

# How well can adolescents really judge risk? Simple, self reported risk factors out-predict teens' self estimates of personal risk

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## Abstract

Recent investigations of adolescents' beliefs about risk have led to surprisingly optimistic conclusions: Teens' self estimates of their likelihood of experiencing various life events not only correlate sensibly with relevant risk factors (Fischhoff et al., 2000), but they also significantly predict later experiencing the events (Bruine de Bruin et al., 2007). Using the same dataset examined in previous investigations, the present study extended these analyses by comparing the predictive value of self estimates of risk to that of traditional risk factors for each outcome. The analyses focused on the prediction of pregnancy, criminal arrest, and school enrollment. Three findings emerged. First, traditional risk factor information tended to out-predict self assessments of risk, even when the risk factors included crude, potentially unreliable measures (e.g., a simple tally of self-reported criminal history) and when the risk factors were aggregated in a nonoptimal way (i.e., unit weighting). Second, despite the previously reported correlations between self estimates and outcomes, perceived invulnerability was a problem among the youth: Over half of the teens who became pregnant, half of those who were not enrolled in school, and nearly a third of those who were arrested had, one year earlier, indicated a 0% chance of experiencing these outcomes. Finally, adding self estimates of risk to the other risk factor information produced only small gains in predictive accuracy. These analyses point to the need for greater education about the situations and behaviors that lead to negative outcomes.

Keywords: adolescents, risk perception, risk factors, prediction, at risk.

## 1 Introduction

How well can adolescents predict significant life events? Bruine de Bruin, Parker, and Fischhoff (2007) explored this question using data from the National Longitudinal Survey of Youth 1997 (Bureau of Labor Statistics, 1998), finding that teens' judgments of their probability of experiencing various events (e.g., being arrested) correlated significantly with actual experiences of the events, reported one or more years later. These findings are consistent with research showing that, contrary to conventional wisdom, adolescents tend to perceive the dangers involved with risky behaviors but are also influenced by a range of other factors such as peers and the temptations of short-term benefits (see review in Reyna & Farley, 2006).

The present study extended these analyses by comparing the predictive validity of teens' self assessments of risk to a natural benchmark—known risk factors for each outcome. If teens' self estimates of risk out-predict more traditional risk factors, then self estimates should be used to replace or augment known risk factors in identifying at risk youth. On the other hand, if teens cannot predict events as well as even a tiny subset of self-reported information about themselves, such a finding would cast doubt

on their understanding of the situations and of behaviors underlying various risks.

## 2 Method

### 2.1 Participants and data

The National Longitudinal Survey of Youth 1997 (NLSY97) followed a large, representative cohort of youth in the U.S. (Bureau of Labor Statistics, 1998). Respondents were identified using a stratified multi-stage area probability sample and took part in hour-long computer-assisted personal interviews. Topics focused on schooling, employment, financial characteristics, family background, social behavior, and health status. In the first wave of data collection in 1997, 3436 adolescents (mean age 15.8 years,  $SD = .70$ ) were asked a series of questions of the type, "What is the percent chance that you will [...] in the next year?" The second wave in 1998 assessed the occurrence of the events. Here, data were examined for three outcomes: becoming pregnant (females only), being arrested, whether rightly or wrongly, at least once, and being a student in a regular school. These outcomes were chosen because of their social importance, and because the NLSY97 elicited relevant risk factor information.

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Table 1: Correlations of variables assessed in 1997 with outcomes one year later.

	N	$\gamma$
<u>Pregnancy</u>		
Ever had sexual intercourse	1606	.94
Had intercourse more than once	1604	.89
Number of sexual partners ever	1534	.80
% of peers who have had sex (est. by subject)	1541	.55
Self estimates	1610	.51
<u>Criminal arrest</u>		
Previously arrested for an illegal or delinquent offense	3206	.71
Past criminal behavior index	3198	.59
Any gangs in neighborhood or school	3193	.34
% of peers who use illicit drugs (est. by subject)	3157	.29
Self estimates	3212	.42
<u>School enrollment</u>		
Currently enrolled	3238	.91
Previously arrested for an illegal or delinquent offense	3232	-.47
School days missed during prior term	3105	-.32
% of peers who plan to go to college (est. by subject)	3206	.27
Self estimates	3239	.61

## 2.2 Risk factors

Four traditional risk factors were identified for each outcome. (See Table 1 for simple descriptions and the Appendix for verbatim measures.) These were chosen based on previous research and guidelines for identifying at risk youth (Wisconsin Statutes § 118.153 (2012); Office of Juvenile Justice and Delinquency Prevention, 2000) and analyses in Fischhoff et al. (2000). The risk factors consisted largely of past behaviors and experiences. A measure of criminal history was created by adding the number of illicit behaviors the adolescent reported ever engaging in, including gang membership, destroying property, stealing money or property valued at less than \$50, stealing money or property valued at greater than \$50, committing other property crimes, attacking others, and selling drugs. These were combined into a simple tally (0-7; number of crimes self-reported), as this has been shown to be an effective forecasting technique in other domains (Armstrong & Cuzan, 2006). Other risk fac-

tors included perceived peer norms—e.g., the estimated percent of peers who have had sex—and one community level variable—presence or absence of gangs in the respondent’s neighborhood or school.

## 2.3 Analyses

Predictive validity was evaluated in three ways. First, self estimates and risk factors were correlated with each outcome. As in Bruine de Bruin et al. (2007), the nonparametric Goodman-Kruskal gamma correlation was used because of the skewed distribution of the outcome data and large numbers of ties (Siegel & Castellan, 1988).

Next, for each outcome, the risk-factor information was aggregated in order to make a statistical estimate of each respondent’s risk level. Since the optimal weighting of risk factors is typically unknown beforehand, the variables were standardized and unit weights were applied (Dana & Dawes, 2005). Receiver operating characteristic (ROC) curves were then created based on (a) self estimates of risk alone, (b) risk factor information alone, and (c) a combination of self estimates and risk factors. ROC curves depict the hit rate and false positive rate based on all possible cutoff values of the predictors, thus providing a comprehensive measure of the predictive efficiency of each type of information. The area under each curve (AUC) was computed as a summary measure (Hanley & McNeil, 1983). AUC represents the probability that a randomly selected adolescent who experienced the outcome (e.g., got pregnant) would score higher on the predictor variable or formula than a randomly selected adolescent who did not experience the outcome.

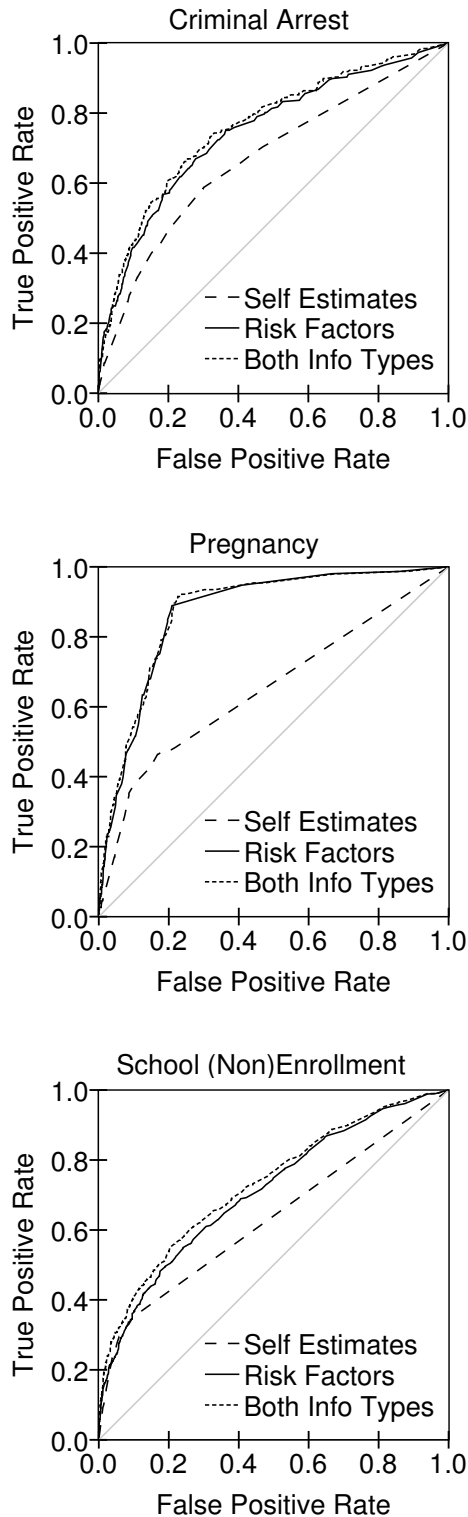
Last, binary logistic regressions were used to predict each outcome based on traditional risk factors alone, self estimates alone, and a combination of traditional risk factors and self estimates. This analysis revealed how well each outcome could be predicted in the best-case scenario in which optimal weights for predictors were estimated from the data.

## 3 Results

### 3.1 Correlations

Table 1 shows that, for each outcome, there was at least one traditional risk factor that exhibited a very strong correlation (>.70) with the outcome. These tended to be past behaviors with clear, intuitive links to the outcome, such as having had sex previously (pregnancy), having been arrested previously (arrest), and not being currently enrolled in school (school enrollment). In no case were self estimates the strongest predictor of behavior. Relative to the traditional risk factors, the predictive strength of self

Figure 1: ROC curves comparing the predictive accuracy of self estimates of risk, traditional risk factors, and a combination of both information types.



estimates was greatest for school enrollment and lowest for pregnancy.

### 3.2 ROC analysis

ROC curves are shown in Figure 1. The unit weighted risk factor information significantly outperformed self estimates of risk for predicting pregnancy (AUC = .87 vs. .65,  $z = 7.90, p < .0001$ ), criminal arrest (AUC = .75 vs. .67,  $z = 3.50, p = .0005$ ), and school enrollment (AUC = .71 vs. .63,  $z = 4.95, p < .0001$ ). One reason for the comparatively poor performance of self estimates of risk was the large number of responses indicative of perceived invulnerability. For example, 63% of the teens who were not enrolled in school had, one year earlier, indicated a 0% chance of this occurring. Thus, any classification scheme based solely on self estimates of risk would fail to identify at least 63% of the adolescents who later left school. This issue also arose for predicting pregnancy and criminal arrest: 53% of those who became pregnant and 30% of those who were arrested had previously estimated a 0% chance of these events happening, thus capping the potential true positive rates at 47% and 70%, respectively.

Adding teens' self estimates to the risk factor information tended to produce small or no gains in predictive accuracy. AUC increased from .75 to .76 for predicting criminal arrest ( $z = 2.45, p = .01$ ) and from .71 to .73 for predicting school enrollment ( $z = 5.07, p < .0001$ ). AUC remained at .87 for predicting pregnancy ( $z = 0.65, p = .52$ ).

### 3.3 Binary logistic regressions

Results of the logistic regressions were similar to those of the ROC analyses. Traditional risk factors predicted future pregnancy as expected, with having had sex previously ( $OR = 18.90, p < .001$ ), number of previous sex partners ( $OR = 1.05, p = .03$ ), and estimated percent of peers who have had sex ( $OR = 1.40, p < .001$ ) predicting pregnancy.<sup>1</sup> Self estimates of likelihood of becoming pregnant predicted future pregnancy in a separate regression ( $OR = 1.03, p < .001$ ). Cox and Snell R-squared was .19 for the model with traditional risk factors alone and .04 for the model with self estimates alone. Cox and Snell R-squared remained at .19 after adding self estimates to the model with traditional risk factors.

<sup>1</sup>Missing data on some of the predictor variables caused the variable "has had intercourse more than once" to become completely redundant with "has ever had sexual intercourse" (i.e., of the respondents with data on all predictor variables, everyone who reported having sex previously also reported having sex more than once). Therefore, the variable "has had intercourse more than once" was excluded from logistic regression analyses.

Predictors of future criminal arrest included previously being arrested ( $OR = 2.77, p < .001$ ), higher scores on the prior criminal behavior index ( $OR = 1.46, p < .001$ ), and reporting gangs in one's neighborhood or school ( $OR = 1.31, p = .07$ ). Estimated percent of peers who use illicit drugs was directional but did not approach significance ( $OR = 1.08, p = .19$ ). Self estimates predicted future criminal arrest in a separate regression ( $OR = 1.03, p < .001$ ). The model with traditional risk factors alone produced a Cox and Snell R-squared of .08, while the model with self estimates alone gave a Cox and Snell R-squared of .03. Cox and Snell R-squared remained at .08 when self estimates were added to the model with traditional risk factors.

Results for predicting future school enrollment were similar. Current enrollment ( $OR = 17.39, p < .001$ ), fewer days absent during the prior term ( $OR = .95, p < .001$ ), higher estimated percent of peers planning to go to college ( $OR = 1.24, p < .001$ ), and having not been arrested previously ( $OR = 0.55, p < .001$ ) predicted future enrollment. In a separate regression, self estimates also predicted future enrollment ( $OR = 1.03, p < .001$ ). Cox and Snell R-squared was .13 for the model with traditional risk factors alone and .07 for the model with self estimates alone. Adding self estimates to the model with traditional risk factors produced an increase in the Cox and Snell R-squared from .13 to .15.

## 4 Discussion

Recent studies have begun to question the conventional view of adolescents as naïve about risk and failing to appreciate possible consequences of their actions (Reyna & Farley, 2006). Using the same data as in previous investigations (Fischhoff et al., 2000; Bruine de Bruin et al., 2007), however, the present study found that a small subset of risk factors significantly out-predicted teens' self estimates of risk, highlighting the limitations of adolescents' appraisals of the behaviors and situations underlying risk. "Invulnerable" teens—those who gave risk estimates of 0%—accounted for a considerable portion of those who ultimately experienced each outcome. These findings may reflect poor choices on the part of those who see themselves as invulnerable (Downs, Bruine de Bruin, Murray, & Fischhoff, 2004; Dillard, Midboe, & Klein, 2009) as well as a failure to appreciate and prepare for the effects of variables such as sexual arousal and social influences on behavior (Ariely & Loewenstein, 2006; Wolosin, Sherman, & Cann, 1975). More generally, risks arising from incorrect beliefs or knowledge deficits are unlikely to be reflected in people's self assessments of risk (Dunning, Johnson, Ehrlinger, & Kruger, 2003).

These results suggest that, although adding teens' self

estimates of risk to traditional risk factor information may boost accuracy for certain outcomes, gains are likely to be marginal. Notably, this study looked at only a small subset of traditional risk factors for each outcome. In identifying youth at risk of not graduating, for example, schools not only consider information about current enrollment, truancy, and delinquency, but they also have data on grades, credits, and assessments of basic skills (e.g., Wis. Stat. § 118.153 (2012)). In predicting juvenile delinquency, the effects of a wide range of risk factors and protective factors have been quantified, including aspects of the individual, family, peer group, school, and community (Office of Juvenile Justice and Delinquency Prevention, 2000). Adding meaningfully to such thorough risk composites may be unlikely given the marginal value of self estimates in the present study.

The results reported here further substantiate the well-known axiom that past behavior is often the strongest predictor of future behavior, an effect that occurs because measures of past behavior capture the influences of a variety of factors such as habits, psychological dispositions, and attitudes, and because past behavior can contribute to the formation of intentions in situations fostering conscious deliberation (e.g., Ouellette & Wood, 1998; Triandis, 1977). The results also extend the previous finding that risk factors tend to out-predict the intuitive judgments of psychologists, parole boards, loan officers, and others tasked with assessing risk (e.g., Grove & Meehl, 1996). As Dawes (1994, p. 105) put it:

In a majority of situations, an individual's past behavior is the best predictor of future behavior. That doesn't mean that people are incapable of changing. Certainly, many of us do, often profoundly. What it does mean is that no one has yet devised a method for determining who will change, or how or when. Professional psychologists cannot predict that.

The present results suggest that we, ourselves, also fall short in predicting such change, at least as adolescents. The findings highlight the potential for growth in teens' understanding of themselves, their knowledge of the situations that lead to negative outcomes, and the skills and self-efficacy needed to achieve the types of lives they expect to live. While, as a group, adolescents engaged in risky activities may recognize their heightened risk of negative outcomes (e.g., HIV risk for those who engage in high-risk sex; Murphy, Rotheram-Borus, & Reid, 1998), perceived invulnerability was present in a substantial proportion of at-risk youth in the present study, and individual self estimates were not sufficiently calibrated to out-predict traditional risk factors.

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## Appendix: Verbatim measures of predictors and outcomes.

Year	
	<u>Pregnancy</u>
1998	Have you been pregnant since the last interview? (Consider all pregnancies, even if no child was born)
1997	Have you ever had sexual intercourse, that is, made love, had sex, or gone all the way with a person of the opposite sex?
1997	Have you had intercourse more than once?
1997	How many partners have you EVER had intercourse with? This includes any person you had intercourse with, even if it was only once, or if you did not know him or her well?
1997	What percentage of kids [in your grade/in your grade when you were last in school] ever had sexual intercourse?
1997	What is the chance you will become pregnant within one year from now?
	<u>Criminal arrest</u>
1998	Since the date of last interview on [date of last interview], have you been arrested by the police or taken into custody for an illegal or delinquent offense (do not include arrests for minor traffic violations)?
1997	Have you ever been arrested by the police or taken into custody for an illegal or delinquent offense (do not include arrests for minor traffic violations)?
1997	Past criminal behavior index (sum of a. to g. below)
1997	a. Have you ever belonged to a gang?
1997	b. Have you ever stolen something from a store or something that did not belong to you worth less than 50 dollars?
1997	c. Have you ever stolen something from a store, person or house, or something that did not belong to you worth 50 dollars or more including stealing a car?
1997	d. Have you ever purposely damaged or destroyed property that did not belong to you?
1997	e. Have you ever committed other property crimes such as fencing, receiving, possessing or selling stolen property, or cheated someone by selling them something that was worthless or worth much less than what you said it was?
1997	f. Have you ever attacked someone with the idea of seriously hurting them or have a situation end up in a serious fight or assault of some kind?
1997	g. Have you ever sold or helped sell marijuana (pot, grass), hashish (hash) or other hard drugs such as heroin, cocaine or LSD?
1997	Are there any gangs in your neighborhood or where you go to school? By gangs, we mean a group that hangs out together, wears gang colors or clothes, has set clear boundaries of its territory or turf, protects its members and turf against other rival gangs through fighting or threats.
1997	What percentage of kids [in your grade/in your grade when you were last in school] [have ever used/used] marijuana, inhalants, or other drugs?
1997	What is the percent chance that you will be arrested, whether rightly or wrongly, at least once in the next year?
	<u>School enrollment</u>
1998	Enrollment status as of the survey date
1997	Current enrollment status
1997	Have you ever been arrested by the police or taken into custody for an illegal or delinquent offense (do not include arrests for minor traffic violations)?
1997	How many days were you absent from school during the Fall term?
1997	What percentage of kids [in your grade/in your grade when you were last in school] [plan/planned] to go to college?
1997	What is the percent chance that you will be a student in a regular school one year from now?