Financial Resources and Decisions to Avoid Information about Environmental Perils

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Abstract

Environmental perils pose threats that require mitigation. Mitigation requires knowledge of the threat. Ironically, people may opt to avoid information about an environmental peril, especially if they lack resources to respond and the mitigation burden is high or costly. Three experiments ($N=845$) examined how available resources and the resource burden of responding to an environmental peril affect the perceived burden of taking action, and how perceiving burden, in turn, affects avoidance of information about the threat. Experiments 1a and 1b revealed that lower perceived likelihood of taking action and low income predicted a greater tendency to avoid hurricane risk information among Florida residents. Experiment 2 examined receptivity to information about home radon levels and manipulated the burden required to make repairs (\$200 vs. \$2,000). Having low income and learning repairs were costly corresponded with greater perceived burden of taking action, which predicted a lower likelihood to repair and greater information avoidance. These findings demonstrate that facing a high mitigation burden and lacking resources can lead to remaining uninformed about risks posed by environmental perils. Remaining uninformed is problematic because it may increase people's vulnerability to damage from these threats. However, these findings also identify a potential pathway for intervention. Reminding people of resources they may be unaware of will likely increase their likelihood of preparation and decrease information avoidance.

Keywords: Radon, Cyclonic storms, Risk, Perception, Income, Intentions, Avoidance

Introduction

People encountering environmental perils face threats to person and property. Such perils can take a variety of forms, such as hurricanes, tornadoes, flooding, contaminated water supplies, poor air quality, and radon gas. Although they differ in many ways, a shared feature of these perils is that people can take measures to mitigate their harm. However, according to a Federal Emergency Management (FEMA) survey, only 52% of respondents reported having supplies for local hazards (FEMA, 2014). The failure to prepare may occur in part because preparing can be burdensome especially when people have low income. Evidence suggests that people with low income are less prepared for disasters (Turner, Nigg, & Paz, 1986) and consequently are particularly vulnerable to the effects of environmental perils (Fothergill & Peek, 2004). People are best positioned to respond to an environmental peril if they keep informed about the risk they face. Indeed, keeping informed is at the top of the list of recommended hurricane preparation measures (Department of Homeland Security, n.d.). Yet, people facing the burden of mitigating their risks may opt against performing this simple mitigation measure by avoiding information.

Several theories note that people often respond defensively in the face of threat. For example, research on protection motivation theory finds that people may deny the threat (Rogers & Prentice-Dunn, 1997). The conflict model of decision making (Janis & Mann, 1977) proposes that people sometimes avoid making a decision when a threat poses difficult choices. We focus on a different coping response—information avoidance—whereby people deliberately avoid information about the environmental perils they face. Avoiding information about a threat can alleviate, at least temporarily, the burden of taking action. While perhaps comforting in the moment, information avoidance, similar to threat denial and avoiding making a decision, can impede precautionary measures, even measures that may be within a person's means. Other

research has shown that people avoid risk information about an environmental threat if they perceive that avoidance is normative (Kahlor, Olson, Markman, & Wang, 2018), and that lack of awareness of an environmental threat can lead to lack of preparation (Lindell & Perry, 2012). Yet, we know of no study that has examined how the burden of preparation might influence people's decisions to avoid threat-related information.

We review research on information avoidance, discuss its relevance to environmental perils, then present three experiments that examine whether low financial resources and a high burden of action prompt avoidance of information about an environmental peril.

Information Avoidance

Information avoidance refers to behavior intended to prevent the acquisition of information (Sweeny, Melnyk, Miller, & Shepperd, 2010). People display avoidance of information ranging from learning the results of a medical test (Melnyk & Shepperd, 2012) to learning the sex of one's fetus (Shipp et al., 2004). Information avoidance can be inconsequential and may even be beneficial, such as when people cannot change the situation and the information serves only to make them feel bad. However, information avoidance can be problematic when people have a narrow window of time in which to address a threat or when it leaves people unprepared to take mitigating action.

Studies suggest that multiple factors moderate the decision to avoid information, but two seem particularly relevant to environmental perils. First, people are more likely to avoid information when it requires burdensome action (Ajekigbe, 1991; Howell & Shepperd, 2012). For example, participants in a medical screening study were more likely to decline learning their risk for a disease when treatment required taking a daily pill for the rest of their lives versus the next two weeks (Howell & Shepperd, 2013). Preparing for environmental perils can be similarly

burdensome, demanding time and money that people may prefer to devote to other pursuits. This burden of preparation may dissuade people from learning about an environmental peril.

Second, people are more likely to avoid information about a threat if they lack resources to address the threat. For example, studies show that people with fewer resources to cope with bad news display greater avoidance of health information (Howell, Crosier, & Shepperd, 2014; Howell & Shepperd, 2012; 2017). Preparing for an environmental peril, such as an approaching hurricane, requires time and money to shop for supplies, prepare one's home, and plan an evacuation route. Rather than be reminded of their preparatory shortcomings, people who lack these resources to respond may opt to avoid hurricane information.

The demands of the situation (i.e., the level of burden) and the resources available to respond likely influence information avoidance through perceived burden (see Figure 1). Moreover, it is likely that their effects on perceived burden are not just additive, but interactive. The fewer resources one has to take action, the more burdensome even a simple resource demand will seem. Thus, the effect of resource demand on perceived burden is likely stronger among those who have fewer resources. It is noteworthy that when the demand is extremely large, even people with ample resources may be unable (or unwilling) to take action, although such a situation is likely less common.

Perceived burden influences intention to take preparatory action. When the perceived burden of acting is high, intentions to take action are likely low. Intentions, in turn, influence information avoidance. People who intend to act are likely to find information regarding an environmental peril useful in guiding their behavior. They are thus disinclined to avoid information. People who do not intend to take preparatory or mitigating action are likely to see little utility in the information. They may even find the information aversive to the extent that the

information reminds them of their inability or unwillingness to act. They thus are more likely to avoid information about an environmental peril.

Importantly, we do not wish to imply intentions not to act are the only cause of information avoidance. There are many reasons people may avoid that include fearing that the information may produce unwanted emotions or threaten cherished beliefs. In addition, we noted that a failure to take action can arise from inadequate information. This latter point illustrates the complex relationship between information and action. When the burden of action is high, people may avoid information because they do not want to perform the burdensome action. Moreover, avoiding the information cements the inaction because it eliminates possible news that action is required. As an example, a person may opt not to learn the level of radon in their neighborhood because they do not wish to undertake costly mitigation action. However, avoiding learning the radon levels of their neighborhood can be problematic if it results in a failure to take action to decrease a health risk to one's family.

Overview and aims

We designed three experiments—two in the context of a potential hurricane and the third in the context of home radon poisoning. Our primary goals were (a) to examine how level of burden and personal resources contribute to perceived burden of acting, and (b) to examine whether perceived burden influences intentions to take action, and through intentions, the decision to avoid (or not) threatening information. Experiments 1a and 1b, however, were also designed to examine competing exploratory hypotheses about the effect of importance or severity of a peril on information avoidance. On the one hand, severe perils may prompt greater avoidance of risk information to the extent that people view the peril as overly threatening, demanding more coping resources than they have available. As we noted earlier, research in

health finds that people display greater avoidance when they have few resources or when the resource demands are high (Howell, Crosier, & Shepperd, 2014; Howell & Shepperd, 2012; 2017). On the other hand, severe perils may prompt less avoidance of risk information to the extent that people view the peril as too important to ignore. The present research explored these two possible consequences of environmental perils on information avoidance. Importantly, because severity was not part of the model depicted in Figure 1, and because we recognized the possibility of two opposing outcomes, we did not make formal predictions about the effect of severity on taking action or information avoidance in Experiments 1a and 1b. In addition, although our model proposes that burden and resources will interact to influence perceived burden, we did not include a measure of perceived burden in Experiments 1a and 1b. Thus we could not test this hypothesis in these experiments.

Experiment 2 tested effects of burden, resources, and likelihood to act on avoidance. We excluded severity from Study 2 because it was not part of our original model and because it was an inconsistent predictor of information avoidance in Experiments 1a and 1b.

Experiments 1a and 1b

Research context

Hurricanes are massive storms capable of widespread destruction from powerful winds, rain, and storm surge. In the Atlantic Ocean, hurricane season lasts from June 1st to November 30th. We conducted our experiments in the state of Florida in December 2014 (Experiment 1a) and June 2015 at the beginning of the hurricane season (Experiment 1b). The 2014 and 2015 hurricane seasons together produced only four Category 3 or higher hurricanes (Pasch, 2015; Stewart, 2016), which caused relatively little damage to Florida. Despite the relatively quiet season, Florida faces, on average, a particularly high risk for hurricane damage and two of its

largest cities—Miami and Tampa—rank among cities in the world most at risk for hurricane damage (Hallegatte, Green, Nicholls, & Corfee-Morlot, 2013).

Damage from hurricanes comes from strong winds and flooding from heavy rain and storm surge. Throughout hurricane season, information campaigns encourage people to keep informed about hurricane risk, stock an emergency preparedness kit with food, water, medication, flashlight, batteries, cash, and first aid supplies. Under the threat of an approaching hurricane, people are encouraged to fill gas tanks, board windows, and possibly buy generators (Department of Homeland Security, n.d.). Many of these measures can strain or exceed the resources available to people with low income. Not surprising, people with low income are among the most vulnerable to the impact of hurricanes (Masozera, Bailey, & Kerchner, 2007).

Hypotheses

We designed Experiment 1a and 1b to test three hypotheses.

1. Participants reporting fewer financial resources and lower intentions to prepare will display greater avoidance of hurricane risk information.
2. Participants in the high burden condition will be more likely to avoid hurricane risk information.
3. Severity of the threat and the level of burden will interact to influence information avoidance. Specifically, high severity will strengthen the tendency for greater burden to correspond with greater information avoidance.

Research design

To test Hypothesis 1, we measured income, preparedness likelihood, and how much participants wished to receive hurricane risk information. To test Hypothesis 2, we included manipulations of severity and burden to examine whether the two interact in their effect on

information avoidance. Experiment 1a was an exploratory study; Experiment 1b was a replication study. Data, SPSS syntax, and variables names and labels are available at https://osf.io/p9nrf/?view_only=e80169e55b4c46c8970690e80da5c734.

Method

Participants and procedure. We recruited participants from the state of Florida for a monthly survey of Consumer Sentiment for the state of Florida conducted by XXX (name withheld to maintain anonymity). XXX contacted participants using a random-digit dialer based on landline telephones of Florida residents in Experiment 1a and cellphones in Experiment 1b. XXXX uses population statistics for the state of Florida to achieve each month a representative sample of 500 adult residents in terms of age, gender, and county (Table 1). Because one of XXXX's primary missions is collecting monthly economic data for the state of Florida, its monthly sample size is typically fixed at 500 people. We—the authors—did not choose to end or continue data collection based on sample size. Consequently, we offer only post-hoc (vs. a priori) power analyses. A sample of 500 people yields $> .99$ power to detect the mean effect size in personality and social psychology (i.e., $r = .21$; Richard, Bond, & Stokes-Zoota, 2003), assuming $\alpha = .05$, two-tailed. This study received approval from the University of XXX Institutional Review Board.

For our purposes, we established exclusion criteria prior to data analysis. We excluded participants who failed the manipulation check, responded “I don’t know” to any items, were not a permanent Florida resident, or had missing data (62 refused to report their income and four did not know in Experiment 1a; 36 refused to report their income and 10 responded “do not know” in Experiment 1b). The exclusion criteria reduced the sample from 508 to 330 respondents in Experiment 1a (age: $M = 60.28$ years, $SD = 16.91$; income: $M = 5.60$, $SD = 2.77$, which

corresponds to US \$40,000–\$60,000), and from 533 to 356 respondents in Experiment 1b (age: $M = 45.37$ years, $SD = 17.97$; income: $M = 5.24$, $SD = 2.83$, which corresponds to US \$40,000–\$50,000).

The items appeared at the end of the larger consumer sentiment survey. The survey lasted approximately 12 min and participants received no compensation for participation.

Experimental manipulation. We randomly assigned participants to one of four conditions in a 2 (severity: low vs. high) x 2 (burden: low vs. high) design. We created our conditions using a “push poll” method with true or false questions designed to prime participants to think of a topic in specific way (Connelly, 2014). Participants in different conditions received different questions. However, all questions were designed to elicit a response of “true” to prime participants with their assigned condition. With “push poll” questions, the goal is not to obtain an unbiased answer, but rather to persuade or push respondents to think in a way consistent with the question. In the high severity condition, participants received a true/false item that read: “Hurricanes can be deadly and can cause widespread destruction and damage.” In the low severity condition, participants received a true/false item that read: “Hurricanes can be annoying events.”

We also used the push poll method to manipulate burden to test whether people avoid information more when burden is high (vs. low). In the low burden condition, participants received a true/false item that read: “If a hurricane is headed for you, you should stock up on food and water.” In the high burden condition, participants received a true/false item that read: “If a hurricane is headed for you, you may have to spend lots of time and money preparing and may have to evacuate.” We developed these manipulations specifically for this study. To our knowledge, no other research has used these manipulations.

The burden manipulation was ineffective, possibly because it was too subtle. We thus do not discuss it further. However, for two reasons we included it in all analyses (see Judd, McClelland, & Ryan, 2017). First, although non-significant, the manipulation did explain some error variance in the outcomes. Including it thus provided a more powerful test for the other predictors of interest. Second, failing to control for a manipulated variable in any regression model needlessly confounds (a) potentially meaningful variance associated with the manipulation with (b) the meaningless error variance associated with other uncontrolled sources (e.g., sampling error, measurement error). Consequently, not controlling for the manipulation—despite its non-significance—may make the tests of other predictors more biased than had it been included.

Measures. We designed our measures to assess psychological processes that may influence how people think about hurricanes (descriptives shown in Table 2). Participants responded to these measures on a 0 (*not at all*) to 10 (*a lot*) scale. To measure expected behavioral response to a hurricane, we asked “If officials recommend that residents in your area evacuate because of a hurricane, how likely are you to leave?” and “If a hurricane were headed your way, how likely are you to spend at least \$100 buying supplies?” To measure perceived susceptibility to damage we asked, “How likely is it that your place of residence will experience damage from a hurricane in a given year?” To measure anxiety about hurricanes we asked, “How anxious would you feel if you learned a hurricane will hit your county?” To measure perceived weather reporter credibility we asked, “How much do weather reporters exaggerate hurricane danger?”

Information avoidance. We assessed information avoidance with two items drawn from the eight-item information avoidance scale (Howell & Shepperd, 2016): “Even if it will upset me, I want to know if a hurricane is headed for my area,” and “I want to know if a hurricane is headed for my area” (0 = not at all; 10 = a lot). We reverse-coded the two items so that higher

numbers reflect greater information avoidance, then averaged responses to the two items to form a single index. The descriptive statistics for our two studies were $\alpha = .93$, $M = 1.09$, $SD = 2.16$ for Experiment 1a, and $\alpha = .82$, $M = 1.78$, $SD = 2.27$ for Experiment 1b. Although the mean suggests a low overall level of information avoidance, they are consistent with other studies using the scale (Howell & Shepperd, 2016; average $\alpha = .89$ across a range of samples including people with low-literacy and from low-socioeconomic-status backgrounds). Further, the original scale paper reports that all scale items load on a single factor suggesting that the scale represents a unidimensional, bi-polar construct anchored on one end by seeking and anchored on the other end by avoidance (Howell & Shepperd, 2016).

Resources. Participants indicated their income on a 10-point scale with each point corresponding to a range of possible income (e.g., 1 = *less than 10,000*; 10 = *over 150,000*; See Table 1 for the distribution of participants in each category).

Analysis

We first examined the correlations between the experimental conditions and measures. To test Hypothesis 1 and 2, we conducted hierarchical regressions with information avoidance as the outcome. We entered the experimental effects (severity, burden, and their interaction) in Step 1, income in Step 2, likelihood to evacuate in Step 3, and likelihood to spend \$100 in Step 4. The order allowed us to control for effects of the experimental conditions before examining the relationship of income and the likelihood measures with information avoidance. Because responses to the information avoidance scale were positively skewed, we ran our model both before and after transforming the scores on the avoidance scale by computing the square root of responses (Judd et al., 2017). We focused on the distribution of the residuals because the assumption of normality applies to the errors or residuals produced by a model. Transforming

responses did not appreciably reduce the negative skew in the residuals, so we retained the model using the untransformed responses. We did the same for Experiment 1b.

Results

Preliminary analyses. Table 3 presents the correlations among the variables included in the two experiments. The correlations were similar across experiments. Only weather reporter credibility was uncorrelated with information avoidance. As predicted, greater information avoidance corresponded with having fewer financial resources (income; $r_{1a} = -.16$; $r_{1b} = -.17$). Greater information avoidance also corresponded with lower likelihood of evacuating if recommended to do so ($r_{1a} = -.36$; $r_{1b} = -.27$), lower likelihood of spending \$100 on hurricane supplies ($r_{1a} = -.32$; $r_{1b} = -.30$), lower perception that one's home was susceptible to damage ($r_{1a} = -.15$; $r_{1b} = -.19$), and expecting to feel less anxious if a hurricane was headed one's way ($r_{1a} = -.39$; $r_{1b} = -.31$).

Experiment 1a. Table 4 presents results from Experiment 1a and 1b regressions. In Step 1, participants reported lower intentions to avoid information in the high than the low hurricane severity condition ($r_p = -.17$, 95% CI $[-.27, -.06]$). In Step 2, lower income also predicted greater intentions to avoid hurricane information ($r_p = -.14$ $[-.25, -.03]$). In Step 3, reporting a lower likelihood of evacuating corresponded with greater intentions to avoid hurricane information ($r_p = -.33$ $[-.42, -.23]$), and hurricane severity and income continued to predict unique variance in information avoidance. In Step 4, lower likelihood of spending \$100 predicted greater intentions to avoid hurricane information ($r_p = -.21$ $[-.31, -.10]$); income was no longer a statistically significant predictor ($p = .06$). In the end, hurricane severity, likelihood to evacuate, and likelihood to spend \$100 on supplies were statistically significant and unique predictors of information avoidance.

Experiment 1b. Unlike Experiment 1a, severity did not significantly predict avoidance ($p=.48$) in Step 1. In Step 2, lower income once again corresponded with greater intentions to avoid hurricane information ($r_p=-.18$ [-.28, -.08]). In Step 3, reporting a lower likelihood to evacuate once again corresponded with higher avoidance of hurricane information ($r_p=-.25$ [-.35, -.15]). In Step 4, lower likelihood of spending \$100 predicted greater intentions to avoid hurricane information ($r_p=-.25$ [-.35, -.15]). In addition, income remained a significant predictor (r_p 's = -0.18 vs. -0.13). All three predictors—income, likelihood to evacuate, and likelihood to spend \$100 on supplies—uniquely and negatively predicted information avoidance.

Discussion

Consistent with our hypothesis, having fewer financial resources corresponded with greater preference for information avoidance. In addition, participants' reports of their likelihood to prepare (i.e., to evacuate and to spend at least \$100 on supplies) correlated with information avoidance and diminished the size of its relationship with income. Collectively, these findings are consistent with the larger model we proposed, whereby resource demand and resources available combine to influence intentions to act and information decisions (i.e., information avoidance). These findings provide evidence that likelihood to act corresponds with information avoidance, and that likelihood to act may mediate the relationship between perceived burden and information avoidance to the extent that people with lower resources perceive greater burden. In the larger model, we further proposed that the interaction between resources available and resources required (burden) results in perceived burden, the variable that ultimately influences on intention to act and information decisions. We did not measure perceived burden in Experiments 1a and 1b and were thus unable to test that specific part of the model.

We observed some inconsistent findings across the two experiments. First, we noted in

the introduction two reasons why severe perils might prompt more or less information avoidance. We found preliminary, but inconsistent support for the latter. Participants reported lower information avoidance in the high-severity condition in Experiment 1a but not 1b. In addition, although low income corresponded with greater avoidance in both experiments, the strength of the relationship diminished after entering other predictors in the model in Experiment 1a but not 1b. Some of these discrepancies may reflect different samples (e.g., Experiment 1b participants were younger and recruited by cell phone).

Finally, to be thorough in our analyses of Experiments 1a and 1b, we also tested whether severity, burden, and resources interacted to predict our two measures of taking action (evacuating and spending money). The burden manipulation influenced the likelihood to spend \$100 in Experiment 1b—participants were less likely to spend money in the high burden condition than in the low burden condition. This finding supports our model, but may also be a false positive because it did not emerge in Experiment 1a and did not emerge from the second likelihood to act item (i.e., the likelihood to evacuate). Further, with the exception of this result, and consistent with the correlations we report in Table 3, severity and burden predicted neither measure of likelihood of acting in either Experiment 1a 1b (all t s < 1.48, all p s > .28). Also consistent with the correlations in Table 3, income predicted the likelihood of spending \$100 in Experiment 1a and 1b (both t s > 2.33, both p s < .02), but did not predict likelihood of evacuating (both t s > 1.55, both p s < .12). None of the interactions were statistically significant (all t s < 1.70, all p s > .10). The absence of statistically significant interactions is not surprising for the two interactions involving burden because, as we noted, the burden manipulation was unsuccessful. We had no prediction about how severity might affect response to the two measures of likelihood of acting, and interpret our findings as evidence that it has no effect. We

report these analyses fully in the supplement to this article.

Although we were able to conduct these additional analyses, Experiment 1a and 1b's limitations (the failure of the burden manipulation, the absence of a measure of perceived burden, the correlational nature of our data) prevented a full test of our model. Experiment 2 addresses these limitations.

Experiment 2

Research context

Experiment 2 provides a conceptual replication of the findings of Experiments 1a and 1b by examining the decision to learn the indoor radon risk in one's neighborhood. Radon is a naturally occurring radioactive gas that cannot be seen, smelled, or tasted and is produced naturally by the decay of uranium in soil. When released from soil, radon can accumulate in structures where it can produce an increased risk for lung cancer (Krewski et al., 2005; Turner et al., 2011). Radon poses a health risk in many regions in the United States (United States Environmental Protection Agency, n.d.) and radon mitigation entails structural changes such as ventilation to one's home.

Indoor radon mitigation entails ventilation to one's house. Twenty-nine states require the disclosure of radon levels for sales of existing homes and 23 states mandate radon reduction in construction of new homes. No states require homeowners or renters to learn about radon levels in their homes (National Conference of State Legislatures, 2015) and many people remain unaware of their risk and of mitigation procedures (Ford, Ehemann, Siegel, & Garbe, 1996). Radon mitigation entails alterations to one's house that can be burdensome for people who lack financial resources. We propose that people are less likely to take mitigation action when the perceived burden of action is high. Further, we propose that people who are unlikely to take

mitigation action will be motivated to avoid learning radon risk information.

Hypotheses

We tested the following hypotheses in Experiment 2:

1. Participants will report action as more burdensome when they have fewer financial resources and believe the radon mitigation is expensive.
2. Greater perceived burden will correspond with lower likelihood of taking action (i.e., undertaking home repairs) and greater tendency to avoid information.
3. The disinclination to take action will correspond with greater information avoidance.
4. The likelihood to take mitigation action will mediate the relationship between perceived burden of taking action and information avoidance.

We based our hypotheses partly on past theory and research on the relationship between burden and information avoidance in health studies (Howell & Shepperd, 2013), and partly on the findings from Experiments 1a and 1b. Specifically, lacking resources makes people less able to respond when they confront challenging information, and thus more inclined to avoid the information (Howell & Shepperd, 2012). In addition, Experiment 1a and 1b showed that the relationship between resources (i.e., income) and information avoidance disappeared (Experiment 1a) or diminished (Experiment 1b) when we controlled statistically for participants' reports of the likelihood that they would prepare. Thus, we proposed that likelihood of taking action would mediate the relationship between perceived burden and information avoidance (Hypothesis 4).

Research design

In addition to changing the context, Experiment 2 included other changes from

Experiment 1a and 1b. First, to test Hypothesis 1, we included a stronger manipulation of burden: we randomly assigned participants to read about radon mitigation that costs \$200 or \$2,000. We opted to hold severity constant by giving all participants the same information about radon gas. To test Hypotheses 2, 3 and 4, we added measures of the mechanisms presumably responsible for why burden leads people to avoid information. We measured financial resources in three ways: income, financial security, and ability to afford repairs. We also measured perceived burden, intentions to act, and information avoidance, which we assessed with the full information avoidance scale (Howell & Shepperd, 2016) and by offering participants the choice to either learn or avoid learning their neighborhood's radon risk. Including the full scale in this study addresses the difficulty interpreting the items used in Experiments 1a and 1b, which were primarily about information seeking. Data, SPSS syntax, and variables names and labels are available at https://osf.io/p9nrf/?view_only=e80169e55b4c46c8970690e80da5c734.

Method

Participants. We recruited participants nationally from ResearchMatch.org, a national nonprofit registry where volunteers who are interested in research receive notifications about opportunities to participate in studies. Through ResearchMatch.org, researchers send an initial e-mail with a brief description of the study to a sample of 1,500 potential participants. Potential participants who express interest in further contact about the study receive a web-link to the study via email. Participants completed Experiment 2 voluntarily and without compensation.

We established several a priori exclusion criteria. First, we excluded from analyses anyone who was not a homeowner because responsibility for home repairs was part of our burden manipulation. Second, we excluded anyone who already knew their home's radon levels, had already tested their home for radon, or had already made radon repairs to their home. Our

goal was to end with a sample of 300 participants with 150 participants per condition. However, these exclusion criteria—particularly the home ownership criterion—reduced the sample from 395 to 159 respondents (age: $M=60.28$ years, $SD=16.91$; gender: 28.9% male, 70.6% female, and 0.6% other; income: $M=5.77$, $SD=1.42$, which corresponds to approximately \$40,000–\$60,000), a reduction we became aware of only after we ended data collection. Despite falling short of our goal, our analyzed sample of 159 yielded .77 power—just shy of the ideal .80—to detect the mean effect size in personality and social psychology (Richard et al., 2003), assuming $\alpha = .05$, two-tailed. This study received approval from the University of XXX Institutional Review Board.

Manipulation. We randomly assigned participants to the burden conditions with instructions that reducing home radon can cost about \$2,000 (high burden) or about \$200 (low burden). This manipulation represented the extreme ends of the range of estimates we found when we collected data in 2015. The cost depends on factors such as home and size, and the type of mitigation needed (United States Environmental Protection Agency, n.d.).

Measures.

Information avoidance. We assessed information avoidance in two ways. Immediately after reading the burden manipulation, participants answered whether they would like to learn the radon level of homes in their neighborhood. In addition, participants completed the eight-item information avoidance scale using a 7-point scale (1=*Strongly Disagree*; 7=*Strongly Agree*), which we tailored to include items such as, “I would rather not know how much radon is in my house” (Howell & Shepperd, 2016). We averaged responses (after reverse coding when necessary) to form a single index in which higher values indicate a greater desire to avoid learning one’s home radon level (for the current sample, range = 1 to 7, $\alpha = .91$, $M = 2.43$, $SD =$

1.45).

Resources. We assessed financial resources in three ways. First, we used a slightly reduced (8- vs. 10-point) measure of income: 1 = less than \$10,000 ($n = 1$; 0.6%); 2 = \$10,001 to \$15,000 ($n = 0$; 0.0%); 3 = \$15,001 to \$25,000 ($n = 5$; 3.1%); 4 = \$25,001 to \$50,000 ($n = 26$; 16.5%); 5 = \$50,001 to \$75,000 ($n = 36$; 22.6%); 6 = \$75,001 to \$100,000 ($n = 34$; 21.4%); 7 = \$100,001 to \$150,000 ($n = 34$; 21.4%); 8 = more than \$150,000 ($n = 19$; 11.9%); missing data ($n = 4$; 2.5%). Second, we included two exploratory measures of resources: (a) ability to afford repairs, and (b) a measure of financial security. To measure ability to afford repairs, participants indicated whether they could afford to repair their homes if their homes had high levels of radon (1 = *Definitely Not*; 10 = *Absolutely*; $M = 7.07$, $SD = 3.04$). Participants completed a brief measure of financial security (Shepperd, Emanuel, & Logan, 2018) that assessed participants' perceptions of their ability to handle financial challenges (Range: -0.50 to 0.44; $M = 0.09$, $SD = 0.19$). Traditional measures of income often overlook alternative sources of income and do not capture the extent to which people struggle financially. In addition, many people refuse to complete or do not respond accurately to traditional measures of income (Shepperd et al., 2018). An example item asked, "If you were faced with an unexpected \$500 medical bill that was not covered by insurance, how would you best describe your situation?": 1 = *not able to pay the bill*; 2 = *able to pay, but with difficulty*; or 3 = *able to pay comfortably*. We scored the financial security measure using recommend procedures (Shepperd et al., 2017). Higher scores indicated greater financial security.

Perceived burden. We included two checks on our burden manipulation: "Reducing radon would be burdensome for me," and "Reducing radon in my house would require more resources than I have," (1 = *not at all true*; 10 = *very true*). We averaged responses to these two

items to form an index of perceived burden ($\alpha = .80$, $M = 4.11$, $SD = 2.86$).

Likelihood of repair. Participants reported the likelihood that they would repair their home: “If your house had high radon levels, how likely is it that you would get it fixed?” (1 = *very unlikely* 10 = *very likely*; $M = 7.99$, $SD = 2.65$). We also included three affect items asking participants how they would feel if their residence had high levels of radon in addition to demographic measures (age, gender, and education). We do not include responses to these items in this report.

Procedure. Participants watched an informational video about radon. They then read facts about radon poisoning such as “Radon is also the number one cause of lung cancer for people who do not smoke,” and “Radon is responsible for about 21,000 lung cancer deaths every year.” Next, participants received the burden manipulation then indicated whether they wished to learn the radon level of homes in their neighborhood? (“Yes” was the default option.) Participants then responded to the pre-existing radon knowledge items used as exclusion criteria, the perceived burden items, the affect items, the affordability item, the likelihood of repair item, the information avoidance scale, and finally, the demographic, financial status, and income items. For the debriefing, we provided a link (<http://www.epa.gov/radon/find-information-about-local-radon-zones-and-radon-programs#radonmap>) to an interactive map that showed neighborhood radon levels. The university IRB deemed these procedures minimal risk and required no additional debriefing.

Analysis

We first examined the correlations among the experimental conditions and the various measures. Next, we conducted a two-step hierarchical regression to test Hypothesis 1 that participants will report action as more burdensome when they have fewer financial resources and

believe the radon mitigation is expensive (\$2,000 vs \$200). In Step 1, we entered the effect of the burden manipulation and our three measures of financial resources as predictors of perceived burden. In Step 2, we added all two-way interactions between the burden manipulation and the financial resource measures. We examined the significant interactions using floodlight analysis (Spiller, Fitzsimmons, Lynch, & McClelland, 2013) instead of the more common spotlight analysis which examines differences at points ± 1 *SD* from the mean, because it tests the effect of the independent variable at all points of the continuous moderator (i.e., mean-centered income). Next, we tested whether greater perceived burden of taking action would correspond with lower likelihood of undertaking repairs (Hypothesis 2), and that lower likelihood of undertaking repairs would, in turn, correspond with greater avoidance of information about neighborhood radon levels (Hypothesis 3) and mediate the relationship between perceived burden and information avoidance (Hypothesis 4). We tested these hypotheses with Model 4 in the PROCESS dialogue for SPSS (Hayes, 2013) and bootstrapped standard errors (10,000 draws). We entered perceived burden as the predictor, likelihood to repair as the mediator, and responses to the information avoidance scale as the outcome. We conducted this model twice—once for the continuous measure of information avoidance and again for the dichotomous measure of information avoidance.

Results

Correlations among items. Table 5 shows the correlations among Experiment 2 measures. Our two measures of information avoidance correlated with each other ($r=.42$), with greater perceived burden ($r_{\text{scale}}=.31$; $r_{\text{choice}}=.17$), and with lower intentions to undertake repairs for radon ($r_{\text{scale}}=-.47$; $r_{\text{choice}}=-.33$). The three measures of financial resources displayed low intercorrelations and, unlike Experiments 1a and 1b, none of the financial resources measures

correlated with responses to the information avoidance scale or the avoidance decision. We suspect that having home ownership as an inclusion requirement limited the number of people in our sample from the low end of the income distribution, which reduced the correlations among our financial security measures and with our measures of avoidance.

Perceived burden. As shown in Table 6, the burden manipulation ($r_p=.21$ [.05, .36]) and two of our three financial resource measures (income: $r_p=-.26$ [-.40, -.11]; ability to afford: $r_p=-.44$ [-.56, -.30]) significantly predicted perceived burden. Consistent with Hypothesis 1, participants reported that undertaking home repairs was more burdensome when the cost was \$2,000 rather than \$200, and when income and ability to pay were low rather than high. Table 6 also reveals a significant interaction of burden and income ($r_p=-.22$ [-.37, -.06]) in Step 2. Figure 2 and Table 7 present the results of the floodlight analysis, which tests the effect of the burden manipulation at all eight points of income. People perceived more burden in the \$2,000 condition vs. the \$200 condition when they reported incomes at or below the \$75,000 to \$100,000 category. Stated differently, as income decreased, the effect of the burden manipulation on perceived burden remained significant—people with lower incomes perceived greater burden when they learned that repairs cost \$2,000 than when they learn that repairs cost \$200. This manipulation, however, did not affect perceived burden among participants reporting incomes above \$100,00.

Information avoidance: Scale response. As shown in Figure 3 (top panel) and consistent with Hypothesis 2, greater perceived burden corresponded with higher scores on the information avoidance scale ($r_p=.32$ [.18, .46]) and with lower likelihood of undertaking repairs ($r_p=.52$ [.39, .63]). Consistent with Hypothesis 3, lower likelihood of undertaking repairs also corresponded with higher scores on the information avoidance scale ($p<.05$, $r_p=.39$ [.23, .50]).

Finally, consistent with Hypothesis 4, including the indirect effect of perceived burden on information avoidance through likelihood of undertaking repairs ($b = 0.11$ [0.05, 0.19]) made the direct effect no longer statistically significant ($r_p = .10$ [-.05, .26]), suggesting full mediation (Table 8).

Information avoidance: Dichotomous decision. Although only 16 participants (10%) chose to avoid learning the radon level of homes in their neighborhood on the dichotomous-choice item, we ran the same mediation model on participants' decisions using Model 4 in the PROCESS dialogue for SPSS (Hayes, 2013) with bootstrapped standard errors (10,000 draws). The direct effect from perceived burden to information avoidance was significant ($OR = 1.20$ [1.01, 1.44])—consistent with Hypothesis 2, participants who perceived making home repairs more burdensome were more likely to avoid learning their neighborhood radon level (Table 9; Figure 3, bottom panel). Additionally, consistent with Hypothesis 3, the indirect effect (i.e., perceived burden $\rightarrow$ likelihood to repair $\rightarrow$ information avoidance decisions) was statistically significant ($b = 0.16$ [0.03, 0.33]). Consistent with Hypothesis 4, accounting for the effect of likelihood to repair on information avoidance, the direct effect of perceived burden was no longer significant, suggesting full mediation. In short, a lower likelihood of undertaking repairs mediated the relationship between perceived burden of undertaking repairs and the dichotomous decision to avoid learning one's neighborhood radon level.

Supplemental Analysis. Once again, to be thorough in our analyses of Experiments 2, we also tested whether burden, and resources interacted to predict likelihood of undertaking repairs. Consistent with the correlations in Table 5, ability to afford repairs correlated positively with undertaking repairs and neither burden nor income predicted the same variable (both t s < 1.00 , both p s $> .50$). Consistent with our model, burden and income interacted to predict likelihood of undertaking repairs ($t = 2.50$, $p < .01$). Examination of the simple effect of the burden manipulation on likelihood to undertake repairs at each

level of income revealed that participants who made \$50,000 or less were less likely to undertake repairs in the high-burden condition than in the low-burden condition. Conversely, and surprisingly, participants who made more than \$100,000 a year were more likely to undertake repairs in the high burden than low burden condition. We report these analyses fully in the supplement to this article.

General Discussion

In three experiments perceived burden of taking actions influenced intentions to take action, which ultimately culminated in a greater likelihood of avoiding risk information. In Experiments 1a and 1b, we operationalized perceived burden in terms of financial resources and manipulated it by priming participants to think about the physical and financial costs of preparing for a hurricane. Although the prime proved too subtle, we observed that fewer financial resources corresponded with lower intentions to spend \$100 preparing for a hurricane (but not lower intentions to evacuate). In addition, having fewer financial resources, reporting a lower likelihood of evacuating, and a lower likelihood of spending \$100 to prepare corresponded with greater information avoidance. In sum, Experiments 1a and 1b showed most of the necessary relations for formally testing our proposed model in Experiment 2.

Experiment 2 included a stronger manipulation of burden via resource demand and multiple measures of the availability of financial resources. It also included a measure of perceived burden. Consistent with our prediction, higher resource demand (i.e., mitigation required \$2,000 vs. \$200) and lower financial resources (via income and self-reported ability to pay for radon gas mitigation) corresponded with greater perceived burden of taking action. Greater perceived burden, in turn, corresponded with greater information avoidance (measured on a scale and behaviorally by participants' dichotomous choice of whether they wished to learn about their neighborhood's radon level). Finally, likelihood of repair mediated the relationship between perceived burden of acting and information avoidance. Collectively, these studies

suggest that when people find risk mitigation burdensome, they are less likely to undertake action to mitigate their risk and more likely to avoid risk information.

These results are consistent with prior findings on resources, obligation (Howell et al., 2014; Howell & Shepperd, 2012, 2013, 2016), and information avoidance. They advance prior research by showing avoidance can occur in response to low financial resources rather than interpersonal or psychological resources. The findings also are consistent with prior theorizing about the utility of information and information seeking. According to the comprehensive model of information seeking (Johnson & Meischke, 1995), people are more likely to seek information about a threat if they believe that greater knowledge can mitigate the threat.

Two other findings from these studies deserve mention. First, we observed mixed evidence linking outcome severity to greater information avoidance. Experiment 1a showed that participants were more likely to avoid hurricane information when primed to think about hurricanes as non-severe versus severe. However, Experiment 1b failed to replicate this finding. We speculated that a severe outcome could lead to either more or less information avoidance depending on whether participants viewed the outcome as too threatening to cope with or too important to ignore. Alternatively, the relationship between outcome severity and information avoidance may be nonexistent and the findings from Experiment 1a may be spurious.

Regardless, we urge caution in interpreting the severity findings.

Second, the measure of financial security in Experiment 2 correlated weakly with the other measures of financial resources (income and ability to afford radon gas repairs) and did not interact with obligation to predict perceived burden. Importantly, we excluded from the study non-homeowners, which undoubtedly limited the number of people in our sample from the low end of the income distribution (e.g., only 3% of participants responded that they would be unable

to pay an unexpected \$500 bill). The unfortunate result was that financial security correlated poorly with other financial measures and with our measures of avoidance.

Strengths and Limitations

Our experiments have several strengths. First, we examined two types of environmental perils, allowing us to test the generality of our model and effects. Second, our samples were targeted Florida residents—who are particularly susceptible to hurricanes—in Experiments 1a and 1b, and homeowners—who are in the best position to mitigate the consequences of home radon exposure—in Experiment 2. Third, we examined financial resources rather than intrapersonal or interpersonal resources. Fourth, we assessed two forms of information avoidance (likelihood and a dichotomous decision) in Experiment 2 and observed comparable findings for each.

Our experiments also had limitations, which suggest directions for future research. First, Experiments 1a and 1b examined self-reported intentions in response to a hypothetical hurricane. Of course, almost all of our data are based on self-reports, but self-reported intentions are particularly concerning because they may not reflect how people would actually behave if confronted with a real threat. Yet, self-reports are problematic in part because they are susceptible to a social desirability bias, reflecting how people want to be perceived or what they plan to do, but not necessarily reflect what they would actually do. Presumably, concerns with social desirability would bias participants to report that they would take action—seeking rather than avoiding information. The fact that we observed information avoidance even with self-report data (i.e., intentions to seek/avoid information) suggests that these effects may be strong. That is, had we assessed actual behavior rather than intentions to seek or avoid information reported on a survey, we likely would have observed even more avoidance. In addition,

Experiment 2 replicated and extended the findings of Experiments 1a and 1b while examining a real environmental peril—radon gas poisoning—that was pertinent to all participants.

Collectively, these considerations suggest that our effects are not limited to self-reports.

Second, we measured rather than manipulated financial resources, and it is possible that some correlates of financial resources are responsible for our effects. For example, people who lack financial resources often suffer from other issues such as low self-regard and cognitive depletion (Mani, Mullainathan, Shafir, & Zhao, 2013; Mullainathan & Shafir, 2013; Schmader, Johns, & Forbes, 2008), and it may be one of these other factors, rather than limited financial resources, that produced the effects we observed. Future research should explore more deeply why low financial resources relate to greater information avoidance.

Third, we observed low levels of information avoidance in response to our behavioral measure in Experiment 2, which may have diminished our ability to find effects. Importantly, the effects we observed with our behavioral measure were consistent with those for the information avoidance measure. Moreover, the fact that we found effects even though the incidence of information avoidance was low suggests that our effects are robust.

Implications

Prior studies suggest that communications regarding environmental threats and fear appeals are successful in changing behavior when the communication offers a clear means to avoid the feared outcome (Tannenbaum et al., 2015). Our findings suggest a possible boundary condition to the recommendation regarding communicating environmental threats specifically, and to the success of fear appeals more generally. A means of avoiding a feared outcome may be successful in changing behavior only insofar as the means is within financial reach. According to the Parallel Processing Model (Leventhal, 1970), people can respond in one of two ways to a

threat. They can approach the threat by taking actions to reduce their danger (e.g., engage in health-promoting behavior or mitigating action), or they can escape the threat by taking actions to reduce their fear (which is often accomplished by dismissing threat). Avoiding information represents the second response, and our findings suggest that people are more likely to choose fear reduction over danger reduction when they perceive action as too burdensome.

In addition, our study adds to the growing evidence that people avoid because they perceive action as too burdensome. In such instances, interventions that target either perceived resources available or perceived resources required may be most successful. For example, several studies have shown that self-affirmation procedures, which entail people writing about important values in their lives, can serve to bolster intrapersonal resources and ultimately reduce avoidance (Howell & Shepperd, 2012; 2016). However, this solution may be unsuccessful if the resource problem is financial. In such instances, directing people to other potential resources (i.e., friends or family, or government or community resources) may help. Regarding radon gas in the United States, community organizations, both private and public provide funds for radon reduction. For example, the U.S. Department of Housing and Urban Development offers several programs that provide financial support for radon testing and mitigation (National Radon Program Services, n. d.). Finally, our findings suggest that merely increasing the perception of resources is sufficient to attenuate the adverse effects of burden on people's intention to act and tendency to avoid information. The strategies we have suggested thus far may serve to increase perceptions of resources.

Conclusions

Our results shed light on factors that contribute to avoidance of information about environmental perils. We show that facing a high financial burden with limited resources

influence perceptions of burden. High perceived burden corresponds with to a lower likelihood of acting, which in turn, to corresponds with greater information avoidance. In the face of environmental peril, being informed facilitates being prepared. Yet lacking the resources to prepare, people may find comfort in avoiding information. However, avoidance is problematic if it impedes precautionary measures. Failing to mitigate risk from environmental perils such as hurricanes or indoor radon poisoning increases risk of damage, illness, and even death. By highlighting the role of resources and perceived burden in people's information decisions, this research specifies a pathway toward interventions to reduce information avoidance and to increase people's ability to protect themselves.

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Table 1. *Demographic Information*

	Experiment 1a		Experiment 1b	
	<i>N</i>	%	<i>N</i>	%
Household Income				
less than \$10,000	19	4.8%	31	7.7%
\$10,000–\$19,999	44	11.1%	45	11.2%
\$20,000–\$29,999	32	8.1%	49	12.2%
\$30,000–\$39,999	30	7.6%	39	9.7%
\$40,000–\$49,999	36	9.1%	34	8.5%
\$50,000–\$59,999	28	7.1%	20	5.0%
\$60,000–\$79,999	41	10.4%	44	10.9%
\$80,000–\$99,999	37	9.3%	32	8.0%
\$100,000–\$150,00	35	8.8%	34	8.5%
Over \$150,000	28	7.1%	28	7.0%
Chose Not to Answer	68	16.7%	46	11.4%
Home Ownership Status				
Own	338	85.4%	262	65.2%
Rent	58	14.6%	136	33.8%
Home Type				
Mobile home	35	8.9%	21	5.2%
One family house detached	260	65.7%	227	56.5%
One family house attached	31	7.8%	54	13.4%
Building with 2—4 apartments or condos	14	3.5%	22	5.5%
Building with 5 or more apartments	30	7.6%	55	13.7%
Or something else	25	6.3%	3	0.7%
Don't know	1	0.3%	1	0.2%

Table 2. *Descriptive statistics for process measures in Experiment 1a and 1b*

	Experiment 1a	Experiment 1b
Measure	<i>M (SD)</i>	<i>M (SD)</i>
Likelihood to Evacuate	6.72 (3.63)	6.90 (3.48)
Likelihood to Spend \$100	7.47 (3.15)	7.78 (3.03)
Susceptibility to Damage	4.31 (2.64)	4.42 (2.49)
Anxiety about Hurricanes	6.57 (3.09)	6.25 (3.15)
Weather Reporter Credibility	4.99 (2.91)	5.14 (2.82)

Table 3. *Correlations among Experiment 1a (above diagonal) and Experiment 1b (below diagonal) Variables*

	Severity Manipulation	Burden Manipulation	Information Avoidance	Income	Likely to Evacuate	Likely to Spend \$100	Susceptibility to damage	Anxiety	Credibility
Severity Manipulation	--	.02	-.12*	.10	-.03	.02	.08	.08	-.02
Burden Manipulation	.04	--	.02	-.04	.07	-.04	.08	.07	.01
Information Avoidance	.05	.04	--	-.16**	-.36**	-.32**	-.15**	-.39**	.05
Income	.03	.00	-.17**	--	.04	.18**	-.13*	-.01	.07
Likely to Evacuate	.04	.06	-.27**	.09	--	.19**	.22**	.41**	-.16**
Likelihood to Spend \$100	-.07	-.08	-.30**	.13*	.19**	--	.17**	.31**	.05
Susceptibility to Damage	.02	.04	-.19**	-.08	.26**	.19**	--	.39**	.04
Anxiety about Hurricanes	-.06	-.00	-.31**	-.00	.39**	.38**	.24**	--	-.04
Weather Reporter Credibility	-.10	-.04	-.05	.06	-.07	-.05	.10	.01	--

Note: $p < .05^*$, $p < .01^{**}$

Table 4. *Predicting Information Avoidance Using Hierarchical Regression*

	Experiment 1a ($n = 330$)				Experiment 1b ($n = 356$)			
Model or variable	B	t	p	r_p [CI _{95%}]	b	t	p	r_p [CI _{95%}]
Model 1								
Severity	-0.72	-3.07	.00	-.17 [-.27, -.06]	0.20	0.71	.48	.04 [-.06, .14]
Burden	0.05	0.22	.83	.01 [-.10, .12]	0.20	0.73	.46	.04 [-.06, .14]
Severity $\times$ Burden	-0.12	-0.25	.81	-.01 [-.12, .10]	-0.37	-0.77	.44	-.04 [-.14, .06]
Model 2								
Severity	-0.66	-2.83	.01	-.16 [-.26, -.05]	0.19	0.80	.43	.04 [-.06, .14]
Burden	0.02	0.10	.92	.01 [-.10, .12]	0.19	0.78	.44	.04 [-.06, .14]
Severity $\times$ Burden	-0.10	-0.22	.83	-.01 [-.12, .10]	-0.46	0.96	.34	-.05 [-.15, .05]
Income	-0.11	-2.61	.01	-.14 [-.25, -.03]	-0.14	-3.39	.00	-.18 [-.28, -.08]
Model 3								
Severity	-0.66	-3.04	.00	-.17 [-.27, -.06]	0.28	1.20	.23	.06 [-.05, .16]
Burden	0.10	0.44	.66	.02 [-.09, .13]	0.21	0.89	.38	.05 [-.06, .15]
Severity $\times$ Burden	0.04	0.10	.93	.01 [-.10, .12]	-0.29	-0.62	.54	-.03 [-.13, .08]
Income	-0.10	-2.53	.01	-.14 [-.25, -.03]	-0.12	-3.03	.00	-.16 [-.26, -.06]
Would Evacuate	-0.21	-6.96	.00	-.36 [-.45, -.26]	-0.16	-4.78	.00	-.25 [-.35, -.15]
Model 4								
Severity	-0.65	-3.04	.00	.28 [.18, .38]	0.20	-0.90	.37	.05 [-.06, .15]
Burden	0.05	0.25	.81	.01 [-.10, .12]	0.07	0.33	.74	.01 [-.10, .11]
Severity $\times$ Burden	-0.19	-0.46	.65	-.03 [-.14, .08]	-0.11	-0.25	.81	-.01 [-.11, .01]
Income	-0.07	-1.87	.06	-.10 [-.21, .01]	-0.10	-2.50	.01	-.13 [-.23, -.03]
Would Evacuate	-0.18	-6.22	.00	-.33 [-.42, -.23]	-0.14	-4.18	.00	-.22 [-.32, -.12]
Would spend \$100	-0.14	3.85	.00	-.21 [-.31, -.10]	-0.19	-4.83	.00	-.25 [-.35, -.15]

Table 5. *Correlations among Experiment 2 Variables*

	Avoidance Scale	Avoidance Choice (No/Yes)	Likely to Repair	Perceived Burden	Burden Manipulation	Income	Burden Manipulation × Income	Able to afford
Information Avoidance Scale	--							
Information Avoidance (Dichotomous: Yes/No)	.42**	--						
Likely to Repair	-.47**	-.33**	--					
Perceived Burden	.31**	.17*	-.55**	--				
Burden Manipulation	.07	.03	-.03	.21**	--			
Income	-.06	.04	.08	-.36**	-.02	--		
Burden Manipulation × Income	-.04	-.06	.19*	-.18*	-.001	.05	--	
Able to afford	-.04	.09	.39**	-.54**	-.12	.35**	.02	--
Financial Security	-.03	.09	.09	-.16*	-.10	.16*	-.14	.21*

Note: $p < .05^*$, $p < .01^{**}$

Table 6. *Experiment 2: Predicting Perceived Burden*

Model or variable	<i>b</i>	<i>t</i>	<i>p</i> ≤	<i>r</i> _p [CI _{95%}]
Model 1				
Income	-0.45	-3.22	.01	-.26 [-.40, -.11]
Ability to Afford	-0.40	-6.00	.01	-.44 [-.56, -.30]
Financial Security	-0.88	-0.86	.39	-.07 [-.23, .09]
Burden Manipulation	0.95	2.55	.01	.21 [.05, .36]
Model 2				
Income	-0.42	-3.03	.01	-.25 [-.39, -.09]
Ability to Afford	-0.41	-6.21	.01	-.46 [-.58, -.32]
Financial Security	-0.88	-0.83	.41	-.07 [-.23, .09]
Burden Manipulation	0.92	2.50	.01	.20 [.04, .35]
Income × Burden Manipulation	-0.77	-2.76	.01	-.22 [-.37, -.06]
Ability to Afford × Burden Manipulation	0.76	1.87	.06	.15 [-.01, .30]
Financial Security × Burden Manipulation	-0.19	-0.49	.62	-.25 [-.39, -.09]

Table 7. *Simple effect of Burden Manipulation (\$200 vs. \$2,000) on perceived burden at all levels of income*

Income	<i>b</i>	<i>t</i>	<i>p</i> ≤	<i>r</i> _p [CI _{95%}]
Less than \$10,000	4.58	3.34	.01	.27 [.12, .41]
\$10,001 to \$15,000	3.81	3.45	.01	.28 [.13, .42]
\$15,001 to \$25,000	3.05	3.60	.01	.29 [.14, .43]
\$25,001 to \$50,000	2.28	3.75	.01	.30 [.15, .44]
\$50,001 to \$75,001	1.51	3.59	.01	.29 [.14, .43]
\$75,001 to \$100,000	0.74	1.98	.05	.16 [.001, .28]
\$100,001 to \$150,000	-0.03	-0.5	.96	-.004 [-.16, .16]
More than \$150,000	-0.80	-1.09	.28	-.09 [-.25, .07]

Table 8. *Mediation results for the information avoidance scale*

	<i>b</i>	<i>t</i>	<i>p</i> ≤	<i>r</i> _p	[95% CI]
Information Avoidance					
Perceived Burden (c)	0.17	4.27	.00	.32	[.18, .46]
Likelihood					
Perceived Burden (a)	-0.49	-7.57	.01	.52	[.39, .63]
Information Avoidance					
Likelihood (b)	-0.22	-5.03	.01	.39	[.23, .50]
Perceived Burden (c')	0.06	1.31	.19	.10	[-.05, .26]

Note. Analyses are based on a total sample of 157.

Table 9. *Mediation results for dichotomous choice information avoidance*

	<i>b</i>	<i>t</i> or χ^2_{Wald}	<i>p</i> ≤	<i>r</i> _p or <i>OR</i>	[95% CI]
Information Avoidance					
Perceived Burden (c)	0.19	4.34	.04	1.20	[1.01, 1.44]
Likelihood					
Perceived Burden (a)	-0.49	-7.57	.01	.52	[.39, .63]
Information Avoidance					
Likelihood (b)	-0.33	10.47	.01	.72	[.59, .88]
Perceived Burden (c')	0.02	0.02	.89	1.02	[.82, 1.26]

Note. Analyses are based on a total sample of 157.

Figure Legend

Figure 1. Model of resource and burden relationship to information avoidance.

Figure 2. The simple effect of manipulated burden on perceived burden for each income group. Each line represents an income level. The lines become lighter as income level increases. Solid lines represent a significant relationship between the burden manipulation and perceived burden. Dashed lines represent a non-significant relationship ($p > .05$).

Figure 3. Likelihood to repair mediates the association between perceived burden and information avoidance for both scale (top panel) and decision (bottom panel) assessments. Numbers are unstandardized regression coefficients. Numbers in brackets reflect 95% confidence intervals. Numbers in parentheses show the direct, unmediated effect of perceived burden on information avoidance.