Appendix A

Risk Questionnaires

The risk questionnaires are provided here. The Risk Propensity Scale is taken from Meertens and Lion (2008), the Risk Taking Index is taken from Nicholson et al. (2005), and the Domain-Specific Risk Taking scale is taken from Blais and Weber (2006).

A.1 Risk Propensity Scale

Please indicate the extent to which you agree or disagree with the following statement by putting a circle around the option you prefer. Please do not think too long before answering; usually your first inclination is also the best one.

- 1. Safety first.
 - totally disagree 1 2 3 4 5 6 7 8 9 totally agree
- 2. I do not take risks with my health.
 - totally disagree 1 2 3 4 5 6 7 8 9 totally agree
- 3. I prefer to avoid risks.
 - totally disagree 1 2 3 4 5 6 7 8 9 totally agree

- 4. I take risks regularly totally disagree 1 2 3 4 5 6 7 8 9 totally agree
- 5. I really dislike not knowing what is going to happen totally disagree 1 2 3 4 5 6 7 8 9 totally agree
- 6. I usually view risks as a challenge. ${\it totally disagree 1 2 3 4 5 6 7 8 9 totally agree}$
- 7. I view myself as a ... risk avoider 1 2 3 4 5 6 7 8 9 risk seeker

A.2 Risk Taking Index

We are interested in everyday risk-taking. Please could you tell us if any of the following have ever applied to you, *now* or in your adult *past*?

Please use the scales as follows:

1=never, 2=rarely, 3=quite often, 4=often, 5=very often

	Now	In the Past
a) recreational risks (e.g. rock-climbing, scuba diving)	1 2 3 4 5	$1\ 2\ 3\ 4\ 5$
b) health risks (e.g. smoking, poor diet, high alcohol consumption)	$1\ 2\ 3\ 4\ 5$	$1\ 2\ 3\ 4\ 5$
c) career risks (e.g. quitting a job without another to go to)	$1\ 2\ 3\ 4\ 5$	$1\ 2\ 3\ 4\ 5$
d) financial risks (e.g. gambling, risky investments)	$1\ 2\ 3\ 4\ 5$	$1\ 2\ 3\ 4\ 5$
e) safety risks (e.g. fast driving, city cycling without a helmet)	$1\ 2\ 3\ 4\ 5$	$1\ 2\ 3\ 4\ 5$
f) social risks (e.g. standing for election, publicly challenging a rule	$1\ 2\ 3\ 4\ 5$	$1\ 2\ 3\ 4\ 5$
or decision)		

A.3 Domain-Specific Risk-Taking Scale

Instructions for DOSPERT Risk Taking:

For each of the following statements, please indicate the likelihood that you would engage in the described activity or behavior if you were to find yourself in that situation. Provide a rating from *Extremely Unlikely* to *Extremely Likely*, using the following scale:

1	2	3	4	5	6	7
Extremely	Moderately	Somewhat	Not Sure	Somewhat	Moderately	Extremely
Unlikely	Unlikely	Unlikely		Likely	Likely	Likely

Instructions for DOSPERT Risk Perception:

People often see some risk in situations that contain uncertainty about what the outcome or consequences will be and for which there is the possibility of negative consequences. However, riskiness is a very personal and intuitive notion, and we are interested in your gut level assessment of how risky each situation or behavior is. For each of the following statements, please indicate how risky you perceive each situation. Provide a rating from *Not at all Risky* to *Extremely Risky*, using the following scale:

1	2	3	4	5	6	7
Not at all	Slightly	Somewhat	Moderately	Risky	Very	Extremely
Risky	Risky	Risky	Risky		Risky	Risky

30 items to be rated for both Risk Taking and Risk Perception assessments:

- 1. Admitting that your tastes are different from those of a friend. (S)
- 2. Going camping in the wilderness. (R)
- 3. Betting a day's income at the horse races. (F)
- 4. Investing 10% of your annual income in a moderate growth mutual fund. (F)
- 5. Drinking heavily at a social function. (H/S)
- 6. Taking some questionable deductions on your income tax return. (E)

- 7. Disagreeing with an authority figure on a major issue. (S)
- 8. Betting a day's income at a high-stake poker game. (F)
- 9. Having an affair with a married man/woman. (E)
- 10. Passing off somebody else's work as your own. (E)
- 11. Going down a ski run that is beyond your ability. (R)
- 12. Investing 5% of your annual income in a very speculative stock. (F)
- 13. Going whitewater rafting at high water in the spring. (R)
- 14. Betting a day's income on the outcome of a sporting event (F)
- 15. Engaging in unprotected sex. (H/S)
- 16. Revealing a friend's secret to someone else. (E)
- 17. Driving a car without wearing a seat belt. (H/S)
- 18. Investing 10% of your annual income in a new business venture. (F)
- 19. Taking a skydiving class. (R)
- 20. Riding a motorcycle without a helmet. (H/S)
- 21. Choosing a career that you truly enjoy over a more secure one. (S)
- 22. Speaking your mind about an unpopular issue in a meeting at work. (S)
- 23. Sunbathing without sunscreen. (H/S)
- 24. Bungee jumping off a tall bridge. (R)
- 25. Piloting a small plane. (R)
- 26. Walking home alone at night in an unsafe area of town. (H/S)
- 27. Moving to a city far away from your extended family. (S)
- 28. Starting a new career in your mid-thirties. (S)
- 29. Leaving your young children alone at home while running an errand. (E)
- 30. Not returning a wallet you found that contains \$200. (E)

Note: E = Ethical, F = Financial, H/S = Health/Safety, R = Recreational, and S = Social