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Efficiency, Reciprocity, and Ascriptive Equality: The Three Major Strategies Governing the Selection of Heirs in America*

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Objective. Both the growing number of U.S. testators and the increased amount of money involved in their intergenerational transfers make it necessary to identify their motivations. Indeed, existing patterns of social stratification both within and across familial groups should be affected. *Methods.* The analysis is based on secondary analyses of existing but scattered data. *Results.* Three motivations (pursuit of efficiency, commitment to reciprocity, and search for ascriptive equality) and their social determinants are identified. A research agenda is proposed to assess their distributions in the U.S. population at large as well as to evaluate their implications on existing patterns of inequality. *Conclusions.* The completion of the agenda would help understand better the dynamics governing the interaction between economic and cultural capital.

In view of both the growing number of U.S. testators and the increased value of their estates, one might suspect that changes in the amount, the type, the date, and the beneficiaries of these bequests will alter the existing forms of social stratification (McNamee and Miller, 1989).¹ Taking into account the scattered and sparse empirical literature on the topic of inheritance in the United States, I seek here to sketch the major motivations that govern the practices of these testators. There are three such motivations: (1) the pursuit of *efficiency*, (2) the sense of *reciprocity*, and (3) the commitment to *ascriptive justice*.

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¹ The value of U.S. estates will double between the period 1987–91 and the turn of the century to reach \$1.7 billion (Farnham, 1990). This increase, which reflects both the growth of the U.S. economy and the diffusion of public and private retirement programs (Hill, 1970), should be associated with an increase in the frequency of testacy. The growing diversity of the symbols, values, and beliefs adopted by the members of the same familial groups induce most of them to write their own wills rather than accept the constraints of intestate laws (Cheal, 1991). The rising level of formal schooling leads many Americans to choose testacy and select what they give to whom and when (McCubbin and Rosenfeld, 1989a, 1989b; Fellows, Simon, and Rau, 1978).

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I propose to delineate their respective features by assessing the emphasis that each of them places on assets, actors, and the timing of transfers. Since the validity of any taxonomy depends in part on the hypotheses it helps generate, I conclude the paper by presenting the research agenda that can be derived from the discussion. This agenda involves not only an assessment of the distribution of the motivations held by testators across major social categories and their shifts over time but also an inquiry into the marginal status assigned to the study of inheritance in the sociological literature.

The Sociological Challenges of Contemporary Inheritance

As a preliminary step to the examination of heirship practices, it is necessary to locate them in the general system of exchanges that prevails in the society under study. Strathern (1985:202) argued that, although bourgeois folk modeling introduces significant separations between persons and things, all property relations involve the construction of connections between persons and things.

This construction rests upon two distinct logics. The logic of commodities regulates the exploitation of clients or of employees through an impersonal search for profit. In contrast, the logic of gifts shapes the idiosyncratic strengthening of distinct forms of social solidarity through transfers *mortis causa* as well as through gifts *inter vivos* (Carrier, 1991).

The emergence of corporate capitalism has intensified contradictions between these two logics. Hence, Durkheim (1957), amongst other sociologists, sought to explain the likely demise of inheritance in industrial societies.² The form and the extent of these contradictions, however, continue to be distinctively experienced across major social categories as well as across specific episodes of the modern era. Thus, even if inheritance is a vestigial form of interrelation, it is still necessary to determine whether its decline is selective, and to explain the selective survival and the mutation of its forms (Gouldner, 1960:162–63).

Regardless of the shifts that societal change entails in the logic of gifts, testators keep passing judgments on the forms of capital they have accumulated, on their potential heirs, and on the optimal form of the interrelation between the two.³ Now, as in the past, “the manner of splitting property is a manner of splitting people,” which is to say that

²Durkheim underlined the role that professional organizations were supposed to play as beneficiaries of the wealth accumulated.

³These motivations may be derived only indirectly through the analysis of the actual practices of testators. Thus, one cannot distinguish the individualistic and altruistic orientations of testators by looking only at the identity of the will beneficiaries (Schwartz, 1993). The discourse used by testators is at least as important, providing that the final version of a will is not treated in the same way as its earlier versions or a fortiori as mere intentions.

as individuals consider how they will divide their assets they also rank-order their prospective heirs (Goody, 1976:5).

Thus, the particular relationship between assets and heirs that inheritance represents takes several forms. At one extreme of the continuum of possible solutions, some testators practice partibility, that is, they divide their wealth into equal shares. Most frequent in the case of large and diversified estates, the practice is also facilitated by the generalized use of money. Today, some testators go so far as to ask their executors to sell all assets, in order to render all of their bequests formally equal. At the opposite end of the same continuum, others practice impartibility and attribute to specific persons the major part or the totality of their estate. As they distinguish assets that generate significant incomes or valuable savings from the remainder of their estate, they posit an appropriate fit between the rank-ordering of the dominant forms of capital accumulated and the hierarchy of eligible heirs.⁴

A Typology of Motivations for Selecting Heirs

Both partibility and impartibility are subject to the distinct influences of material constraints or opportunities and of cultural rules defining who should get what and when. On the one hand, the *amount* of wealth owned conditions the way estates are transferred across generations. In the United States wealth tends to perpetuate itself, as exemplified by the stability of the distribution of inherited wealth across social categories between the pre-Jacksonian era and now (Pessen, 1973; Sorokin, 1925). Similarly, as Marx had seen, "upon the different *forms* of property, rises (also) an entire superstructure of distinct and peculiarly formed sentiments, illusions, and modes of thought" (Newby et al., 1979:24). Technological innovations modify the types of assets market present in the market, their prices, or the value they hold in relation to one another, as illustrated by increases in both the number of individuals who hold stocks, bonds, and saving certificates rather than real estate and in the value of these investments (Clignet, 1992). Underlying changes in the structure of opportunities and constraints and, hence, in both the risks incurred and the returns yielded are accompanied by parallel changes in the dominant strategies of transfers. For example, owners of "modern" forms of investments such as stocks or bonds tend to favor their surviving spouse over their offspring more often than landowners (Clignet, 1992). Further, the former endow more often all of their children with identical bequests (Rubinstein, 1980).

On the other hand, differences in strategies of accumulation mirror also culturally relative rationales (Thompson, 1979). For example, the

⁴This choice, however, does not necessarily preclude commitment to equity. The heir chosen may be expected to compensate the remaining beneficiaries.

acquisition of life insurance now perceived as inspired by a legitimate concern for survivors was initially decried as a form of illegitimate gambling (Zelizer, 1979). Similar "irrational" motivations affect inheritance practices (Weber, 1968).⁵ As an example, German or Irish farmers settled in the Midwest retain the models of their forebears more often than they adapt their practices to the size of their holdings or to the nature of their enterprises (Salamon, 1980; Carroll and Salamon, 1988).

To conclude, both accumulation and heirship strategies are informed by two analytically distinct factors. Testators seek to consolidate familial wealth by taking into account both their material surroundings and the number of their eligible heirs. As a result, their decisions are inspired by the principle of rationality, with its references to universalistic criteria shaped by a succession of ephemeral time frames. However, the same decisions are also informed by the need to do things "the right way" and to conform with the catalog of prescriptions and proscriptions that significant reference groups adopt to regulate the selection of heirs, as well as the form, amount, and timing of bequests. In other words, heirship strategies are also informed by the culturally relative and slowly evolving qualities of the principle of legitimacy. To be sure, the two principles (rationality and legitimacy) operate jointly, but their mix takes specific forms conditioned by the relative importance attached to each heirship motivation amongst various social categories or at distinct historical moments.

Heirship and the Pursuit of Efficiency

Adam Smith coined the term *efficiency* to suggest that the greater the production of a population in relation to its size, the greater the efficiency of the system. Thus, the notion of efficiency foreshadowed the concept of productivity and its subsequent elaboration. By extension, the term efficiency has come to evoke the disparity between the sums invested and the benefits people derive from them.

Since the term efficiency marks seemingly the underlying triumph of the logic of the commodity over the logic of the gift, it seems at odds with the notion of inheritance. The contradiction disappears, however, when the term inheritance is used to evoke the perpetuation of familial rather than individual riches and identities. Indeed, this stance enables analysts and testators alike to reconcile individualistic and altruistic orientations or utilitarian and moral concerns. The challenge faced by both is then to explain transfers *mortis causa* or gifts in terms of the costs

⁵ Weber used the term "irrational" to highlight the fact that these motivations are rooted in the traditions of the people under study, prior to their current residence, or that they represent factors that were "rational" initially before being frozen into traditional precepts.

and benefits that testators expect the entire familial group to derive from the will (Becker, 1981; Masson and Pestiaux, 1991).

Since references to pragmatism suggest that the quest of efficiency should prevail among individuals who have drawn their wills sufficiently early in their lives to be in a position to evaluate the consequences of their choices, this particular motivation should be infrequent. Most testators procrastinate or change wills during their lives. Alternatively, the pursuit of efficiency may still be evident under a set of joint assumptions. While testators should write wills in order to control the lives of their descendents after their own death (Thurow, 1975), the criteria used to evaluate the efficiency of the decisions taken should be sufficiently stable to be shared by adjacent generations.

The Empirical Bases of the Pursuit of Efficiency. The perpetuation of domestic capital requires testators to adopt two independent lines of conduct. First, they must strive to minimize the claims of privileged creditors, notably those of the state. Thus, they evaluate the provisions of wills in fiscal terms. Now, as in the past, many Americans evaluate the major purpose of estate planning in terms of neutralizing a variety of disincentives developed by public authorities (Schwartz, 1993).

Second, the perpetuation of capital requires wealth holders to identify a strategy of transfer that capitalizes on the peculiarities of the current economic situation. Testators motivated by the pursuit of efficiency divide their estate into equal shares whenever they occupy a sufficiently preeminent position in a number of different social arenas. Founders or perpetuators of dynasties offer a case in point. In order to keep their influence on the organizations they already control, heads of dynasties appoint specific heirs to the most significant boards on which they sit (Wyatt Brown, 1982; Marcus, 1989, Odendahl, 1990). Heirship practices of the aristocratic families of the commercial and agricultural South or of the industrial North (Rockefeller, Guggenheim, etc.) often illustrate the underlying concerns.

Alternatively, wealth holders motivated by the quest for efficiency rely on impartibility whenever various forms of scarcity threaten economic life and its growth. Historically, impartibility has persisted longer in those parts of the United States where the early growth of a market economy required the concentration of sparse capital than in areas where the abundance of land facilitated the division of a lineage into smaller units (Alston and Schapiro, 1984; Ditz, 1987). This particular practice remained dominant wherever agriculture was the only possible avenue of economic development (Bouchard, 1994). Today, the incidence of impartibility continues to characterize those testators whose wealth is limited (Menchik, 1980). In addition, impartibility remains high in the case of assets that cannot be distributed without rationing. Impartibility

thus characterizes owners of real estate wherever the acreage of available land keeps declining (Rubinstein, 1980). Similarly, the currently soaring costs of higher education force testators to select the one child they will send to the most prestigious institution (Becker, 1981; Langbein, 1989; Becker and Tomes, 1986; Steelman and Powell, 1991). Finally, businessmen tend to choose the same strategy as a result of the divergence between the logic governing the transfer of money and that governing the transfer of power. Money may be divided into equal shares, but power cannot be. Coalitions are fragile, as illustrated by the inability of Wang, the owner of a large computer concern, to prevail upon his associates to accept his son as the heir of his company (Cohen, 1990).

The Selection of Heirs: Gender and Birth Order. As the quest for efficiency requires testators to match the economic capital to be passed down with the abilities and motivations imputed to eligible heirs, the choice of beneficiaries is based on a mix of direct observation and "wisdom" accumulated by preceding generations. Far from being random, existing patterns of selection emphasize the role of gender and birth order.

The selection of heirs along gender lines seems to be universal. In many foreign cultures parents mobilize resources selectively for the "establishment of their children" (Fegan, 1983) and, more specifically, to provide sons with assets most likely to yield returns at least comparable to those enjoyed by preceding generations. Likewise, as many U.S. farmers continue to seek the efficiency of their income-producing estate, they favor their sons over their daughters to replace them as successors on the farm (Tarver, 1952; Salamon, 1980; Ditz, 1987; Carroll and Salamon, 1988; Salamon and Davis Brown, 1988).

While the pursuit of efficiency is based on the desire to perpetuate familial wealth, the amount of capital already accumulated influences whom testators choose as heirs. Wealthy individuals are said to favor their sons because the latter are more likely than their sisters to marry, have children, and carry forward the identity of the family (Smith, Kish, and Crawford, 1987). In a sample of wills collected in Ontario, the proportion of the largest estates exclusively bequeathed to sons is twice as large as that exclusively bequeathed to daughters (30 versus 15 per cent). Conversely, less wealthy testators are more generous toward their daughters because they are more likely to marry and produce grandchildren than their brothers, even though their offspring do not bear the family name. The proportion of the smallest estates exclusively bequeathed to daughters is twice as large as that bequeathed to sons (19 versus 9 per cent).⁶

⁶In the United States, holders of small estates favor also their daughters (Menchik, Irvine, and Jianakoplos, 1986; Cox, 1990).

While transfers *mortis causa* are not all similarly linked to the physical perpetuation of kin groups, greater disparities in the bequests made by wealthy rather than poor testators in function of the gender of their respective heirs symbolizes the persistence of male oriented ideologies in America.

Yet, differences in the bequests enjoyed by male and female heirs also depend on the nature rather than the amount of wealth accumulated. As inheritance involves the transfer of power, it is more likely to be construed as a male responsibility. In a sample of Irish and German American wealth holders who died in 1920 and in 1944, a relatively high number of those who did not have sons asked their sons-in-law to execute their wills and/or to manage the bequests to their daughters (Clignet, 1992). Even today, "inheritor men lament being thrust into adulthood at too young an age [while heiresses] lament being imprisoned too long in an adolescence with too little knowledge" (Schervish, 1994:179). Even in the United States the definition of social maturity varies along sex lines.

Similarly, the belief that productive ability varies with birth order continues to be evident in the practices of some segments of the U.S. population. In the Midwest the rules of primogeniture or of ultimogeniture continue to prevail among Irish American farmers. In contrast, their neighbors of German descent continue to behave like their forebears in the northern part of Germany, dividing the farms into equal shares for each of their sons (Salamon, 1980). Underlying contrasts, however, reflect differing factors. They may be the by-product of the differential attention that parents unconsciously devote to their offspring as a function of their position in their own life cycle. They may also result from the differential mobility of these children, the first-born being often more likely to move on to new places. Finally, these contrasts may be inspired by the specific models that govern parental choices.⁷

To sum up, the pursuit of efficiency requires the combination of material and ideological conditions. In material terms, efficiency prevails whenever (1) income-producing assets comprise the largest component of estates, (2) the value of these estates is limited, and/or their management costs high, and (3) testators groom eligible heirs for the economic activity that constitutes the major source of wealth.

In ideological terms, the idea of efficiency still prevails in communities that stress self-reliance and allow individualism to mix with utilitarianism (Glendon, 1987). Thus, while the pursuit of efficiency continues to occupy a preeminent position in the U.S. ideological landscape, the implicit emphasis placed on self-interest in the notion of testamentary efficiency is said to benefit the larger society as well. For example, the

⁷Thus, it would be beneficial to link the literature on the economic merits of the rule of primogeniture (Becker and Tomes, 1986) with the literature on the merits imputed to first-born children (Polit, 1982).

fact that testators choose few "fortunate" heirs should facilitate the accumulation of the capital needed to give an impetus to the economy as a whole (Adam Smith as quoted by Becker [1981]).

Heirship as a Recognition of Reciprocity

Even though the word *reciprocity* has been around for a long time in the history of sociology (Hobhouse, 1906/1951; Thurnwald, 1932), a clear definition of the term has never been offered. Although Gouldner (1960) sought to clarify the term, he still offered disparate views of the multiple connotations of this notion. He characterized the sense of reciprocity as the outcome of a "mutually gratifying pattern of exchanging goods and services" (1960:170), in order to emphasize parallels between the universality of the individual needs that generate social exchanges and the universality of the norm that governs them. However, he also viewed reciprocity as the set of specific and complementary duties owed by role partners by virtue of the socially standardized roles they play, underlining the "transcendental" nature of the solidarity governing intergenerational and conjugal bonds (Ekeh, 1974).

As in the case for the notion of efficiency, the application of the notion of reciprocity to the analysis of inheritance or of gifts raises several theoretical problems. First, do reciprocal relations bind individuals or classes of individuals? Do these relations link the testator to his/her offspring as a whole, or only to some of his/her heirs? In the latter case, does the selection result from idiosyncratic whims and unexpected twists and turns in the lives of the actors concerned or from well-established traditions? Second, was Gouldner right when he argued that "the norm of reciprocity cannot apply with full force in relations with children, old people, or those who are mentally or physically handicapped" (1960:178)? To the German proverb that "a father is more generous toward his ten children than they are toward him," one can counter that both childhood and old age represent universal experiences that create, as such, the very equality supposedly required by the ideology of reciprocity (Kessler, Masson, and Pestiaux, 1991:5).

The Empirical Bases of Reciprocity. There are two empirical applications of the ideology of reciprocity to inheritance. Moore (1967) strove to assess the negative impact of social change on the importance of inheritance. Until the advent of Social Security, aging parents received support from their children as a quid pro quo for the property they passed down. Yet, both the additional life expectancy associated with economic development and the unavoidable likelihood that, during their final years, testators would use up the savings accumulated earlier have contributed to reduce the capital to be transferred. In any event, contemporary heirs expect less from potential testators than the other way

around. Technological changes allow children to enjoy rewarding opportunities more often than their parents did. Demographic changes allow them to be already sufficiently advanced in their occupational lives so that their survival does not depend on the additional wealth that inheritance represents.

More ambitious, Caldwell (1982) sought to identify the impact of environmental forces on the direction and the regularity of the flow of wealth across generations. In agrarian contexts, the flow runs "upward" to the profit of parents who have many children in the hope that at least one descendant will help them later in their lives. Conversely, in modern communities, the flow of wealth runs "downward" from parents to their children, some of whom can arbitrarily receive preferential treatment. Further, while modern Americans may expect from their offspring a return of love, devotion, and perhaps of some physical care during the later stages of their lives, almost nothing in the current parenting process allows fathers or mothers to expect any economic aid from their progeny. This raises the question of determining the processes by which people shift from monetary to nonmonetary forms of exchanges.

The relative frequency and the value of the services exchanged between parents and children differ across historical periods (Modell, 1979). The dependence of children on parents is highest whenever the private costs of secondary and postsecondary education keep rising and/or whenever the private costs attached to housing and to the purchase of a first home exceed economic growth. In either case, children are forced to live longer with their parents or to ask for the latter's financial aid. Alternatively, the dependence of parents on children is maximal whenever the private costs attached to the maintenance of the elderly exceed a critical threshold. With the generalization of Social Security and retirement programs, the incidence of the sense of reciprocity as an heirship motivation has probably declined. At the same time, psychological loneliness generated by a longer life span has probably broadened the range of the forms of intergenerational dependence. This may explain the conflicting evidence concerning the effect of the contacts that children maintain with parents on the bequests they receive (Tomes, 1981; Menchik, Irvine, and Jianakoplos, 1986; Bernheim, Schleifer, and Summers, 1985).

In a synchronic perspective, the frequency of reciprocity varies across national groups. During the past century, for instance, Irish parents immigrating to New England wanted to buy a house as quickly as possible. Thus, they sent their children to work in factories at an early age in order both to make the required down payment and accumulate the savings necessary for securing the monthly payment of the mortgage. The subsequent absence of any lien on their property also enabled them

to devote additional resources to the schooling of their youngest child. Variations in the opportunities enjoyed by first- and last-born male or female Irish American children of the period were probably accompanied by corresponding contrasts in the forms of their respective mobility (Thernstrom, 1973). Most likely, first-born children capitalized on the savings associated with their free housing, whereas their younger siblings capitalized on their own academic achievement. In contrast, the Jewish immigrants who reached Boston at the same time were sufficiently wary of the discrimination experienced earlier in Europe to reject home ownership since this would have inhibited mobility and enhanced vulnerability to employer pressure. Instead, they preferred to help their children ascend on the educational ladder. In contrast to their Irish counterparts, Jewish immigrants were probably more prone to treat their children equally, since educational expenses were readily absorbed in the yearly familial budget.

Today, as reciprocity remains perceived as the underpinning of familial bonds, it is still a frequent motivation amongst most recent immigrants, who have little knowledge of the help they might obtain from local community services. Thus, elderly Koreans, who retain at least part of their patriarchal orientations, continue to relinquish power and wealth to the heir-designate simply because they cannot believe that the latter might avoid repaying the favors bestowed on him (Cho, 1989).⁸

More generally, as social change modifies the number and the nature of the services relatives expect of one another, it also widens the range of inheritance practices. There are greater variations in the size and form of bequests made in favor of daughters than of sons since aging parents expect more from the former than from the latter (Sussman, Cates, and Smith, 1970; Cox, 1990). In the same vein, the elderly residents of retirement homes sometimes disinherit their children in favor of fellow inmates, nurses, or social workers who have assisted them during the last moments of their lives (Rosenfeld, 1974, 1979).

Heirship and Ascriptive Equality

As a neologism, ascriptive equality evokes the making of uniformly fair bequests to all persons in equivalent status relationships. In this sense, inheritance represents a "culturally shared prescription of one-sided generosity" designed to stabilize patterns of social interaction between generations (Gouldner, 1960:164). Thus, testators shift from the productive ethic of stewardship which characterizes commitment to efficiency to the distributive ethic of "noblesse oblige."

⁸ Respondents were likely to offer egalitarian answers when asked to indicate their preferences in a hypothetical situation but reversed themselves toward a more traditional choice when they took into account the actual composition of their progeny.

As such, the notion of ascriptive equality departs from Homans's (1961) concept of distributive justice. By focusing on the targets rather than on the origins of bequests, Homans reminded us nevertheless that ascriptive equality generates two distinct behavioral outcomes. Justice or fairness may imply the pursuit of equality through a standardized solution (Sabine, 1956:3). Gifts and bequests should be uniform, regardless of the heirs' physical or cognitive endowments. Alternatively, justice may require testators to arbitrate between the economic achievements and/or the needs of eligible heirs (Rawls, 1971; Kessler, Masson, and Pestiaux, 1991). In this sense, there is a recurrent tension between the equality and the identity of heirs (Boulding, 1975).⁹

The Empirical Bases of Ascriptive Equality. Definitions of bequests based on ascriptive equality may originate from the community at large. In the case of successions *ab intestat* (those of individuals who die without a valid will), many states, notably those directly or indirectly inspired by the French Civil Code (Arizona, Louisiana, California, Idaho, Nevada, New Mexico and Washington), define the minimal share to which surviving spouses or minor children are entitled, and in the case of those who have died childless, the shares that can be claimed by nieces and nephews, siblings, or ascendants (Shammas, Salmon, and Dahlin, 1987:259–69).

Decedents identifying intensely enough with the familial values imposed by the lawmakers of the state where they reside often replicate in their wills the provisions of the legislation (Carroll and Salamon, 1988). Yet, the choices of most testators mirror differing interpretations of ascriptive equality. The relative number of U.S. testators making uniform bequests to their children remains difficult to evaluate. Certain authors have placed the incidence of such egalitarian patterns at a minimum of 22 per cent (Tomes, 1981), and others at a maximum of 87 per cent (Menchik, 1988).¹⁰ Further, the meaning of these patterns changes with the extension of the peer group culture over the full span of the parental life cycle. Indeed, the continuing intimacy between spouses is paralleled by a greater generational gap and by a commensurate decline in the distinction that parents perceive amongst their children (Clignet, 1992). As a result, partibility becomes synonymous with benevolent indifference.

Regardless of any ambiguity about the notion of equality, testators who are more sensitive to identity than to equality acknowledge the variability of their children's needs. For example, parents often expect

⁹Both Gordon (1966) and Roth (1991) gave moving accounts of the normlessness of the U.S. situation in this regard and of the ensuing dilemmas experienced by heirs.

¹⁰These contrasts may reflect artificial variations in the measurements used. Indeed beneficiaries do not have the same perceptions of the bequests they have received as the testators who made such bequests.

their oldest daughters to act as substitute mothers and sacrifice themselves in order to help redistribute life chances among their younger siblings (Greenhalgh [1985] for Taiwan examples; Fegan [1983] for illustrations in the Philippines; and Caldwell [1982] for Nigerian examples).

Testators also base their choices on the matrimonial status of their offspring. Those who consider singlehood as a stigma provide their unmarried children with additional assets in order to enhance either their attractiveness in the field of eligibles or their economic autonomy (Rossi and Rossi, 1990). Yet, while the stigma varies with the heirs' gender and birth order, the ensuing contrasts depend also on the national origin and the religion of the testators under study (Adams and Kasakoff, 1994).

Today, the importance of ascriptive equality increases also with the growing frequency of divorces. Divorced couples do not necessarily hold congruent definitions of "communities of equals" (Hochschild, 1981). Further, some divorced men adhere to the symbolic equivalent of the rule of primogeniture in the bequests they make in favor of children born of a first union, because they do not want them to suffer from shifting affections and loyalties, but others conform with the symbolic equivalent of ultimogeniture by transferring a disproportionate share of their estate to the progeny they have begotten with their current spouse. As a result of the underlying normlessness, some U.S. testators use wills to favor the children of their divorced daughters (Weitzman, 1985). Indeed, this intervention is more frequent among maternal than paternal grandparents (Cherlin and Furstenberg, 1986).¹¹

Regardless of these social factors, increases in the size and the diversity of an estate facilitate the implementation of ascriptive equality. The greater the diversity of assets accumulated, the easier it is to provide each heir with bequests that are symbolically equivalent to one another, but are nevertheless tailored to specific needs. As a result, the greater the diversity of assets, the more diverse the forms of equal bequests. For instance, testators provide some of their heirs with full property rights, while merely allowing others to enjoy the income of a trust created in their favor. Among the latter, the duration and the condition of trusts often vary across beneficiaries.

Yet, new forms of individualism are also conducive to the erosion of the conventional definitions of familial bonds. A growing number of Americans feel they do not owe anything to the next generation, others that they should be wholly entitled to decide the fate of the monies they have accumulated. Rejecting any form of social control, they deny that any reduction of estate taxes would be used for selfish purposes. Such a reduction, they propose, would facilitate a proportionate rise in the

¹¹The differential behavior of maternal and paternal grandparents is a reminder of the differential survival of the relevant kinship systems in complex industrialized societies.

gifts or bequests made to private charities or foundations (Woods, 1928; Barber, 1983).

The Differential Profile of the Three Motivations

The motivations governing heirship strategies differ in terms of their orientations toward objects. Inheritance is more likely to involve monetary terms when reciprocity is the dominant motivation. In contrast, the quest of efficiency requires testators to evaluate the productive capacities of their assets, while their commitment to ascriptive equality heightens their sensitivity to the needs and orientations of heirs, and hence to the symbols to which the latter are attached. Wills that transfer specific artifacts loaded with symbolic values (paintings, pieces of furniture, silverware) often make explicit reference to the personality of each beneficiary (Clignet, 1992).

Testators differ also in the emphasis they place on the origin and the destination of the assets to be transferred. With its stress on familial financial interests, the pursuit of efficiency highlights the persistence of a gerontocratic ideology. Correspondingly, efficiency as a motivation is most likely to prevail wherever the elderly have the power to shape the rights and duties of potential heirs. Conversely, commitment to ascriptive equality underscores an allocentric view of familial identity, particularly whenever bequests aim at counterbalancing individual misfortunes. As such, this commitment is likely to prevail among social groups where individualism calls for the rank-ordering of the claims made by eligible heirs. Between these two poles, the sense of reciprocity can be expected to predominate in the context of cultures that seek to reconcile the ideals of individualism and equality. However, since the very notion of reciprocity presupposes, at least implicitly, that testators and heirs experience differing needs, both remain bound together only so long as these needs cannot be gratified elsewhere.

Finally, each motivation is informed by two distinct time dimensions: the overall orientation toward the past or the future and the actual time table of transfers (Masson and Gotman, 1991; Reason, 1979). Insofar as the pursuit of efficiency highlights the returns to be expected from an initial investment, the stress it places on the future is likely to be most frequent in entrepreneurial societies that extol the notion of risk. Commitment to ascriptive equality, on the other hand, is past oriented to the extent that it is basically informed by the moral precedents that form the quest for legitimacy. Indeed, insofar as the pursuit of ascriptive equality implies the desire to do the right thing, the practices of preceding generations are seen as exemplary. As a result, this motivation is likely to be most frequent among social groups characterized by and committed to stability. In the middle of the continuum, reciprocity implies reversible time orientations, testators and beneficiaries invoking

the memory of deeds already performed in their favor as well as anticipating the benefits expected in the future.

Apart from these subjective time orientations, the transfers inspired by each motivation involve differing time tables. Both the pursuit of efficiency and the commitment to ascriptive equality allow transfers to be independent of the testator's death. For instance, some parents are explicit about the fact that their underwriting of tuition fees or contributions to the purchase of a home will stand in lieu of the subsequent "final payment" that a bequest represents. In contrast, the flow of services evoked by the notion of reciprocity remains more structured. The flow goes one way at specific moments in the life cycle of heirs (childhood to early adulthood) and the other way at other moments in the life cycle of testators (retirement).

Summary and Conclusions

The purpose of this paper has been to identify three major plausible testamentary motivations and to suggest how each results from a set of dialectical interactions between material and cultural determinants.

In material terms, the analysis highlights the influence of both the economic profile of the larger society and the social status of individual testators. The overall value and the diversity of accumulated wealth condition the variability of heirship strategies. Similarly, the nature of occupational roles affects the control that testators exert over their eligible heirs. Further, the length of the U.S. experience acquired by immigrating families affects both the chances of gaining access to riches and the knowledge of procedures that maximize savings and lower taxes.

In cultural terms, the analysis highlights both the converging and diverging influences that major reference groups (gender, national origin, religious affiliation, or social class) exert on the heirship practices of U.S. testators.

The next step of the analysis would be to assess the distribution of these three motivations amongst various groups. For instance, to the extent that the pursuit of efficiency characterizes self-employed individuals, its frequency should keep declining. Alternatively, as reciprocity influences the familial groups least likely to receive public forms of social assistance, it should remain maximal among newer waves of immigrants. Finally, while commitment to ascriptive equality becomes more visible with societal affluence and/or with the shift of an increasing number of risks from the private to the public sector, its forms will doubtless become increasingly differentiated.

Yet, the motivations identified here are useful only insofar as they help ascertain how variations in the testamentary behaviors of major social groups might alter the current U.S. social and economic fabric.

First, the impact of these motivations on macro social structures is a function of the *value* of the estates. To the extent that the amount of wealth accumulated affects the specific practices inspired by each motivation, the corresponding selection of heirs should modify contrasts in their respective socioeconomic trajectories. But patterns of stratification and their perpetuation vary also with the *composition* of estates. For example, depending on whether they own life insurance or real estate, individuals of similar wealth make different types of bequests.

Time lags between changes in the economic conditions and the cultural worldviews of major social groups make it necessary to explore the dynamics of each of these motivations and the ensuing shifts of their social distribution (Ogburn, 1955). For instance, I noted earlier that Irish American and German American farmers in the Midwest retain the modes of inheritance specific to their respective countries of origin. Yet, it remains necessary to ascertain (1) how long ethnic models of intergenerational transfers persist in a new environment, (2) whether these models are restricted to farmers or are common to all self-employed individuals, and (3) whether these models apply to other immigrant groups as well.

Similarly, as the relationship between economic and cultural change is not mechanical, social groups may use the additional opportunities created by technological innovations or shifts in the market to restore selectively some of the values to which they remain committed but which they have been obliged to abandon earlier as a result of declining resources (Cole and Wolf, 1974).¹² Thus, they might use the additional wealth generated by economic growth to invent forms of transfers that are symbolically equivalent to those of the past. For example, even though high-quality education replaces the rich land of the past as a valued asset, contrasts between the two forms of capital and the conditions of their transfers should not mask similarities between these two forms of inheritance when both are inspired by the quest of efficiency (Carrier, 1991). Indeed, since Americans, and notably those who are first-generation immigrants, are often divided between their commitment to the notion of progress, inspired by the notion of melting pot, and their nostalgia for the cultural order of the national or religious community from which they originate, it remains necessary to ascertain how they solve the "sociological ambivalences" that accompany competing cultural definitions of their roles as testators (Merton and Barber, 1963).

The last item of the agenda opened by the exploration of inheritance issues concerns the reluctance of many U.S. sociologists to undertake a full-fledged study of transfers *mortis causa*. Even though wills afford testators the opportunity to "sum-up fully" the essence of their lives

¹²This illustrates the more general principle of selective retention (LeVine, 1973).

(Bryant and Snizek, 1975:225), few practitioners are interested in analyzing this summation. Functionalist theorists have viewed inheritance as being inimical to economic development and have argued that individual status should be based exclusively on achievement (Davis and Moore, 1945; Tumin, 1967).¹³ Alternatively, their radical opponents disregard inheritance as typical of patriarchal arrangements that have now been undermined by corporate capitalism (Bowles and Gintis, 1986). In methodological terms, the common stress that both functionalist and radical views place on work as the primary source of status blurs the distinction between wealth and income and exacerbates the difficulty of obtaining information about the former. As a result, empirical studies on bequests and sources of income other than wages and salaries remain scarce and recent (Solmon, 1974).

Yet as long as the profession keeps ignoring intergenerational forms of solidarity, including inheritance, it is impossible to evaluate the interrelations between intra- and interfamilial inequities, and in this sense, the interrelation between familial arrangements and the extent as well as the dynamics of social stratification. SSQ

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¹³The capitalistic ideology introduces asymmetry in the interest displayed toward testators and toward heirs (Gouldner, 1970). It is socially acceptable to give, but more questionable to receive.

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