

Two SES Pathways to Elevated Risk Perception and Aggressive Treatment Preference

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Abstract

Consumer health and medical decision-making has attracted significant interest in marketing and consumer behavioural research. Within this domain, unnecessary aggressive treatment remains a persistent challenge in healthcare, yet little is known about how socioeconomic status (SES) contributes to this pattern. Across studies conducted with participants in two countries with different healthcare systems, we examine how SES shapes patients' risk perceptions and, in turn, their preferences for aggressive versus conservative treatment options. We identify two distinct pathways. Lower SES heightens uncertainty avoidance, while higher SES increases the perceived value of life; both processes elevate subjective risk perception of a health condition. Higher perceived risk increases the preference for aggressive treatment, even when the health condition remains objectively the same. This dual-pathway account provides a more nuanced understanding of overtreatment and highlights opportunities to support patients—especially those facing financial constraints—in making more balanced and informed medical decisions.

Track: Consumer Behaviour