

## What Are Your Biggest Risk Areas?

*Most people take differing amounts of risk in different aspects of their life—whether social, ethical, recreational, financial or health-related. To identify the areas where you're less likely to play it safe, rate the following statements. Use the scale below to indicate the likelihood that you would engage in the activity, given the opportunity.*

**1 Extremely Unlikely**

**2 Moderately Unlikely**

**3 Somewhat Unlikely**

**4 Not Sure**

**5 Somewhat Likely**

**6 Moderately Likely**

**7 Extremely Likely**

1. Admitting that your tastes are different from those of a friend.
2. Going camping in the wilderness.
3. Betting a day's income at the horse races.
4. Investing 10% of your annual income in a moderate growth mutual fund.

5. Drinking heavily at a social function.
6. Taking some questionable deductions on your income tax return.
7. Disagreeing with an authority figure on a major issue.
8. Betting a day's income at a high-stake poker game.
9. Having an affair with a married man/woman.
10. Passing off somebody else's work as your own.
11. Going down a ski run that is beyond your ability.
12. Investing 5% of your annual income in a very speculative stock.
13. Going whitewater rafting at high water in the spring.
14. Betting a day's income on the outcome of a sporting event.
15. Engaging in unprotected sex.
16. Revealing a friend's secret to someone else.
17. Driving a car without wearing a seat belt.
18. Investing 10% of your annual income in a new business venture.

19. Taking a skydiving class.
20. Riding a motorcycle without a helmet.
21. Choosing a career that you truly enjoy over a more secure one.
22. Speaking your mind about an unpopular issue in a meeting at work.
23. Sunbathing without sunscreen.
24. Bungee-jumping off a tall bridge.
25. Piloting a small plane.
26. Walking home alone at night in an unsafe area of town.
27. Moving to a city far away from your extended family.
28. Starting a new career in your mid-30s.
29. Leaving your young children alone at home while running an errand.
30. Not returning a wallet you found that contains \$200.

To assess your risk-taking propensity in a specific area, add up your scores for the questions in that category. A higher score means a higher appetite for risk in that area.

Ethical questions: 6, 9, 10, 16, 29, 30.

**Financial questions: 3, 4, 8, 12, 14, 18.**

**Health/Safety questions: 5, 15, 17, 20, 23, 26.**

**Recreational questions: 2, 11, 13, 19, 24, 25.**

**Social questions: 1, 7, 21, 22, 27, 28.**

— Source: Weber, Blais, & Betz (2002). A domain-specific risk-attitude (DOSPERT) scale. *Journal of Behavioral Decision Making*, 15, 263-290.

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