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# RISKS

## SUBJECTIVE *LOSS AND EXPOSURE*

### ALSO KNOW AS BEN'S *JITTER FACTORS LIST*

by Ben Barkow, Ph.D.  
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1. Similarity to acceptable systems
2. Seriousness of risks
3. Locus of control, effective degree of control, feedback circuitry, and effectiveness of damage control
4. Likelihood of accurate and timely detection of risks
5. Unanimity of publics and authorities
6. History of reliability
7. Perceived competence of management
8. Situational factors and relevant news events in the near- and middle-term.

Well, that was my jitter list from the 1970s. I got started on the jitter factors while working on elevated transit systems, the kind suspended on magnets and untested by the public.

Seems that there's now a more comprehensive — and empirically-based — list. The following is quoted from Dan Gardner's book, *Risk Fear*, 2008. But the list is based on the excellent perceived-risk work of Paul Slovic. Umm, the lists are similar, eh?

1. Catastrophic potential: If fatalities would occur in large numbers in a single event - instead of in small numbers dispersed over time - our perception of risk rises.
2. Familiarity: Unfamiliar or novel risks make us worry more.
3. Understanding: If we believe that how an activity or technology works is not well understood, our sense of risk goes up.
4. Personal control; If we feel the potential for harm is beyond our control - like a passenger in an airplane - we worry more than if we feel in control - the driver of a car.
5. Voluntariness: If we don't choose to engage the risk, it feels more threatening.
6. Children: It's much worse if kids are involved.
7. Future generations: If the risk threatens future generations, we worry more.
8. Victim identity: Identifiable victims rather than statistical abstractions make the sense of risk rise.
9. Dread: If the effects generate fear, the sense of risk rises.
10. Trust: If the institutions involved are not trusted, risk rises.
11. Media attention: More media means more worry.
12. Accident history: Bad events in the past boost the sense of risk.
13. Equity: If the benefits go to some and the dangers to others, we risk ranking.
14. Benefits: If the benefits of the activity or technology are not clear, it is judged to be riskier.
- 15 Reversibility: If the effects of something going wrong cannot be reversed, risk rises.
16. Personal risk: If it endangers me, it's riskier.
17. Origin: Man-made risks are riskier than those of natural origin.
18. Timing: More immediate threats loom larger while those in the future tend to be discounted.

Funny thing, much of that can be boiled down to two major factors. First is "dread" or the personal awfulness of an imagined outcome. Second is an unholy self-serving trade-off people seem to make unconsciously between perceived benefit and perceived risk; when the benefits seem big, people tend to shrug off some of the likelihood of it happening.