**Abstract Title:** Situational and Gender Consistency of Risk-Taking Behavior in Daily Life.

**Aim:** Although there are many studies about situational consistency of risk-taking behavior, in Japan few studies have such behavior in numerous situations in daily life. Many studies suggest that men take more risks than women, but we cannot simply conclude that is true because some studies suggest the opposite result. Thus, the aim of the present study is to test whether risk-taking behavior is consistent across several situations, and to identify situations in which no gender difference is suggested.

**Method:** We generated 50 items governing risk-taking behavior in daily life. These 50 items were categorized into five situations (traffic, health, financial, social, and crime prevention). One hundred and ninety-seven undergraduate and graduate students (119 male, 77 female, and 1 unclear) assessed these items on a five-point scale.

**Results:** To test the consistency of risk-taking behavior in daily life, the mean rating in each situation was calculated and the correlation was analyzed. Results indicated significant relations across situations, but the degree of the relations differed. In particular, the relation between traffic and health categories was weak. Furthermore, independent t-tests demonstrated that men take more risks than women in health, financial and crime prevention situations, but differences in traffic and social categories were not significant. One-way analysis of variance (ANOVA) indicated that the risks in health and crime prevention situations were easier to be taken among the five situations.

**Conclusions:** Although risk-taking behavior is consistent across several situations in daily life, relations between those situations were not necessarily strong. Other factors may thus influence risk-taking behavior as well as the situations. Furthermore, there was no significant gender difference in social and traffic situations. Many previous studies indicated that men take more risks than women, but in reality, this is not so simple. In addition to these suggestions, the result of ANOVA may indicate that the costs related to health and criminal risk are underestimated in daily life. Therefore, further studies are needed to verify the factors that affect situational and gender differences of risk-taking behavior in daily life and the related risk assessment.

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