}	9^{-}	7^{--}
Motivation and motives	13	1^{--}	17^{++}
Taxes	2^{--}	27^{++}	9
Decisions	6	4	8
Responsibility	3^{-}	14^{+}	9
Common good and social justice	9	15	11
Politics	4	1	1
Handling of money	5	0	7^{+}
Intellectual property	9	2	6
Immaterial	12^{-}	13	29^{++}
Life	9	7	12
Miscellaneous	8	10	13
Positive evaluations	454^{++}	219^{--}	277
Neutral Evaluations	104	94	82
Negative Evaluations	77^{--}	179^{++}	81

Table 3: Frequencies of categorized associations to the stimuli wealth, inherit and bequeath

relation to the three stimuli *wealth*, *inherit*, and *bequeath*, yielded two dimensions, which explained 82% and 18% of inertia, respectively. Both dimensions distinguish between the three stimuli. Dimension 1 can be interpreted as an affective/evaluative dimension which runs from positive to negative and clearly separates *wealth* from *inherit* with *bequeath* in the middle. While *wealth* evoked associations in categories such as luxury and luxury goods (e.g., yachts, expensive vacations, watches), positive emotions and traits (e.g., happiness, independent, carefree), financial investments and provision (e.g., bonds, insur-

Categories	Examples
Common good and social justice	common good, common benefit, fairness
Conflicts	dilemma, family conflicts, break-up of family
Death	funeral, death, thinking of death
Decisions	to give what to whom, how to distribute the inheritance, freedom of decision
Financial investments and provisions	bonds, insurance, shares
Handling of money	spending, saving, squandering
Immaterial	pictures, memories, experiences
Intellectual property	business ideas, patents
Legal matters	lawyers, settlements, laws
Life	life goals, course of life
Luxury and luxury goods	yachts, expensive vacations, watches
Means of transport	cars, jets, boats
Miscellaneous	all, secrets, won't
Money and savings	money, bank account, banks
Motivation and motives	build up, keep up, aims
Negative emotions and traits	greed, laziness, fear
Negative personal consequences	debt, stress, a lot of work
Personal skills and abilities	potential, intellect, abilities
Politics	government, found a party, inflation
Positive emotions and traits	happiness, independent, carefree
Positive personal consequences	status, recognition, winnings
Real-estate	house, apartment, property
Responsibility	obligations, make provisions, burden
Social environment	family, friends, children
Taxes	tax havens, inheritance tax, potential taxes
Work and earnings	job, CEO, employee

Table 4: Category denotations and sample associations

ance, shares), and positive personal consequences (e.g., status, recognition, gain/profit), all located at the positive end of dimension 1, *inherit* evoked associations in categories such as negative personal consequences (e.g., debt, stress, a lot of work), negative emotions and traits (e.g., greed, laziness, fear), taxes (e.g., inheritance tax, potential taxes, tax havens), and conflicts (e.g., dilemma, family conflicts, breakup of family) which are located at the negative end of this dimension. *Bequeath* evoked associations in categories such as decisions (e.g., to give

what to whom, how to distribute the inheritance, freedom of decision), life (e.g., course of life, life goals), and immaterial (e.g., memories, experiences, pictures) which refer to the neutral middle of this dimension. Dimension 2 can be interpreted as a self-regulation activation dimension that ranges from self-regulated and active to outside-regulated and passive, and clearly separates *bequeath* from *inherit*. *Bequeath* evoked associations in categories such as handling of money (e.g., spending, saving, squandering), motivation and motives (e.g., build up, aims, preserve), and decisions (e.g., to give what to whom, how to distribute the inheritance, freedom of decision), which are located at the active self-regulated pole of the dimension. In contrast, *inherit* evoked associations in categories such as negative personal consequences (e.g., debt, stress, a lot of work), taxes (e.g., inheritance tax, potential taxes, tax havens), and conflicts (e.g., dilemma, family conflicts, breakup of family), which are located at the outside – regulated passive end pole of the dimension. Figure 4 shows the two dimensional solution.

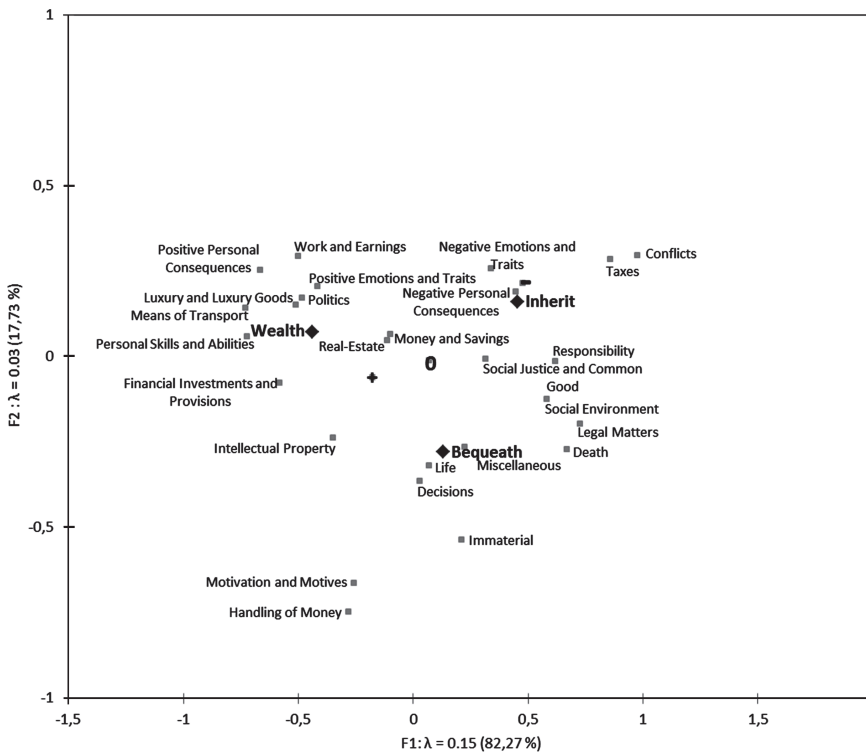

Figure 4: Results of the correspondence analysis of categorized associations and evaluations by stimuli

Note: + = Positive evaluations, 0 = Neutral evaluations, − = Negative evaluations.

The second analysis of correspondence included age, gender and wealth in addition to the 26 categories, evaluations and three stimuli. It yielded two dimensions, which account for 70% and 16% of inertia, respectively. The dimensions can be interpreted in the same way as in the first analysis and made the same distinctions between the three stimuli. The additional variables did not have any effect on the results of the analysis and are located close to the stimuli.

4 Discussion

The aim of the present study was to explore laypeople's social representations of wealth, inherit, and bequeath, in order to attain a differentiated understanding of inheritance, and to comparatively discuss these social representations with respect to key issues of scientific discourse on the topic in order to contribute to the understanding of conflictual discussions on inheritance tax. It was assumed that laypeople have different representations of inheriting and bequeathing. Also, the key issues that laypeople associate with inheriting and bequeathing should differ from the issues discussed in scientific discourse on inheritance in being more concrete and emotional. The method of free associations was applied to provide participants with a great amount of freedom of expression.

The results show that attitudes towards wealth, inherit, and bequeath differ remarkably from each other. While wealth and bequeath are evaluated positively, inherit is evaluated seemingly neutral and as least positive. Comparison with the neutrality index, which does not differ significantly between the three stimuli, reveals that the seemingly neutral attitude towards inherit does not result from neutral evaluations, but from ambivalent evaluations, i.e., many positive and many negative evaluations. The term inherit seems to be quite controversial evoking conflicting evaluations. This seems to point to the 'thickness' of the social network family with strongly emotional bonds and the transformation going hand in hand with the process of inheritance.

Not only do the attitudes to the three stimuli differ, but also the social representations thereof. Wealth is associated with luxury, financial investments and provisions, positive emotions and traits, and positive personal consequences. Inherit, on the other hand, evokes thoughts about negative personal consequences, negative emotions and traits, taxes and conflicts. Bequeath is associated with decisions, the handling of money, motivation, life, and immaterial aspects. These results not only demonstrate the difference in content, but also reflect the two underlying dimensions that were found, namely evaluation and self-regulation. Wealth evokes thoughts about objects, experiences, feelings, and traits that are regarded as positive, but not as self-regulated and active. Inherit, in contrast, elicits associations that can be seen as negative and

personally as well as emotionally burdensome. The associated negative emotions, experiences, and consequences mirror outside regulation and passiveness. Bequeath, in contrast, brings to mind thoughts of relatively neutrally evaluated objects and experiences, which are closely linked to self-regulated action and activity. Interestingly, bequeath does not evoke associations that can be categorized as emotions or consequences, whereas emotions and consequences are crucial to the social representations of wealth and inherit.

When comparing these social representations of inherit and bequeath with key issues of scientific discourse on inheritance, expected general differences in the level of abstractness and the reference point can be discerned. While the scientific discourse focuses on complex abstract concepts (e.g., social justice, equality) and has society as a reference point, laypeople's associations are more concrete, less complex, and mostly linked to the self and the changing position within the family. This relational transformative dimension of bequeathing and inheriting is rather ignored by the scientific discourse. Furthermore, emotions play a crucial role in the social representations of laypeople (in particular concerning inheriting), whereas the scientific discourse, as controversial as it may be, does not deal with emotions. Regarding specific key issues, the comparison indicates that many issues that are crucial in scientific discourse on inheritance play a rather negligible role in laypeople's social representations of inherit and bequeath. Two core topics of scientific discourse, namely legal regulations and social justice, could also be identified in the social representations of our sample. However, although the participants do associate social justice and legal matters with inheriting and bequeathing, they are not central to their social representations and only hold a marginal position. Interestingly, the topic of taxes, which plays a key role in scientific discourse on inheritance, seems to be highly relevant for laypeople's social representation of inherit, but not in the case of bequeath.

In sum, this study shows that laypeople have distinct social representations regarding the terms inherit and bequeath, as well as of wealth. These representations differ from experts' representations of inheritance as transported in scientific discourse in respect to the central issues. These findings suggest that a differentiated use of the term inheritance should be applied when propagating or justifying reforms of legal regulations concerning inheritance and inheritance taxation as well as in research on inheritance.

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