ABSTRACT

SOCIAL CLASS AND RISK PERCEPTION

The current study investigated social class differences in judging the five risks outlined by the Domain Specific Risk Taking Scale (DOSPERT): social risk, recreational risk, financial risk, health and safety risk, and ethical risk. It was hypothesized that upper class people would perceive the DOSPERT risks as less risky than lower class people (Weber, Blais, & Betz, 2002). It was reasoned that the cognitive tendencies—solipsism and contextualism—presented in social cognitive theory would explain the differences in risk perception among the classes (Kraus, Piff, Mendoza-Denton, Rheinschmidt, & Keltner, 2012). California State University, Fresno students were recruited online (N = 196) to complete a social class measure, the DOSPERT, a cognitive tendencies measure, and questions about ethnicity, gender, and age. A series of regression analyses were conducted, with social class as the predictor variable and with the scores for the five DOSPERT domains as criterion variables. Social class was a significant predictor for both financial and ethical risk. These were both negative relationships. Social class was not a significant predictor for health and safety, recreational, nor social risk. Cognitive tendencies did not explain the relationship between social class and risk perception.

Jenica Janae Wilson
May 2016
SOCIAL CLASS AND RISK PERCEPTION

by

Jenica Janae Wilson

A thesis
submitted in partial fulfillment of the requirements for the degree of Master of Arts in Psychology in the College of Science and Mathematics California State University, Fresno
May 2016
APPROVED
For the Department of Psychology:

We, the undersigned, certify that the thesis of the following student meets the required standards of scholarship, format, and style of the university and the student’s graduate degree program for the awarding of the master’s degree.

Jenica Janae Wilson
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Robert Levine Psychology

Lorin Lachs Psychology

For the University Graduate Committee:

__________________________________________
Dean, Division of Graduate Studies
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Finally, to Tasha Grainger thank you so much for your support throughout the years. Without you Tasha, attaining my master’s degree would have probably never been possible, and for that I truly thank you.
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CHAPTER 1: INTRODUCTION

Research has shown that a person’s social class can have a powerful influence on his or her behaviors. For example, it can influence a variety of prosocial behaviors (Piff, Kraus, Côté, Cheng, & Keltner, 2010), ethical decision making (Côté, Piff, & Willer, 2013; Piff, Stancato, Côté, Mendoza-Denton, & Keltner, 2012), and perceived sense of control (Kraus, Piff, & Keltner, 2009). According to Kraus et al. (2012), members of the lower class, because of their scarce resources, are particularly vigilant to situational influences on behavior and important life outcomes. They feel a relative lack of personal control and this in turn influences their perception, judgment, and other behaviors. Members of the upper class, by contrast, because of their access to resources and higher educational attainment, are aware of the control that people have over their own situational and important life outcomes.

One area in which social class differences have not been studied, however, is risk perception. The social cognitive theory suggests that lower-class people—because they are more sensitive to situational factors and have a low sense of personal control—should tend to see the world as a riskier place. And upper-class people, because they are relatively insensitive to situational factors and have a high sense of control—should tend to see the world as a less risky place. This line of reasoning is corroborated by research on gender and ethnic difference in risk perception, which generally shows that men and non-minorities perceive health and technology risks to be relatively low (e.g., Flynn, Slovic, & Mertz, 1994; Palmer, 2003). For these reasons, it is assumed that social class can be related to risk perception. The current study investigates the relationship between social class and risk perception.
In the remainder of this thesis I will do the following: define social class and discuss its measurement, explain the social-cognitive theory of social class, define risk perception and discuss its measurement, and elaborate on the possible connection between social class and risk perception. Then I will describe the current study and how it will test the hypothesis that social class is related to risk-perception, such that people higher in social class perceive risks to be lower. After presenting the results—which partially support the hypothesis—I will discuss alternative interpretations and suggest several directions for future research.
CHAPTER 2: LITERATURE REVIEW

Social Class and Its Measurement

Social class is the grouping of people based on shared economic status and perceived rank in society (Kraus et al., 2012). Although it is often conceptualized as a categorical variable, in research it is typically evaluated as a continuous variable (Block, 2012; Côté et al., 2013; Dong, Wang, & Chen, 2009; Kraus, Côté, & Keltner, 2010; Kraus, Horberg, Goetz, & Keltner, 2011; Kraus & Keltner, 2013; Kraus et al., 2009; Kraus et al., 2012; Lott, 2012; Lott & Saxon, 2002; Rubin, 2012). It is operationally defined by both objective and subjective measures of an individual’s economic status and rank (Côté et al., 2013; Kraus et al., 2010; Kraus et al., 2011; Kraus & Keltner, 2013; Kraus et al., 2009; Kraus et al., 2012). There are three domains evaluated when measuring an individual’s objective social class: level of education, income, and occupation (Kraus et al., 2012; Stephens, Markus, & Fryberg, 2012). Objective measures of social class essentially measure an individual’s socioeconomic status. When measuring the objective socioeconomic status of a student or other dependent people, the parents’ or guardians’ education, wealth, and occupation are used as an index of the student’s or dependent person’s objective socioeconomic status. The parents’ income, occupation, and education are a strong predictor of their dependents’ future educational attainment (Lott, 2012), earnings, and occupation (Block, 2012; Kraus et al., 2012).

The comparison of one’s own material resources in relation to others in the community defines an individual’s subjective socioeconomic status (Kraus et al., 2010; Kraus et al., 2011; Kraus & Keltner, 2013; Kraus et al., 2009; Kraus et al., 2012). According to Kraus et al. (2012), subjective socioeconomic status can be
defined by an individual’s perceived rank in relation to others in society. Rank is a feature of social class, because it indicates a person’s place on the social hierarchy in relation to members in his or her proximal environment. Kraus et al. (2012) asserted that rank is not equated with perceived power or influence in the community. Consequently, someone from the lower social class can experience greater power or influence in his or her peer relations, occupation, or home than someone from the upper social class. Essentially, increased social class does not necessarily increase a person’s social control or influence (Kraus et al., 2012).

There have been various measures that have been used to evaluate subjective social class. For example, Griskevicius, Tybur, Delton, and Robertson (2011) developed a six statement self-report that measured subjective social class. Yet unlike the six-statement-self-report measure mentioned along with other subjective social class measures, the MacArthur Scale of Subjective Social Class is a frequently seen measure in social class research, for measuring subjective social class (Adler & Stewart, 2007). The scale presents a ten-rung ladder, in which each rung of the ladder represent a possible social status within society. The measure contains two comparisons: one for community and one for country. The respondent puts a large X on the rung that is most representative of his or her subjective socioeconomic status (Giatti, Camelo Ldo, Rodrigues, & Barreto, 2012).

Theoretical Perspectives in Social Class Research

Kraus et al. (2012) discussed various theoretical frameworks that have been used to understand social class and human behavior. Marx and Engels (1848) proposed the labor perspective that conceptualized social class as an employer-employee relationship that is often reinforced in various institutions within
society. According to Marx and Engels (1848) social class arises from the concept that there are people that control the means of production (ruling class), and there are people that work within those means (working class). The health psychology perspective posits that there are health disparities between the lower- and upper-class individuals, which are a result of the environmental disparities that the different classes experience (Adler, 2009; Kraus et al., 2012; Lott, 2012; Schreier & Chen, 2013). The social-class-as-a-culture perspective, however, regards social classes as being subcultures within society (Kraus et al., 2012). Under this perspective people who share a social class develop shared preference for music, art, food, language, customs, beliefs, and parenting styles (Edwards & Gillies, 2011; Kraus et al., 2012). However, Kraus et al. (2012) argue that their social cognitive perspective resides at the intersection of the labor, health psychology, and social-class-as-a-culture perspective.

Social Cognitive Perspective

Kraus et al. (2012) argue that the different classes develop a systematic cognitive identity because of the similar environments that the members within the classes inhabit. This systematic cognitive identity is reflected through similarities in behavior and attitudes (Edwards & Gillies, 2011; Stellar, Manzo, Kraus, & Keltner, 2012). For example, people who share a social class develop shared preference for music, art, food, language, customs and beliefs, and parenting styles (Edwards & Gillies, 2011; Kraus et al., 2012). Two systematic cognitive tendencies are emphasized in this perspective: solipsistic cognitive tendencies and contextualistic cognitive tendencies. People higher in social class exhibit solipsistic cognitive tendencies and people lower in social class exhibit contextualistic cognitive tendencies.
**Solipsism cognitive tendencies.** Solipsistic tendencies promote people’s freedoms and self-interest when in relationships. Upper class people reside in communities that are indexed by increased accessibility and abundant material resources, which result in less stress (Adler, 2009; Adler et al., 1994; Kraus et al., 2012; Lott, 2012; Lott & Saxon, 2002). The environments that upper-class people inhabit allows for solipsistic cognitive tendencies to manifest. Thus, the upper social class is characterized by engaging in intrinsically motivated behaviors and attitudes. The upper social class also has little regard for external factors as causes of behavior. Solipsistic thinking emphasize that people’s own minds are the driving force when explaining situational outcomes (Kraus et al., 2012). Solipsistic social cognitive tendencies promote a self-concept that advocates personal agency and a heightened sense control.

**Contextualistic cognitive tendencies.** Lower class people tend to have more contextualistic social cognitive tendencies, which promote a self-concept that is vigilant to environmental threats and are communally agentic. Contextualistic tendencies prioritize the contextual, or situational, environmental influences on behaviors (Kraus et al., 2012). Contextualistic tendencies promote relationship strategies that stress communal action. Scarce resources, financial instability, and job insecurity index lower-class environments. The environments that lower social class people inhabit allows for contextualistic cognitive tendencies to manifest. Contextualistic cognitive tendencies are characterized by engaging in extrinsically motivated behaviors and attitudes. Contextualistic thinking result in an elevated regard towards others feelings and behaviors (Kraus et al., 2012).
Supporting Research

A number of studies have supported the social cognitive model. For example, Piff et al. (2010) studied social class effects on prosocial behavior and supported the notion that the lower class is index by contextualistic cognitive tendencies. Piff et al. (2010) conducted four studies, in which the researchers showed that upper-class people were less likely to engage in prosocial behaviors when compared to people lower in social class. The researchers found that even when people’s subjective feelings towards their social class is manipulated, regardless of their objective socioeconomic status, they will express prosocial behaviors that are aligned with their new induced subjective socioeconomic class. For example, when participants who were members of the lower class were made to feel they were members of the upper class, they exhibited less prosocial behavior. Piff et al. (2010) also found that prosocial behavior is positively correlated to positive feelings towards equality and concern with the welfare of others and compassion. The researchers also found that prosocial behaviors are positively correlated with positive feelings towards equality and the welfare of others.

Côté et al. (2013) evaluated social class effects on judgments made when facing high versus low conflict moral dilemmas. The study consisted of the participants making judgments based on the standard trolley dilemma and the footbridge trolley dilemma. The footbridge trolley dilemma, which was used to measure high-conflict moral dilemma, and the standard trolley dilemma, which was used to measure low-conflict moral dilemma, was used in this study. In both of the dilemmas participants had to make the judgment of whether they would save four civilian lives at the risk of killing one civilian. The results indicated that increased social class predicted utilitarian based judgments when faced with high-
conflict dilemmas, but not with low-conflict dilemmas. Côté et al. also found that empathy was a mediator for social class effects on utilitarian judgments. Therefore, when empathy was elicited, upper-class participants engaged in less utilitarian judgment than upper-class participants in the control condition. The findings were consistent with the notion that the lower class individuals show elevated levels of empathy. These studies also support the notion that lower-class individuals are characterized by having an elevated regard for others (Côté et al., 2013; Kraus et al., 2012; Piff et al., 2010).

Kraus et al. (2009) investigated social class influences on the fundamental attribution error. The fundamental attribution error refers to overemphasizing dispositional personality characteristics as a cause of a person’s behavior, with little regard of possible situational factors as being the cause. Kraus et al. found that upper-class people attributed a confederate’s behavior to the confederate’s disposition more than lower-class people. Lower-class people attributed a confederates’ behavior to situational influences. Kraus et al. also found that perceived sense of control was a mediating variable. According to Kraus et al. (2009), lower-class environments, which are indexed by a lack of resources, might result in a decreased sense of control over outcomes.

**Risk Perception**

What does the social cognitive theory of social class say about risk perception? Recall that people who are low in social class are generally more vigilant to threat, have scarce resources, and have lower education, which contributes to their contextualistic cognitive tendencies. Members of the lower class, because of their sensitivity to situational influence over many outcomes, may perceive greater risk in a wide variety of situations. People who are high in
social class are more aware of one’s own control over situational outcomes, have greater access to resources, and possess elevated educational attainment, which contributes to their solipsistic cognitive tendencies. Members of the upper class, because of their sensitivity to one’s own control over situational outcomes, may perceive lower risk in a wide variety of situations.

Weber et al. (2002) assert that risk perception is context-specific. The same person can perceive risks in some contexts to be high and risks in other contexts to be low. Their DOSPERT provides supporting evidence that attitudes towards risk are in fact context specific. The DOSPERT discriminates between a person’s risk-attitudes and the person’s risk-perception across five different contexts: health/safety decisions, recreational decisions, ethics decision, and social decision.

Risk perception research. Although the relationship between social class and risk perception has not been studied directly, there are data that are consistent with the idea that they should be related. The most supportive data come from studies on a phenomenon called the “white male effect.” Flynn et al. (1994) coined the term to allude to the extreme response that white males provide when judging risk. The research of Flynn et al. (1994) on gender and race differences in risk perception indicated that white males were on average at the 25th percentile when judging health and environmental hazard risk perception as high, when compared to minorities and women. This was consistent with the replication study of Finucane, Slovic, Mertz, Flynn, and Satterfield (2000). Using data from a national survey in the United States, Finucane et al. (2000) found that men perceived health and environmental risks as being lower than women. Also, whites perceived health and environmental hazard risk lower than nonwhites. Of course it seems unlikely that being white or male per se affects people’s risk perceptions, so the white male
effect must be mediated by other factors. Finucane et al. (2000) investigated sociopolitical worldviews as having possible mediating effects, which have been found in previous studies on risk perception, to explore whether that finding would be consistent in their sample. The results indicated that low perception of risk was related to the endorsement of hierarchist and individualistic attitudes and a trust in institutions and authorities. Low risk perception was also associated with a decreased endorsement of fatalist and egalitarian attitudes. Thus, the factors that were associated with perceiving lower risk are fairly descriptive of people who are high in social class.

Palmer (2003) investigated the variability in risk perception responses by nonwhites, specifically Asian Americans. Palmer’s (2003) research demonstrated that the white male effect was not solely applicable to white men. Palmer (2003) found that Asian Americans also reported comparable judgments toward perception of health and environmental hazard risk, as white men. Asian Americans also were comparable to whites in the endorsement of hierarchist and individualist attitudes. Additionally, Palmer (2003) investigated whether other risks, like financial risks, would evoke the same response across the genders and races. The results showed that the differences in risk perception were not consistent when evaluating financial risk. Palmer’s (2003) research indicates that the white male effect may be applicable to other groups that are not racial nor gender based; such as social class. Currently there is little research examining social class and its effects on risk perception.

Hence, the current study investigated whether there is a relationship between social class and risk perception. Upper-class people are characterized as having solipsistic cognitive tendencies, a self-concept that is personally agenic, and a greater sense of control of situational outcomes (Kraus et al., 2009, 2012;
Piff et al., 2012). Also, because institutions (e.g. elite schools) and authorities help reinforce class stratification (Kraus et al., 2012; Marx & Engels, 1848), upper class people might trust institutions and authorities. Hence, upper-class people might engage in perceiving risk as low, because of their individualistic and hierarchist disposition.

Lower class people are characterized by having contextualistic cognitive tendencies, a self-concept that is communally agentic, and experience a decrease sense of control of situational outcomes (Kraus et al., 2010; Kraus et al., 2009; Kraus et al., 2012; Piff et al., 2010). The white male effect hypothesis suggests that egalitarian and fatalist attitudes, decreased sense of control and manageability, and distrust in institutions and authorities might contribute to a high perception of risk. Based on these characteristics lower class people might perceive various risk as higher, when judging risk.

The primary hypothesis for the current study, therefore, is that people higher in social class will possess a lower perception of ethical, financial, health/safety, recreational, and social risk, when compared to people who are lower in social class. The secondary hypothesis was that the cognitive tendencies described by the social cognitive theory of social class – solipsism and contextualistic cognitive tendencies – were assumed to be the reason why the classes would perceive the risk differently.
CHAPTER 3: METHOD

A correlational study was used to evaluate whether there is a relationship between social class and the five risk perception domains: health and safety risk, social risk, ethical risk, recreational risk, and financial risk. The sample was recruited from the local university. The DOSPERT, the MacArthur Scale, a social class measure, and a cognitive tendencies measure were used to evaluate the relationship between the constructs of interest. The study was performed online and was completed by individual participants in one sitting.

Participants
Two-hundred and six participants were recruited from California State University, Fresno. All students were enrolled in the introductory psychology course offered at the university. Ten participants were excluded from the study because these participants did not complete all of the surveys, so the final sample size was 196. However, for the cognitive tendencies measure, two participants with incomplete surveys did complete that section and were therefore included in analyses done only for that measure. There were 130 women and 63 men, along with three participants did not indicate their gender. The mean age of the sample was 19.04, with a standard deviation of .992.

Design and Procedures
The current study consisted of participants completing the following questionnaires: a social class measure consisting of both an objective social class measure and the MacArthur Scale, which tested subjective social class, the DOSPERT, a cognitive tendencies measure, and questions about ethnicity, gender, and age. Participants accessed the survey using the university’s’ online research
participation system, SONA. To control for order effects, the surveys were completed in a randomized order determined for each participant.

**Instruments**

A social class measure--which included the MacArthur Scale--the Domain Specific Risk Taking scale (DOSPERT), a Cognitive Tendencies measure, and a demographic measure was used to conduct the study. See Appendix A for the MacArthur Scale, Appendix B for the DOSPERT, and Appendix C for the Cognitive Tendencies Measure.

**Social Class Measure**

The social class measure was the combination of an objective and a subjective measure. The objective indicators of social class are those used by Kraus et al. (2009): parents’ education and family household income. Parents’ education was divided into three distinct levels for each parent: (a) less than high school graduate, (b) high school graduate or some college, and (c) college graduate or higher (Kraus et al., 2009). Family household income was measured using a seven-category scale devised by Adler et al. (2000). The seven categories were: (a) under $15,000, (b) $15,001–$25,000, (c) $25,001–$35,000, (d) $35,001–$50,000, (e) $50,001–$75,000, (f) $75,001–$100,000, and (g) over $100,000.

As Appendix A shows, the MacArthur Scale involves a drawing of a ladder with 10 rungs reflecting increasing levels of income, education, and occupational status. Each participant was instructed to indicate his or her subjective socioeconomic status, by selecting the option with the number that corresponded to the rung that is most representative of his or her subjective SES. The measure is comprised of two questions: one question instructed the participant to compare their subjective socioeconomic status to others in their community and the second
question asks the participants to compare their socioeconomic status to others in the United States. The actual instructions for the scale are as follows: “Please select the number associated with the rung where you think you stand at this time in your life, relative to other people in the United States”. Answer choices ranged from 1, which represented worse off, to 10, which represented best off. The rungs were labeled with numbers ranging from 1 and 10, with the lowest rung being 1 and the highest rung being 10. Higher numbers represented feelings of higher subjective social class vis-à-vis others in the community.

**Domain Specific Risk Taking Scale (DOSPERT)**

Participants completed the DOSPERT risk-perception scale. This consists of a list of 30 behaviors that fall into five domains: ethical, financial, health/safety, recreational, and social. For each behavior, participants rate how risky they perceive it to be on a 1 to 7 scale. An example item is as follows: “Admitting that your tastes are different from those of a friend.” For the full scale see Appendix B.

**Cognitive Tendencies Measure**

An exploratory aspect of this study involved the creation of a new self-report cognitive tendencies measure intended to describe the extent to which people are more solipsistic or contextualistic. The cognitive tendencies measure included 14 statements describing oneself and participants had to rate their level of agreement with each statement on a five-point scale. The items were created to represent three important domains in which solipsistic and contextualistic cognitive tendencies differ: vigilance to threat, self-concept, and self-control. An example item is as follows: *I try to be aware of my surroundings at all times.* For the full scale see Appendix C.
Demographic Information

The demographic information collected included questions about the participants’ gender, age, and ethnicity.
CHAPTER 4: RESULTS

For the current study we were interested in whether social class predicts the way people perceive risk in each of the five domains of the DOSPERT: health and safety risk, financial risk, recreational risk, ethical risk, and social risk. Also, we also explored the idea that cognitive tendencies—as measured by the newly created cognitive tendencies measure—will mediate the effects that social class may have on risk perception. The analyses proceeded as follows. First I described the measures individually, including their internal consistency. Next I described the bivariate correlations among all the measures—showing that social class is related to some, but not all, risk perception domains. And finally I presented multiple-regression analysis to disentangle the relationships among social class, gender, ethnicity, and risk perception.

Internal Consistency of Measures

Data were available for 196 participants. Basic descriptive statistics of the DOSPERT, the social class measure, and the cognitive tendencies scale are shown in Table 1.

Table 1

<table>
<thead>
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<th>SD</th>
<th>Min.</th>
<th>Max.</th>
<th>N of items</th>
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<td>DOSPERT Risk Perception</td>
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<td>Ethical Risk</td>
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<td>Obj. Socioeco. Status</td>
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<td>0.82</td>
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Domain Specific Risk-Taking Scale

The coefficient alpha for the entire DOSPERT was .89, indicating a high degree of internal consistency among the 30 items in the scale. An internal consistency analysis was done on the five subscales of the DOSPERT as well. The internal consistency for the subscales ranged from marginal (social risk) to fair (ethical risk). The coefficient alphas for the subscales are as follows: the social risk subscale was .67, the recreational risk subscale was .77, the health and safety risk subscale was .77, the ethical risk subscale was .78, and the financial risk subscale was .77.

Social Class Scale

To devise the social class measure, the scores collected from the objective social class scale and the subjective social class scale were transformed into z scores. The z scores were then averaged to make a single composite score, which was the participant’s score for their overall social class. An internal consistency analysis was computed to ensure reliability. The coefficient alpha for the social class measure was .67, indicating a marginal degree of internal consistency among the five items in the scale. A subsequent analysis was conducted to evaluate the internal consistency of both the objective social class questions and the subjective social class questions. The coefficient alpha for the objective items was .77, indicating a fair degree of internal consistency among the three items: mothers’ education, fathers’ education, and parents’ income. The coefficient alpha for the subjective scale was .64, indicating a marginal degree of internal consistency among the two items in the scale: the way that the participant perceives their social class compared to others in their community versus the country.
Cognitive Tendencies Scale

The cognitive tendency scale contained 14 items, in which Items 4, 5, 6, 7, 8, 11, and 12 were reversed scored before computing the scales internal consistency. The scale measured for systematic cognitive tendencies based on three domains: vigilance to threat, sense of control, and self-concept. The coefficient alpha for the cognitive tendency measure was .03, indicating an extremely poor degree of internal consistency among the items in the scale.

Bivariate Correlations and T-Tests

A bivariate correlational analysis was conducted to analyze the potential correlations of social class, solipsism, and the five domains of risk perception: health and safety risk, recreational risk, ethical risk, social risk, and financial risk (see Table 2). Because social class was composed of two constructs: subjective socioeconomic status and objective socioeconomic status, correlations with these variables were also evaluated. We found that these variables--objective and subjective socioeconomic status--produced essentially the same results as the overall social class measure. So it made sense to combine the measure to compensate for all correlations that these tenants had mutually exclusively of one another (see Table 2).

There was a significant negative relationship between social class and financial risk, \( r(194) = -.201, p < .01 \), health risk, \( r(194) = -.179, p < .05 \) and ethical risk, \( r(194) = -.197, p < .01 \). Social class was not significantly correlated with recreational risk, \( r(194) = -.113, p > .05 \), nor social risk, \( r(194) = -.036, p > .05 \), although even the nonsignificant correlations were negative as predicted (see Table 2).
Table 2

Correlations Between Predictor Variables and DOSPERT Domains

<table>
<thead>
<tr>
<th>Variables</th>
<th>1a</th>
<th>1b</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>9a</th>
<th>9b</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Social Class Scale</td>
<td>.86**</td>
<td>.67**</td>
<td>.35**</td>
<td>.15*</td>
<td>-.08</td>
<td>-.04</td>
<td>-.11</td>
<td>-.18*</td>
<td>-.2**</td>
<td>-.2**</td>
<td>-.18*</td>
<td>-.15*</td>
</tr>
<tr>
<td>1a. Obj. Socioecon. Status</td>
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<td></td>
<td>.2**</td>
<td>.42**</td>
<td>.09</td>
<td>-.05</td>
<td>-.036</td>
<td>-.11</td>
<td>-.2**</td>
<td>-.11</td>
<td>-.1</td>
<td>-.08</td>
</tr>
<tr>
<td>1b. Subj. Socioecon. Status</td>
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<td></td>
<td></td>
<td></td>
<td>.07</td>
<td>.16</td>
<td>-.06</td>
<td>-.06</td>
<td>-.08</td>
<td>-.11</td>
<td>-.23**</td>
<td>-.21**</td>
</tr>
<tr>
<td>2. Ethnicity</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.06</td>
<td>-.08</td>
<td>-.03</td>
<td>-.12</td>
<td>-.11</td>
<td>-.1</td>
</tr>
<tr>
<td>3. Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-.05</td>
<td>.01</td>
<td>-.18*</td>
<td>-.19**</td>
<td>-.17*</td>
</tr>
<tr>
<td>5. Social Risk</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.45**</td>
<td>.3**</td>
<td>.18*</td>
</tr>
<tr>
<td>6. Recreational Risk</td>
<td></td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>.56**</td>
<td>.41**</td>
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<td>7. Health and Safety Risk</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.68**</td>
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<td>8. Ethical Risk</td>
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<td></td>
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<td></td>
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<tr>
<td>9. Financial Risk</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>9a Financial (G) Risk</td>
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<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>9b Financial (I) Risk</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: * denotes significance at .05 alpha level. ** denotes significance at .01 alpha level.

To code ethnicity, the participants’ scores were converted to number, 0 if the participant identified him or herself to be either Native American, Hispanic, Asian American, Indian American, African American, Pacific Islander, or Other. If the participant identified themselves as White/Non-Hispanic, they were coded with the number, 1. To code for gender participants were assigned a 1 if identified as men, and 0 if identified as women.

Independent samples t-tests were conducted to evaluate gender and ethnic differences when judging various risk. Finding for gender differences were consistent with previous findings. All significant differences between the way men
and women judged the risk are indicated by an asterisk by the risk name; for
example, Recreational Risk*. As Table 3 shows, men consistently judged the risk
outlined by the DOSPERT lower than women. But as Table 4 shows, there were
no ethnic differences when judging risk.

Table 3

<table>
<thead>
<tr>
<th>Risk</th>
<th>Gender</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Risk</td>
<td>Women</td>
<td>20.26</td>
<td>5.45</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>20.41</td>
<td>5.95</td>
</tr>
<tr>
<td>Recreational Risk*</td>
<td>Women</td>
<td>27.65</td>
<td>6.47</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>25.11</td>
<td>7.29</td>
</tr>
<tr>
<td>Health and Safety Risk**</td>
<td>Women</td>
<td>31.67</td>
<td>6.87</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>28.87</td>
<td>6.82</td>
</tr>
<tr>
<td>Financial Risk*</td>
<td>Women</td>
<td>30.67</td>
<td>6.20</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>28.60</td>
<td>6.38</td>
</tr>
<tr>
<td>Ethical Risk*</td>
<td>Women</td>
<td>32.38</td>
<td>6.21</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>30.05</td>
<td>6.83</td>
</tr>
<tr>
<td>Social Class*</td>
<td>Women</td>
<td>-0.07</td>
<td>0.67</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>0.14</td>
<td>0.61</td>
</tr>
<tr>
<td>Cognitive Tendencies</td>
<td>Women</td>
<td>38.08</td>
<td>3.69</td>
</tr>
<tr>
<td></td>
<td>Men</td>
<td>37.67</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Note: * denotes a significant difference in gender responses at a .05 alpha level. ** denotes a significant difference in gender responses at a .01 alpha level.

Table 4

<table>
<thead>
<tr>
<th>Risk</th>
<th>Gender</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Risk</td>
<td>Non Whites</td>
<td>20.39</td>
<td>5.65</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>20.02</td>
<td>5.95</td>
</tr>
<tr>
<td>Recreational Risk*</td>
<td>Non Whites</td>
<td>27.27</td>
<td>6.47</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>25.33</td>
<td>7.29</td>
</tr>
<tr>
<td>Health and Safety Risk**</td>
<td>Non Whites</td>
<td>38.07</td>
<td>6.87</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>37.33</td>
<td>6.82</td>
</tr>
<tr>
<td>Financial Risk*</td>
<td>Non Whites</td>
<td>31.13</td>
<td>6.20</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>29.37</td>
<td>6.38</td>
</tr>
<tr>
<td>Ethical Risk*</td>
<td>Non Whites</td>
<td>32.38</td>
<td>6.21</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>30.24</td>
<td>6.83</td>
</tr>
<tr>
<td>Social Class*</td>
<td>Non Whites</td>
<td>-0.12</td>
<td>0.64</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>0.44</td>
<td>0.55</td>
</tr>
<tr>
<td>Cognitive Tendencies</td>
<td>Non Whites</td>
<td>31.95</td>
<td>6.47</td>
</tr>
<tr>
<td></td>
<td>Whites</td>
<td>30.30</td>
<td>6.43</td>
</tr>
</tbody>
</table>

Note: * denotes a significant difference in gender responses at a .05 alpha level. ** denotes a significant difference in gender responses at a .05 alpha level.
The cognitive tendencies measure was not significantly correlated with any of the risk perception domains that were also correlated with social class (health, financial, and ethical). This fact, combined with the extremely poor internal consistency of the measure, made it clear that this variable was not mediating any of the other correlations. For this reason, it will not be discussed further.

**Multiple Regressions**

Social class was correlated with financial and ethical risk. However, social class was also correlated (confounded) with gender and ethnicity. Thus, it is possible that the relationships between social class and risk perception can be accounted for by gender and ethnicity. To test this idea, five multiple-regression analyses were conducted where social class, gender, and ethnicity were the predictor variables and the five risk domains outlined by the DOSPERT were the dependent variables. See Table 5 for the overall significance of the multiple regression models for each DOSPERT domain.

### Table 5

**Results of Multiple Regression Analysis by DOSPERT Domain**

<table>
<thead>
<tr>
<th>DOSPERT Domains</th>
<th>$F$</th>
<th>$p$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Regressions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Risk</td>
<td>.16</td>
<td>.93</td>
</tr>
<tr>
<td>Recreational Risk</td>
<td>2.97</td>
<td>.03*</td>
</tr>
<tr>
<td>Financial Risk</td>
<td>3.67</td>
<td>.01**</td>
</tr>
<tr>
<td>Health and Safety Risk</td>
<td>3.83</td>
<td>.01**</td>
</tr>
<tr>
<td>Ethical Risk</td>
<td>3.9</td>
<td>.01**</td>
</tr>
</tbody>
</table>

Note: * denotes significance at .05 alpha level. ** denotes significance at .01 alpha level.
When ethnicity and gender were controlled for, social class was not a significant predictor for perceiving social risk ($\beta = -.036, t(191) = -.45, p = .65$), recreational risk ($\beta = -.052, t(191) = -.68, p = .498$), and health and safety risk ($\beta = -.13, t(191) = -1.69, p = .094$). However, social class was a significant predictor for both financial and ethical risk.

Social class ($\beta = -.17, t(191) = -2.22, p = .027$) was a significant predictor of financial risk, when gender and ethnicity were controlled for. Social class accounted for 3.3% of the variance when judging financial risk ($R^2 = .033$). Neither gender ($\beta = -.024, t(191) = -.312, p = .755$) nor ethnicity ($\beta = -.129, t(191) = -1.799, p = .074$) was a significant predictor of financial risk.

Social class ($\beta = -.156, t(191) = -2.040, p = .043$) was a significant predictor of ethical risk, when controlling for both gender and ethnicity. Social class accounted for 3.1% of the variance when judging ethical risk ($R^2 = .031$). Gender ($\beta = -.144, t(191) = -2.019, p = .045$) significantly predicted ethical risk, but did not influence the relationship between social class gender and ethical risk. See Table 3 for gender difference in responding to ethical risk.
CHAPTER 5: CONCLUSION

Summary

The current study was evaluated whether a person’s social class is related to the way he or she perceives risk. I was also interested in whether any relationships between social class and risk perception were mediated by the cognitive tendencies that are outlined in the social cognitive theory of social class. It was hypothesized that there would be a relationship between social class and the risk perceptions in the five domains outlined by the Domain Specific Risk Taking scale, or DOSPERT: social risk, recreational risk, financial risk, health and safety risk, and ethical risk. More specifically, upper-class people were hypothesized to report a lower perception of the various risks than lower-class people. Because of their access to higher education and resources—leading to a greater sense of personal control—upper-class individuals were assumed to perceive less risk. However, because of their vigilance to threat and lower educational attainment—leading to a lower sense of personal control—lower-class individuals were assumed to perceive greater risk. Thus, it was also hypothesized that the cognitive tendencies described by the social cognitive theory of social class – solipsism and contextualistic cognitive tendencies – were the reason why the classes would perceive the risks differently.

The evidence generated by the current study presented here strongly suggest that social class does shape people’s perception of various risks to a certain degree. The findings for this study showed that upper-class people were more likely to have a lower risk perception in the domains of ethical and financial risk. Finding that social class predicted the perception of ethical risk is consistent with previous research that has evaluated social class and ethical behavior (Piff et
Upper-class people have been shown to be more likely to engage in unethical behavior, so it makes sense that they would perceive it to be less risky. Social class was also found to predict the perception of judging financial risk. Upper-class people had a lower perception of financial risk, both when it came to judging gambles and investment, than lower-class people. This also makes sense because having higher education and higher income allows people of the upper class some protection against financial losses.

When judging health and safety risk, upper class people also perceived the activities as being less risky than lower class people. However, when controlling for gender and ethnicity, we found that social class effects on health and safety risk judgement were no longer apparent, and gender seemed to be the reason why. Men had a lower perception of health and safety risk than women. This finding is consistent with previous risk behavior research. Like previous studies that evaluated risk perception, we found that men were more likely to report that they came from backgrounds that had greater economic resources and educational attainment than women.

Social class did not predict social risk and recreational risk at all. According to the theory, cognitive tendencies are a product of the socialization of the social class that people inhabit. It is reasonable then that people that are contextualistic, because of their vigilance to social threats, are more likely to perceive social risk to be risky, than the upper class. However, because there was no relationship between social class and cognitive tendencies, cognitive tendencies may be unrelated to social class and be products of another social construct that is strictly limited to the physical ailments of the environment people inhabit. This may be independent of social class.
The Social-Cognitive Theory Revisited

Cognitive tendencies were initially hypothesized to mediate any relationship that social class may have with any of the five risk domains. However, there are no current measures for cognitive tendencies. A measure was developed to evaluate the construct based on the three features outlined by the social cognitive theory: vigilance to threat, self-concept, and sense of control. We found that vigilance to threat, self-concept, and sense of control was poorly correlated, which led to a weak cognitive tendencies measure. This raises many questions about general cognitive tendencies being of central importance in explaining the effects of social class on behavior. The current study showed no evidence that cognitive tendencies explained any of the relationships of social class and various risk, including ethical risk. Much research that evaluates social class using the social cognitive theory often refers to the cognitive tendencies as explanations for various behaviors. However, there is little evidence, if any, supporting social cognitive tendencies as the driving force of social class differences in various behaviors.

Future Research

To assist in future social class research that is based in social cognitive theory, several features of the current research should be further examined. The current study not only supported previous findings of social class effects on ethical behavior, but it also presented additional findings that social class predicts judgments in assessing financial risk. Upper class individuals are more likely to judge ethical risk as being less risky, along with financial risk. However, an important issue that needs to be examined is: If cognitive tendencies are not the explanation on why social class predicts both financial and ethical risk, what is?
Future research can also evaluate risk attitudes of ethical risk and financial risk, and risk taking behaviors towards financial risk among the social classes. The current study used the DOSPERT risk perception subscale, which is one of three subscales of the DOSPERT, having a study that uses all three subscales- risk perception, risk attitudes, and risk behaviors- will allow for a fuller picture of the influence of social class when engaging in various risk.

Additionally, the current study only utilized college students in the sample, which may not be an adequate representation of various social classes. With using a college sample, parent’s income and educational attainment was used which is typical when evaluating social class. However, broadening the subject sample pool to include people that are more independent and established in their lives will permit for a more representative sample of the social classes.

The present research provides further evidence that social class has implications for the way that we perceive the world. Specifically, social class is related to people’s perception of ethical and financial risk. Generally, upper class people have lower perceptions of ethical and financial risk. These findings seem relevant for understanding a variety of social and economic phenomena that involve social class. These include increasing income inequality (Haushofer & Fehr, 2014), lack of social mobility (Kraus & Tan, 2015), and white collar crime (Michel, Cochran, & Heide, 2016).
REFERENCES
REFERENCES


APPENDICES
APPENDIX A: MACARTHUR SCALE
Question 1

Think of this ladder as representing where people stand in their communities. People define community in different ways; please define it in whatever way is most meaningful to you. At the top of the ladder are the people who have the highest standing in their community. At the bottom are the people who have the lowest standing in their community.

Where would you place yourself on this ladder?

Please select the number associated with the rung where you think you stand at this time in your life, relative to other people in your community.

*Answer Choices Ranged from 1 to 10,
Question 2.
Now think of this ladder as representing where people stand in the United States.

At the top of the ladder are the people who are best off—those who have the most money, the most education, and the most respected jobs. At the bottom are the people who are the worst off—those who have the least money, least education, and least respected jobs or no job. The higher up you are on this ladder, the closer you are to the people at the very top; the lower you are, the closer you are to the people at the very bottom.

Where would you place yourself on this ladder?

Please select the number associated with the rung where you think you stand at this time in your life, relative to other people in the United States.

*Answer Choices Ranged from 1 to 10,
APPENDIX B: DOMAIN- SPECIFIC RISK TAKING SCALE
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- Not at all risky, 2- Slightly risky, 3- Somewhat risky, 4- Moderately risky, 5- Risky, 6- Very Risky, and 7- Extremely risky.

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/G)
4. Investing 10% of your annual income in a moderate growth mutual fund. (F/I)
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/G)
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/I)
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/G)
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/I)

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.
APPENDIX C: COGNITIVE TENDENCIES MEASURE
Using the scale, please indicate your level of agreement with each of the statements below. The scale is as follows: 1-Strongly agree 2-Disagree 3-Niether Agree nor Disagree 4-Agree 5-Strongly Agree.

1. I try to be aware of my surroundings at all times. (VT)

2. I take precautions against getting sick. (VT)

3. It is important to pay attention to what other people are saying about you. (VT)

4. I think you can be too careful. (VT)

5. I rarely think about my health. (VT)

6. It does not bother me if other people don’t like me. (VT)

7. I can do just about anything that I really set my mind to. (SoC)

8. Whatever happens in my future mostly depends on me. (SoC)

9. There is little I can do to change many of the important things in my life. (SoC)

10. I sometimes feel like I am being pushed around in my life. (SoC)

11. I am a truly unique individual. (SC)

12. It is important for me to express my individuality. (SC)

13. My relationships with other people are an important part of who I am. (SC)

14. My family and community have made me the kind of person I am. (SC)
Fresno State

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