

Parents of newborn daughters take fewer risks, study suggests

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Pregnancy and parenting are major psychological events in the life of any individual. Having a baby may be a reason why we change our risk attitudes. According to the UNICEF estimates, 353,000 babies are born daily around the world. This means that a significant proportion of the population may be affected by changes in risk attitudes as a result of becoming a parent. In their study "Female Babies as a Determinant of Adult Risk-Aversion," Ganna Pogrebna and Andrew Oswald of the Department of Economics at the University of Warwick, and David Haig of the Department of Organismic and Evolutionary Biology at Harvard University, explore the effect of learning a child's gender on parents' attitudes towards risky behaviors. In this study, the first of its kind, the authors gathered prenatal and post-birth data from the pediatric wards of hospitals in both the United Kingdom and Ukraine, allowing for longitudinal and cross-sectional analyses of those attitudes.

As the authors note, "The measured effect of [child gender](#)," once known, "is considerably larger than that of other influences upon adult risk-aversion." How much larger? Once the child's gender was revealed before or at birth, [parents](#) of daughters prove "almost twice as risk-averse as parents of sons"—a feeling that continues months after the child's birth. Moreover, the increase in risk averse feelings affected both parents equally, ruling out explanations that might point to hormonal differences between male and female parents.

This study addresses for expecting parents and field professionals—from medical professionals to doulas—a question long asked but never

answered, with respect to what to expect when you're expecting. It also tells us that parents of boys and girls have different propensity to engage in [risky behaviors](#). This result has interesting implications for the insurance market.

On a daily basis, we face choices which involve risk and uncertainty. Choosing the road or means of transport on the way to work, buying insurance, even making purchases in the supermarket require a certain degree of risk taking. Research in economics and psychology has established that people's choices in risky situations are affected by their tolerance to different levels of risk (also known as risk attitudes). Classical economic science argues that risk [attitude](#) is a characteristic that each of us is 'born with' and that this characteristic does not change during our lifetime. Yet, recent evidence from decision science and psychology suggests that our risk attitudes may change dependent on different circumstances in which we are making decisions. Our [risk](#) attitudes may also be affected by our psychological state and different events which occur during our lifetime.

Provided by Society for Risk Analysis

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