**APPENDIX A**

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| *Table A1:* Questionnaire items | |
| Risk Domain | Questionnaire Item |
| Recreational | 1. Going camping in the wilderness |
|  | 2. Starting a new intense exercise routine |
|  | 3. Going winter swimming in an icy lake |
|  | 4. Traveling alone in an unfamiliar country |
| Social | 1. Admitting your tastes are different from those of a friend |
|  | 2. Disagreeing with an authority figure or person of influence on a major issue |
|  | 3. Moving to a city far away from your close friends and family |
|  | 4. Speaking at a debate club in your local community |
| Financial | 1. Betting on the outcome of a sporting event |
|  | 2. Investing in a very speculative stock on the stock market |
|  | 3. Using your credit card to pay for an item on an unfamiliar website |
|  | 4. Investing a considerable amount of your income or savings in a potentially highly lucrative new start-up firm |
| Health | 1. Taking a ride on a motorcycle without wearing a helmet |
|  | 2. Using a sunbed in a tanning studio |
|  | 3. Driving a car without wearing a seat belt |
|  | 4. Walking home alone at night in an unsafe area of town |

**APPENDIX B**

Our exploratory factor analysis (FA) was conducted on self-rated risk perceptions in Study 1 using Varimax rotation to test the scale’s factor structure. Four factors were extracted based on a criterion of eigenvalues > 1 and together explained 59% of the variance. Regarding the individual factors, Factor 1 explained 22%, Factor 2 explained 14%, Factor 3 explained 12%, and Factor 4 explained 12% of the variance. Table B1 provides the rotated factor loadings for the individual scale items. The factor loadings broadly confirm the four-domain structure of the scale, such that the individual scale items generally loaded most heavily on their respective factors.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| *Table B1:* Exploratory factor analysis on self-rated risk perceptions in Study 1 | | | | |
| Scale item | Factor 1 | Factor 2 | Factor 3 | Factor 4 |
| Recreational domain |  |  |  |  |
| 1. Going camping in the wilderness | .78 |  |  |  |
| 1. Starting a new intense exercise routine | .63 |  |  |  |
| 1. Going winter swimming in an icy lake | .70 |  |  |  |
| 1. Traveling alone in an unfamiliar country | .72 |  |  |  |
| Social domain |  |  |  |  |
| 1. Admitting your tastes are different from those of a friend |  | .78 |  |  |
| 1. Disagreeing with an authority figure or person of influence on a major issue |  | .77 |  |  |
| 1. Moving to a city far away from your close friends and family | .63 |  |  |  |
| 1. Speaking at a debate club in your local community |  | .73 |  |  |
| Financial domain |  |  |  |  |
| 1. Betting on the outcome of a sporting event |  | .44 | .46 |  |
| 1. Investing in a very speculative stock on the stock market |  |  | .85 |  |
| 1. Using your credit card to pay for an item on an unfamiliar website | .41 |  |  | .30 |
| 1. Investing a considerable amount of your income or savings in a potentially highly lucrative new start-up firm | .34 |  | .79 |  |
| Health domain |  |  |  |  |
| 1. Taking a ride on a motorcycle without wearing a helmet |  |  |  | .79 |
| 1. Using a sunbed in a tanning studio | .48 |  |  |  |
| 1. Driving a car without wearing a seat belt |  |  |  | .85 |
| 1. Walking home alone at night in an unsafe area of town | .58 |  |  |  |

**APPENDIX C**

We conducted multiple linear regression analyses on self-rated risk perceptions in each domain to test for moderating effects of informants’ relationship with their partner (parent vs. other relations, adult children vs. other relations) and the absolute age difference between informants and their partners on the association between informant- and self-rated risk perceptions. Tables C1 (Study 1) and C2 (Study 2) provide the results of these analyses. The only significant interaction was between parent (vs. other relations) and informant risk perceptions in the recreational domain in Study 1, indicating that the association between informant- and self-ratings was weaker for parent informants.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| *Table C1*. Study 1: Multiple linear regression analyses on self-rated risk perceptions to assess moderating effects of informants’ relationship with their partner and the absolute age difference between informants and their partners on the association with informant-rated risk perceptions | | | | |
| Parameter | Recreational Domain | Social  Domain | Financial Domain | Health Domain |
| Risk perception: Informant | .49\*\* | .34\*\* | .21\* | .28\* |
| Parent vs. other relations | -.43\*\* | -.16 | -.47\*\* | -.43\*\* |
| Adult child vs. other relations | .13 | .01 | .03 | -.06 |
| Absolute age difference | .17 | .19 | .22\* | .21 |
| Risk perception: Informant by Parent vs. other relations | -.25\*\* | -.03 | .02 | -.11 |
| Risk perception: Informant by Adult child vs. other relations | -.10 | .11 | .15 | .02 |
| Risk perception: Informant by Absolute age difference | .01 | .08 | .05 | -.04 |

Note. \**p*<.05, \*\**p*<.01.

|  |  |  |  |
| --- | --- | --- | --- |
| *Table C2*. Study 2: Multiple linear regression analyses on self-rated risk perceptions to assess moderating effects of informants’ relationship with their partner and the absolute age difference between informants and their partners on the association with informant-rated risk perceptions | | | |
| Parameter | Social  Domain | Financial Domain | Health Domain |
| Risk perception: Informant | .21 | .27 | -.27 |
| Parent vs. other relations | .20 | -.15 | .17 |
| Adult child vs. other relations | .33\* | .07 | .24 |
| Absolute age difference | -.09 | .05 | .02 |
| Risk perception: Informant by Parent vs. other relations | -.12 | -.13 | .17 |
| Risk perception: Informant by Adult child vs. other relations | -.13 | .05 | .24 |
| Risk perception: Informant by Absolute age difference | .06 | -.11 | .02 |

Note. \**p*<.05, \*\**p*<.01.

**APPENDIX D**

Study 2: Decision making scenarios

Health domain:

Scenario 1: Self-rating

*“Imagine that you have been involved in an accident and you are currently in hospital. You injured your leg in the accident and one of your big toes is showing serious signs of infection. The doctors caring for you explain that two options are available. One option is to remove your infected toe, eliminating any risk of the infection spreading to other parts of the body. A second option involves treating the infection with an antibiotic, which has a high chance of curing the infection. However, if the antibiotic treatment fails, you might have to lose your entire foot. The doctors warn that a decision must be made immediately. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of the antibiotic treatment rather than amputating the infected toe?”*

*Risk perception: “How risky do you believe it would be for you to undergo the antibiotic treatment rather than have your infected toe amputated?”*

Scenario 1: Informant rating

*“Imagine that [name] has been involved in an accident and is currently in hospital. [He/She] is unconscious, but [his/her] condition is expected to improve and [he/she] will regain consciousness soon. However, [name] injured [his/her] leg in the accident and one of [his/her] big toes is showing serious signs of infection. The doctors caring for [name] explain that two options are available. One option is to remove [his/her] infected toe, eliminating any risk of the infection spreading to other parts of the body. A second option involves treating the infection with an antibiotic, which has a high chance of curing the infection. However, if the antibiotic treatment fails, [name] might have to lose [his/her] entire foot. The doctors warn that they cannot wait for [name] to wake up and a decision must be made immediately. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of the antibiotic treatment rather than amputating the infected toe?”*

*Risk perception: “How risky do you believe it would be for [name] to undergo the antibiotic treatment rather than have [his/her] infected toe amputated?”*

Scenario 2: Self-rating

*“Imagine that you need to have a wisdom tooth removed. You would prefer to undergo the treatment using a general rather than a local anaesthetic as you suffer from severe dental related anxieties. Your dentist explains that general anaesthetic is used rarely because of a higher chance of side effects, which can include feeling sick and vomiting, shivering and feeling cold, and damage to the mouth or teeth. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of general anaesthetic?”*

*Risk perception: “How risky do you believe it would be for you to use general anaesthetic?”*

Scenario 2: Informant rating

*“Imagine that [name] needs to have a wisdom tooth removed. [He/She] would prefer to undergo the treatment using a general rather than a local anaesthetic as [he/she] suffers from severe dental related anxieties. [His/Her] dentist explains that general anaesthetic is used rarely because of a higher chance of side effects, which can include feeling sick and vomiting, shivering and feeling cold, and damage to the mouth or teeth. After consulting [his/he] dentist, [name] still feels unsure and confused about what to do. As you know [him/her] well, [he/she] asks you to decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of general anaesthetic?”*

*Risk perception: “How risky do you believe it would be for [name] to use general anaesthetic?”*

Scenario 3: Self-rating

*“Imagine that you have been undergoing drug treatment for a medical condition. Unfortunately, the drug treatment has not proven successful and your condition is becoming worse. Your doctor would like to conduct further examinations to understand the cause of your condition. One option is to conduct a range of blood tests that are relatively safe and that are not likely to cause any further medical complications, but which could miss the cause of your condition and may delay proper treatment. An alternative option is an invasive test that involves surgery. While the surgery has a range of possible complications, it is also your best chance to get the correct diagnosis of your condition. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of the surgery?”*

*Risk perception: “How risky do you believe it would be for you to undergo the surgery?”*

Scenario 3: Informant rating

*“Imagine that [name] has been undergoing drug treatment for a medical condition. Unfortunately, the drug treatment has not proven successful and [his/her] condition is becoming worse. [His/Her] doctor would like to conduct further examinations to understand the cause of [his/her] condition. One option is to conduct a range of blood tests that are relatively safe and that are not likely to cause any further medical complications, but which could miss the cause of [his/her] condition and may delay proper treatment. An alternative option is an invasive test that involves surgery. While the surgery has a range of possible complications, it is also [his/her] best chance to get the correct diagnosis of [his/her] condition. However, the drug treatment that [name] is currently receiving is known to have mild cognitive effects, meaning that you must consent to the medical procedure on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of the surgery?”*

*Risk perception: “How risky do you believe it would be for [name] to undergo the surgery?”*

Scenario 4: Self-rating

*“Imagine that you would like to get involved in a local fund raising event. The event involves going winter swimming in an icy lake and is expected to raise a considerable sum of money for a charity that you feel very strongly about. The event organizer has asked you for a final decision on whether you will take part. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of taking part in the fund raising event?”*

*Risk perception: “How risky do you believe it would be for you to take part in the fund raising event?”*

Scenario 4: Informant rating

*“Imagine that [name] would like to get involved in a local fund raising event. The event involves going winter swimming in an icy lake and is expected to raise a considerable sum of money for a charity that [name] feels very strongly about. The event organizer has asked [name] for a final decision on whether [he/she] will take part. [name] feels that [he/she] has thought too much about this decision and that [he/she] can no longer decide [himself/herself]. This may not be typical of [name], but [he/she] trusts you to decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] taking part in the fund raising event?”*

*Risk perception: “How risky do you believe it would be for [name] to take part in the fund raising event?”*

Financial domain:

Scenario 1: Self-rating

*“Imagine that you recently inherited a considerable sum of money from a close friend and you have been considering whether to save the money or invest it in the stock market. You receive a call from your financial advisor recommending that you invest your inheritance in a new stock that has just entered the market and that is highly likely to yield a very large return. Your financial advisor explains that a decision must be made immediately. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of investing in the stock?”*

*Risk perception: “How risky do you believe it would be for you to invest in the stock?”*

Scenario 1: Informant rating

*“Imagine that [name] recently inherited a considerable sum of money from a close friend and has been considering whether to save the money or invest it in the stock market. You receive a call from [his/her] financial advisor recommending that [name] invests [his/her] inheritance in a new stock that has just entered the market and that is highly likely to yield a very large return. The financial advisor explains that a decision must be made immediately. However, [name] is currently on holiday and you have no way of contacting [him/her], meaning you must decide on [his/her] behalf. Anticipating this possibility, [name] has asked that you decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] investing in the stock?”*

*Risk perception: “How risky do you believe it would be for [name] to invest in the stock?”*

Scenario 2: Self-rating

*“Imagine that you are approached by a friend who works as a bookmaker (someone who handles the placement of bets). The friend shares with you some inside knowledge about a horse that will race later today. If you bet on the horse you have a very high chance of winning, but the minimum bet is £200. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of betting on the horse race?”*

*Risk perception: “How risky do you believe it would be for you to bet on the horse race?”*

Scenario 2: Informant rating

*“Imagine that [name] is approached by a friend who works as a bookmaker (someone who handles the placement of bets). The friend shares with [name] some inside knowledge about a horse that will race later today. If [name] bets on the horse [he/she] has a very high chance of winning, but the minimum bet is £200. [name] feels that [he/she] has thought too much about this decision and that he can no longer decide [himself/herself]. This may not be typical of [name], but [he/she] trusts you to decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] betting on the horse race?”*

*Risk perception: “How risky do you believe it would be for [name] to bet on the horse race?”*

Scenario 3: Self-rating

*“Imagine that you have been considering investing some of your income or savings in a new start-up firm in the local area. You have been seeking financial advice and your financial advisor contacts you to make you aware of a highly lucrative new start-up firm that is highly likely to yield a large return. A decision must be made today about whether to invest in the firm. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of investing in the new start-up firm?”*

*Risk perception: “How risky do you believe it would be for you to invest in the new start-up firm?”*

Scenario 3: Informant rating

*“Imagine that [name] has been considering investing some of [his/her] income or savings in a new start-up firm in the local area. [He/She] has been seeking financial advice and [his/her] financial advisor contacts [him/her] to make [him/her] aware of a highly lucrative new start-up firm that is highly likely to yield a large return. A decision must be made today about whether to invest in the firm. However, [name] is taking part in an all-day event and cannot be contacted, meaning that you must decide on [his/her] behalf. Anticipating this possibility, [name] has asked that you decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] investing in the new start-up firm?”*

*Risk perception: “How risky do you believe it would be for [name] to invest in the new start-up firm?”*

Scenario 4: Self-rating

*“Imagine that you have recently been learning to play poker online using an official internet gambling website. You have been playing for small amounts of money and have been very successful. You are now offered the opportunity to raise your bets and invest £200. You are likely to win more than you invest. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of making the bet?”*

*Risk perception: “How risky do you believe it would be for you to make the bet?”*

Scenario 4: Informant rating

*“Imagine that [name] has recently been learning to play poker online using an official internet gambling website. [He/She] has been playing for small amounts of money and has been very successful. [name] is now offered the opportunity to raise [his/her] bets and invest £200. [He/She] is likely to win more than [he/she] invests. However, [name] feels that [he/she] has thought too much about this decision and that he can no longer decide [himself/herself]. This may not be typical of [name], but [he/she] trusts you to decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] making the bet?”*

*Risk perception: “How risky do you believe it would be for [name] to make the bet?”*

Social domain:

Scenario 1: Self-rating

*“Imagine that you recently shared your views with a journalist on a controversial social issue. You have expressed strong views on the subject and you are keen that your opinion reaches the public domain. You receive a call from the journalist explaining that the local magazine containing your comments will go to print today. The journalist would like a final approval to include your comments as the controversy around the issue has escalated in the past couple of days. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of publishing your comments?”*

*Risk perception: “How risky do you believe it would be for you to have your comments published?”*

Scenario 1: Informant rating

*“Imagine that [name] recently shared [his/her] views with a journalist on a controversial social issue. [name] has expressed strong views on the subject and is keen that [his/her] opinion reaches the public domain. You receive a call from the journalist explaining that the local magazine containing [name]’s comments will go to print today. The journalist would like a final approval to include [name]’s comments as the controversy around the issue has escalated in the past couple of days. However, [name] is currently on holiday and you have no way of contacting [him/her], meaning you must decide on [his/her] behalf. Anticipating this possibility, [name] has asked that you decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of publishing [name]’s comments?”*

*Risk perception: “How risky do you believe it would be for [name] to have his comments published?”*

Scenario 2: Self-rating

*“Imagine that you have been involved in a dispute with a neighbour who recently has been playing loud music late at night. One option available to you is to make a formal complaint to the local authorities, but this could create further conflict between you and your neighbour. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of making a formal complaint?”*

*Risk perception: “How risky do you believe it would be for you to make a formal complaint?”*

Scenario 2: Informant rating

*“Imagine that [name] has been involved in a dispute with a neighbour who recently has been playing loud music late at night. One option available to [name] is to make a formal complaint to the local authorities, but this could create further conflict between [name] and [his/her] neighbour. [name] feels that [he/she] has thought too much about this decision and that [he/she] can no longer decide [himself/herself]. This may not be typical of [name], but [he/she] trusts you to decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] making a formal complaint?”*

*Risk perception: “How risky do you believe it would be for [name] to make a formal complaint?”*

Scenario 3: Self-rating

*“Imagine that you recently contributed to an impromptu debate in your local community. The debate attracted media attention as some of the issues raised are controversial. A journalist would like to use some parts of the debate, including comments made by you, in a televised segment in the local news that will be broadcasted later today. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of using your comments in the local news?”*

*Risk perception: “How risky do you believe it would be for you to have your comments used in the local news?”*

Scenario 3: Informant rating

*“Imagine that [name] recently contributed to an impromptu debate in [his/her] local community. The debate attracted media attention as some of the issues raised are controversial. A journalist would like to use some parts of the debate, including comments made by [name], in a televised segment in the local news that will be broadcasted later today. However, [name] is taking part in an all-day event and cannot be contacted, meaning that you must decide on [his/her] behalf. Anticipating this possibility, [name] has asked that you decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of using [name]’s comments in the local news?”*

*Risk perception: “How risky do you believe it would be for [name] to have [his/her] comments used in the local news?”*

Scenario 4: Self-rating

*“Imagine that you have had an argument with someone working at the checkout in the local supermarket. You feel that the checkout worker was very rude and worry that this could become an issue if you are served by the same individual in the future. You are considering whether to raise the issue with the store manager. Please imagine that you must make a decision.”*

*Likelihood rating: “How likely would you be to decide in favour of raising the issue with the store manager?”*

*Risk perception: “How risky do you believe it would be for you to raise the issue with the store manager?”*

Scenario 4: Informant rating

*“Imagine that [name] tells you that [he/she] had an argument with someone working at the checkout in the local supermarket. [name] feels that the checkout worker was very rude and worries that this could become an issue if [he/she] is served by the same individual in the future. [name] is considering whether to raise the issue with the store manager. However, [he/she] feels that [he/she] has thought too much about this decision and that [he/she] can no longer decide [himself/herself]. This may not be typical of [name], but [he/she] trusts you to decide on [his/her] behalf. Please imagine that you must make a decision on behalf of [name].”*

*Likelihood rating: “How likely would you be to decide in favour of [name] raising the issue with the store manager?”*

*Risk perception: “How risky do you believe it would be for [name] to raise the issue with the store manager?”*