


EMPIRICAL ARTICLE

# An investigation of big life decisions

Adrian R. Camilleri 

UTS Business School, University of Technology Sydney, Ultimo, NSW, Australia

**Corresponding author:** Adrian R. Camilleri; Email: [adrian.camilleri@uts.edu.au](mailto:adrian.camilleri@uts.edu.au)

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## Abstract

What are life's biggest decisions? In Study 1, I devised a taxonomy comprising 9 decision categories, 58 decision types, and 10 core elements of big decisions. In Study 2, I revealed people's perceptions of and expectations for the average person's big life decisions. In the flagship Study 3, 658 participants described their 10 biggest past and future decisions and rated each decision on a variety of decision elements. This research reveals the characteristics of a big life decision, which are the most common, most important, and most positively evaluated big life decisions, when such decisions happen, and which factors predict 'good' decisions. This research contributes to knowledge that could help people improve their lives through better decision-making and living with fewer regrets.

## 1. Introduction

Life is filled with decisions. Most decisions are small and quickly forgotten but others have long-lasting consequences. The commercial success of popular books dedicated to help readers improve their decision-making (e.g., Duke, 2020) highlights our desire to choose better. However, not every decision can be carefully researched and reflected on, nor should it. Such cognitive effort should be reserved for the most important decisions; those that are most likely to be consequential to one's life—the 'big' decisions.

In the still-popular board game *The Game of Life*—originally created in 1860 by the renowned Milton Bradley—players simulate life by making a series of big decisions about college, jobs, marriage, children, and retirement. Does the game accurately reflect reality? What are life's biggest decisions? What makes them so big? When do they occur? How can we make a good one? Which of them lead to happiness? Can we accurately predict any of these answers? Given that big decisions are often directly responsible for our health, wealth, and happiness, it is surprising how little attention has been given to understand how people tend to approach them (see Galotti, 2007 for an exception). The assumption that small consequential or big hypothetical decisions studied in the lab are good models for real big life decisions seems dubious given that no lab study can replicate all of the relevant factors nor the substantial consequences (Galotti, 2005).

Related research has investigated people's recollection of major life events, which often include big decisions such as getting married (e.g., Schroots and Assink, 2005). However, for many of these 'turning points' the individual merely experienced the event, such as the death of a loved one. Here I am interested in the *decisions* that people actively made; not the events that simply happened to them.

That is, I am interested in the subset of events where the individual was explicitly aware that there were two or more options available, and they consciously chose one.

Understanding big life decisions—as opposed to turning point life events—is important for at least 3 reasons. First, decisions are more central to one’s personal identity (Bem, 1972). This is because important decision points tend to cause individuals to reflect on who they are and who they want to be (Grotevant, 1987; Swarn, 1983). Second, because individuals have control over decisions in a way that is not possible with many major life events, such as a pandemic. As a result, individuals can plan before making a big life decision, which could involve seeking information, obtaining advice, and utilizing decision support tools, and thus partially control the outcome of those decisions. Presumably, the decision models that apply to small decisions—such as choosing between small stakes risky gambles—could also be informative for making big life decisions. Third, if big life decisions are predictable and yet poorly anticipated (Odermatt and Stutzer, 2019), then interventions could be introduced to improve decision-making in these very important domains.

### ***1.1. What is a big life decision?***

To my knowledge, there are only 2 attempts to formally define a ‘big’ life decision. According to Ullmann-Margalit (2006), big decisions are ‘... personal and transformative, decisions that one takes at major crossroads of one’s life’ (p. 158). Based on her own reflection, Ullmann-Margalit argued that big decisions are (1) likely to transform one’s future self in a significant way, (2) cannot be easily reversed, (3) known by the decision-maker to be transformative and irrevocable at the point of choice, and (4) serve as enduring reference points (including the options not taken). By contrast, Weiss et al. (2009) argued that a big decision is one that forms ‘... a personal policy. That policy will in turn simplify a host of future little decisions’ (p. 1). Their definition also emphasizes that these decisions are made deliberately. My definition of a big life decision is one in which the decision-maker/s explicitly made a choice between two or more options knowing that the outcome would have significant and often long-term consequences for how the decision-maker/s or others live.

Big life decisions are often the most challenging ones that people make, so it is also worth considering what makes a decision ‘hard’. According to Chang (2017), hard choices emerge when ‘neither alternative is better than the other, nor are they equally good. And yet they are comparable’ (p. 11). More pragmatically, Yates et al. (2003) asked participants to describe several ‘hard’ and ‘easy’ decisions they had made. The resulting analysis produced 7 overarching factors that made a decision hard: Serious outcomes (i.e., there was potential for a serious loss); overwhelming options (i.e., too many options or characteristics to compare); onerous process (i.e., the process of making the decision was difficult); obscure possibilities (i.e., the outcomes were hard to imagine); poor clarity (i.e., no option was clearly superior); uncertain value (i.e., difficult to evaluate the utility of different outcomes); conflicting advisors (i.e., incompatible recommendations or advice). In carrying out this research, I was interested to discover how many of these elements were also related to big decisions, and what unique elements emerged.

### ***1.2. What are the most common big life decisions?***

Several studies have asked people to recall their most important life events (Baum and Stewart, 1990; Bohn, 2010; Elnick et al., 1999; Enz and Talarico, 2016; Glück and Bluck, 2007; Rönkä et al., 2003; Thomsen and Berntsen, 2009). These important life events—sometimes referred to as ‘turning points’—often relate to situations in which the individual had control but also include events over which the individual had little or no control (e.g., war; Rönkä et al., 2003). Importantly, recall of a past decision appears to be unaffected by the emotional response produced by that decision (Galotti, 1995). Table A1 in Online Supplement 1<sup>1</sup> displays the details of these life event studies. The subset of events

<sup>1</sup>The Online Supplement is a separate file that I produced that was not reviewed or copy-edited.

that involve a high degree of personal control also tend to have a sizeable academic literature around them including life events associated with getting an education (e.g., Barrow and Malamud, 2015; Galotti et al., 2006; Galotti and Mark, 1994; Porter and Umbach, 2006), building a career (e.g., Noda, 2020; Robst, 2007), relocating (e.g., Blanchflower, 2021), finding a partner (e.g., Blanchflower, 2021; Ogolsky et al., 2016), starting a family (e.g., Nelson et al., 2014; Twenge et al., 2003), and retiring (Steiner and Amabile, 2022). I was interested to discover what taxonomy best captured big life decisions and how that structure related to life event taxonomies.

### 1.3. *What are the most important big life decisions?*

Although life event studies have proven critical for our understanding of autobiographical memory, some procedural aspects limit their insight to the present research questions. In particular, these studies have almost exclusively focused on event frequency rather than event intensity. Although some events, such as getting married, are recalled as turning points more often than others, such as buying a car, it is unclear what the magnitude of difference in importance is between different events. There also lacks a comprehensive understanding of the event characteristics that cause it to become one of life's turning points as opposed to yet another forgotten experience. Finally, life event studies exclude decisions *not* to act, which can nonetheless be important and even self-defining. In a related field, researchers have found that the most commonly reported regrets involved romance, family, education, career, finance, and parenting and are often about missed opportunities (Morrison and Roese, 2011). I was interested to discover the relative difference in magnitude between different big decisions and the decision elements that contributed to these differences.

### 1.4. *How are big life decisions retrospectively evaluated?*

What makes a decision 'good'? Some decision theorists suggest that a good decision is one that adheres to rational principles, such as coherence (i.e., avoiding intransitive patterns of preferences) and consistency (i.e., avoiding preference reversals when confronted with the same decision situation) (Savage, 1954). However, this approach is generally unhelpful when thinking about complex decisions for which it is impossible to evaluate such violations. Using a more pragmatic approach, Yates et al. (2003) asked participants to describe several 'good' and 'bad' decisions they had made. The resulting analysis revealed 5 overarching factors that made a decision 'good': Good outcomes (i.e., the decision resulted in or was anticipated to result in positive outcomes); evaded bad outcomes (i.e., the decision resulted in avoiding or escaping from negative outcomes); new options (i.e., the decision opened up new options); good process (i.e., the process used to make the decision was sound); good affect (i.e., the decision produced positive emotions such as pride).

People mostly remember positive autobiographical events (De Vries and Watt, 1996). This propensity to recall more positive events is reinforced by the *fading affect bias*: The tendency for the emotional valence of events to fade, particularly for negative past events (Walker and Skowronski, 2009). In some cases, negative events at the time of occurrence are later recalled positively (Skowronski et al., 2014). As people grow older they also tend to display a *positivity effect*; that is, a preference for focusing on positive information both in attention and memory (Mather and Carstensen, 2005).

The fading affect bias and positivity bias suggest that recalled big life decisions will be overwhelmingly evaluated as positive. This is consistent with people's tendency to increase their liking of a choice after making it, particularly when it was difficult (Brehm, 1956). However, the fading affect bias is weaker for important life events, particularly negative ones (Ritchie et al., 2006). It may be that traumatic events are particularly self-relevant and thus unlikely to fade over time. Moreover, the tendency for recalled events to later be evaluated as more positive was not found for events in which

the participant had ‘plenty of choice’ (Rönkä et al., 2003). I was interested to discover how often negatively evaluated big decisions are mentioned.

**1.5. When do big life decisions happen?**

A common finding from autobiographical memory research is the ‘reminiscence bump’: The observation that those aged over 40 years old tend to have the strongest autobiographical memory for events that happened around the age of 20 years old (Rubin et al., 1998). The bump appears to be linked to a life period of transition with novel experiences and marked changes in self-identity (Rathbone et al., 2008) all guided by a narrative understanding of typical major life events—a *cultural life script* (Berntsen and Rubin, 2002). The bump is particularly evident for positive, high perceived-control scripted events such as getting married (Glück and Bluck, 2007). I was interested to discover whether the bump is also observed when thinking about big decisions as well as map out the typical big decision time course.

**1.6. Overview of current studies**

In this article, I describe 3 exploratory studies. In Study 1, I develop a definition of big life decisions, reveal the 10 elements of a big life decision, and introduce a new taxonomy of big life decision categories and types. In Study 2, I reveal people’s perceptions of and expectations for the average person’s big life decisions, thereby shedding light on the typical life script. In Study 3, I reveal people’s recollections for and evaluations of their own big life decisions, thereby shedding light on their lived life narrative. Study 1 and 2 are described briefly and in full in the Online Supplements whereas Study 3, which was considered the flagship, is described in full.

**2. Study 1**

In the mostly qualitative Study 1, 62 participants recruited using Prolific ([www.prolific.co](http://www.prolific.co)) ranging in age between 25 and 75 years described their definition of a big life decision, the elements of a big life decision, and 3 of their own big life decisions. Based on my analysis in addition to 2 independent judges, big decisions were found to have 10 elements (Table 1). After carefully reading through all the decisions, I classified them into a taxonomy comprising 58 decision types and 9 decision categories (Table 2). A ‘decision type’ refers to a commonly mentioned big life decision (e.g., get married) and a ‘decision category’ refers to a set of related decision types (e.g., relationships). Refer to Online Supplements 2 and 3 for a complete description of Study 1.

**Table 1.** *Big life decision elements.*

Element label	Element description
Rare	The decision is rarely made
Uncertainty	The possible outcomes are uncertain
Contemplation	The decision involves much consideration
Morality	The decision relates to personal morals or values
Costly	The decision requires significant investment of resources
Precludes	The decision rules out many other options
Multiple areas	The decision affects multiple areas of life
Multiple people	The decision affects multiple people
Long-lasting	The decision has long-term consequences
Irreversibility	The decision is difficult to undo or take back

**Table 2.** *Big life decision categories and types.*

Decision category	Decision type
Career	Start a new job/position (or not)
	Quit a job/position (or not)
	Start a new business (or not)
	Close down a business (or not)
	Join the military (or not)
	Leave the military (or not)
	Retire (or not)
	Other career decision
Education	Pursue a degree (or not)
	Choose a major/specialization (or not)
	Choose where to study (or not)
	Other education decision
Family	Have/adopt a child (or not)
	End a life (or not)
	Make a decision for your child (or not)
	Care for a family member (or not)
	Having a family member move in (or not)
	Get pet (or not)
	Put pet down (or not)
	Other family decision
Finances	Buy home (or not)
	Sell home (or not)
	Buy something (or not)
	Sell something (or not)
	Create a plan/budget (or not)
	Take social security (or not)
	Buy investment (or not)
	Make a will (or not)
	Other finances decision
Relationships	Begin nonromantic relationship (or not)
	End nonromantic relationship (or not)
	Begin romantic relationship (or not)
	End romantic relationship (or not)
	Get married (or not)
	Get divorced (or not)
	Engage in sexual activity (or not)
	Disclose secret information (or not)
	Other relationships decision
Relocation	Move to new place in same city (or not)
	Move to new city (or not)
	Move to new state (or not)
	Move to new country (or not)
	Other relocation decision
Self-destruction	Commit crime (or not)
	Self-harm (or not)
	Begin an addiction (or not)
	Other self-destruction decision

**Table 2.** *Continued.*

Decision category	Decision type
Self-development	Accept/change sexuality (or not)
	Quit an addiction (or not)
	Travel/holiday (or not)
	Pursue religion/spirituality (or not)
	Pursue a philosophy/ideology (or not)
	Change physical appearance (or not)
	Get treatment/medicine (or not)
	Engage in a hobby/sport (or not)
	Learn new skill (or not)
Other	Other self-development decision (or not)
	Other decision

**3. Study 2**

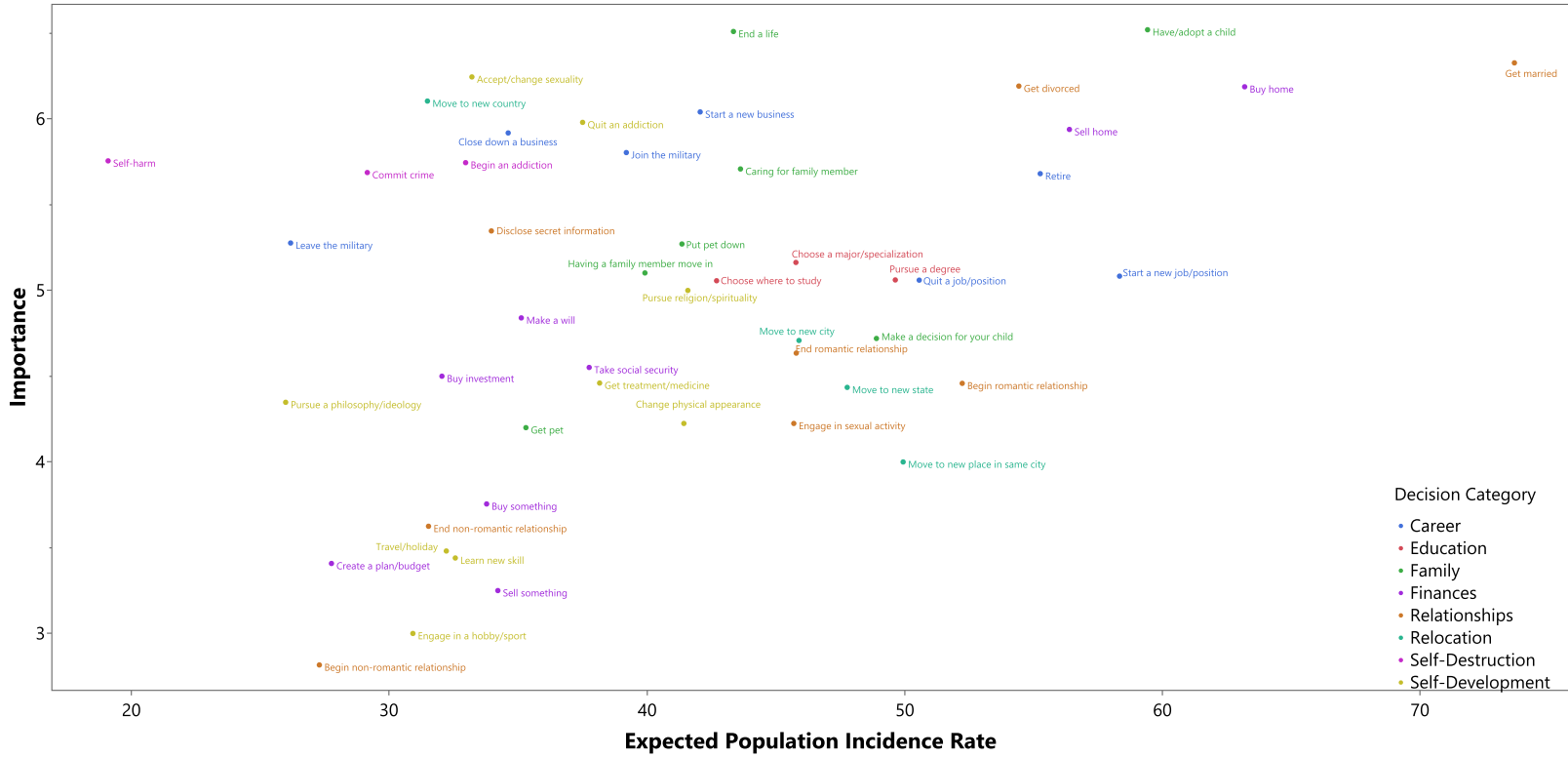
In the mostly quantitative Study 2, 120 participants recruited using Prolific ranging in age between 24 and 75 years indicated (1) to what extent each of the decision elements in Table 1 applied to each of the decision types in Table 2, (2) the estimated age that an average person makes each big decision for the first time, (3) how big each decision was relative to others in Table 2 (i.e., its *importance*), and (4) the estimated percentage of adults in the country who would include the decision in their list of 10 biggest life decisions (i.e., *expected incidence rate*).

I figured that the decisions of most interest would be those that were both relatively important and relatively common. To reveal these decisions, I mapped average importance against the average expected incidence rate for each decision type (Figure 1). The correlation between importance and estimated incidence was positive,  $r = .40$ ,  $p = .005$ . The 3 decisions in the upper-right corner of this figure—getting married, having a child, and buying a home—stand out as the most important and most common big life decisions. Other decisions, such as ending a life or moving to a new country, are less common but of the great importance when they do happen. Refer to Online Supplements 4 and 5 for a complete description of Study 2.

**4. Study 3**

In Study 3, participants were asked to describe and rate on numerous dimensions the 10 biggest decisions they had made in their past. This number of decisions was chosen as it was within the bounds of previous work asking about important life events (De Vries and Watt, 1996). I had 3 primary dependent variables. First, *decision evaluation*, which was measured by asking participants to judge, retrospectively, how good or bad each decision was. Second, *decision importance*, which was measured by asking participants to rank order their decisions from most to least big. Third, *decision timing*, which was measured by asking participants to state their age at the time of the decision. Given my intentionally age-diverse sample, I was also able to compare the responses of those who were younger with those who were older.

In addition to these 3 primary dependent variables, I also collected data for numerous other variables to explore the correlates of good and important decisions with various features about each decision as well as various features of the decision-maker (Appelt et al., 2011). With respect to features of the decision, participants indicated who was responsible for the decision (e.g., individual or joint), the degree of advice sought, whether the decision involved change, the degree to which the decision was expected by others, the type of decision strategy used (e.g., intuitive or analytical), amount of time



**Figure 1.** Scatterplot of average expected population incidence rate against average importance for each decision type in Study 2.



**Table 3.** *Characteristics of sample in Study 3.*

Age group	Total number of participants	Average age	Number of females	Number of males	Number of other gender
20–29	100	24.8	50	50	0
30–39	101	33.7	51	50	0
40–49	134	44.0	51	82	1
50–59	103	54.5	50	52	1
60–69	103	63.8	51	52	0
70–79	117	72.8	52	64	1

spent thinking about the decision, amount of confidence in the decision made, and the degree to which the decision could be reversed. With respect to features of the decision-maker, I measured personality, decision-making style, life orientation, life satisfaction, impulsiveness, cultural orientation, and risk attitude.

**4.1. Method**

**4.1.1. Participants**

Participants were recruited via CloudResearch (formerly TurkPrime; Litman et al., 2017), a participant-sourcing platform for online research, through both their Prime Panels function and integration with Amazon Mechanical Turk (MTurk). Participants were paid approximately US\$7.00 for completing the study.

Participants were eligible to complete the study if they were aged between 20 and 80 years and living in the United States. A quota-based sampling approach was employed with the aim of recruiting at least 50 males and 50 females in each of the following age groups: 20–29 years, 30–39 years, 40–49 years, 50–59 years, 60–69 years, and 70–79 years. In addition, I aimed to use quota sampling to ensure the sample was generally representative of the United States in terms of ethnicity and geographic location. The sample size was based on an intuitive estimate of what would be sufficient to answer the research questions in this relatively new domain of inquiry as well as available financial resources. Given the expectation for some participants to be excluded from the analysis due to poor data quality, I oversampled.

A total of 1,418 participants began the survey. Of those, 1,156 participants passed the initial quota questions and were permitted to complete the survey. Of those, 714 participants completed the survey. Of those, 658 participants were judged to have answered the questions with sincerity<sup>2</sup> (see Table 3 for age breakdown). A full breakdown of the participant characteristics is presented in Table A11 in Online Supplement 8.

**4.1.2. Procedure and materials**

Participants were initially presented with screening and quota questions that confirmed eligibility to take part in the study by measuring their gender, age bracket, geographic location, and ethnicity. Participants who were eligible to take part in the survey then completed a further demographic questionnaire. These demographic questions measured specific location in the USA, marital status, level of education, employment status, household income, political orientation, English language proficiency, and the importance of religion.

<sup>2</sup>This judgment was made by an independent research assistant after reading through the responses of each participant. Given the 20+ text-based responses in the survey, disingenuous responses were easy to identify. For example, statements such as ‘that is nice way in all time’ or ‘like it so much of this survey’ when supposed to be describing a specific big life decision.



Participants were informed that the survey was about the biggest decisions that they have made in their lives and were provided with the definition developed in Study 1. The study comprised 3 sections. Section 1 asked the participants to describe the 10 biggest decisions that they had made in the past. Section 2 asked the participants to describe the 10 biggest decisions that they expected to make in the future. The results from this forecasting section are not discussed further. Section 3 involved a series of questionnaire items that measured various individual difference variables.

In sections 1 and 2, for each decision, participants were asked to type into a textbox information about the decision they had made and the options that they had been or would be choosing between. In addition, for past decisions only, participants were asked to explicitly type into a textbox which option they chose. Next, participants were asked to indicate how old they were, or anticipated they would be, when making the decision.

For each decision, the participant was asked to categorize it into one of the decision types listed in Table 2. Due to the importance of accuracy for this categorization, participants were offered a potential US\$7 bonus for accurate categorization of all the decisions that they recalled. Specifically, participants were informed that a week after the survey was completed that 10 participants would be randomly selected and the accuracy of each of these participants' categorization would be assessed. If each decision was reasonably categorized, then a US\$7 bonus would be given to the participant.

Two research assistants unfamiliar with the project were provided with the descriptions of each participant's first decision and independently asked to judge the appropriate decision category and decision type using Table 2 for each of the 658 decisions. For decision category, the inter-rater agreement was 91.8% (Cohen's kappa = 0.89). For decision type, the inter-rater agreement was 82.5% (Cohen's kappa = 0.81). These inter-rater reliability findings are very good considering the number of possible categories and types. Many of the coder differences were caused by choices between 2 decision types (e.g., choosing to go to college vs. joining the military).

A third research assistant, also unfamiliar with the project, carefully read through every decision description as well as the participant's categorization of the decision. Based on the research assistant's analysis, I manually corrected 452 categorizations (3.4% of all categorizations). These corrections were only applied to obvious errors. Of these corrections, 81% moved from one of the 'Other' subcategories to a more specific category. For example, 35 corrections were from the 'Other' to 'Travel/holiday (or not)' subcategory. Another 35 corrections were from the 'Family-Other' to 'Get married (or not)' subcategory. In addition, due to a programming error, the 'Choose where to study' decision type was not presented to participants, so I made a further 84 changes from 'Education-Other' to 'Choose where to study' decision type.

For each past decision, participants were also asked to evaluate the decision on the following 11 dimensions. The degree of change associated with the decision (*Maintain the status quo—Change*, measured on a 2-point scale). The degree to which the decision was expected by loved ones (*Expected—Unexpected*, measured on a 2-point scale). The degree to which advice was sought prior to making the decision (*No advice—A lot of advice*, measured on a 3-point scale). Whether the decision had been made alone or with others (*Individual decision—Joint decision*, measured on a 2-point scale). The degree to which the decision was made based on intuition or analysis (*It was entirely intuition—It was entirely analysis*, measured on a 5-point scale). The amount of time spent thinking about the decision before making it (*Seconds—Decades*, measured on a 7-point scale). The degree of confidence in the decision at the time (*Not at all confident—Extremely confident*, measured on a 5-point scale). The degree of obligation felt when making the decision (*Not at all obligated—Extremely obligated*, measured on a 5-point scale). How big the decision felt at the time (*Not at all big—Extremely big*, measured on a 5-point scale). The degree of difficulty in changing the decision after it was made (*Not at all hard to undo—Extremely hard to undo*, measured on a 5-point scale). And, finally, the overall evaluation of the decision in retrospect (*It was a very bad decision—It was a very good decision*, measured on a 5-point scale).

At the end of both sections 1 and 2, participants were asked to rank by importance each past and future decision that they had described. Next, participants were asked to consider the 10 biggest

**Table 4.** Average number of big life decisions split by age group and decision category in Study 3.

Decision category	Age group <sup>1</sup>						
	20–29	30–39	40–49	50–59	60–69	70–79	All <sup>2</sup>
Career	1.56 <sup>C</sup>	1.64 <sup>C</sup>	1.84 <sup>BC</sup>	1.82 <sup>BC</sup>	2.25 <sup>AB</sup>	2.60 <sup>A</sup>	1.95 <sup>A</sup>
Education	2.06 <sup>A</sup>	1.47 <sup>B</sup>	1.47 <sup>B</sup>	1.23 <sup>B,C</sup>	0.94 <sup>C</sup>	0.97 <sup>C</sup>	1.36 <sup>B</sup>
Family	1.39 <sup>B</sup>	2.06 <sup>A</sup>	1.99 <sup>A</sup>	1.94 <sup>A,B</sup>	1.90 <sup>AB</sup>	1.97 <sup>A</sup>	1.88 <sup>A</sup>
Finances	0.95 <sup>A</sup>	1.13 <sup>A</sup>	1.25 <sup>A</sup>	1.23 <sup>A</sup>	0.92 <sup>A</sup>	0.92 <sup>A</sup>	1.07 <sup>C</sup>
Relationships	1.69 <sup>AB</sup>	1.50 <sup>B</sup>	1.70 <sup>B</sup>	1.93 <sup>AB</sup>	2.18 <sup>A</sup>	1.91 <sup>AB</sup>	1.82 <sup>A</sup>
Relocation	0.72 <sup>A</sup>	0.96 <sup>A</sup>	0.74 <sup>A</sup>	1.01 <sup>A</sup>	1.04 <sup>A</sup>	0.91 <sup>A</sup>	0.90 <sup>CD</sup>
Self-destruction	0.38 <sup>A</sup>	0.18 <sup>B</sup>	0.19 <sup>B</sup>	0.06 <sup>B</sup>	0.13 <sup>B</sup>	0.03 <sup>B</sup>	0.16 <sup>E</sup>
Self-development	1.17 <sup>A</sup>	0.98 <sup>AB</sup>	0.78 <sup>AB</sup>	0.76 <sup>AB</sup>	0.56 <sup>B</sup>	0.65 <sup>B</sup>	0.82 <sup>D</sup>
Other	0.08 <sup>A</sup>	0.09 <sup>A</sup>	0.05 <sup>A</sup>	0.02 <sup>A</sup>	0.07 <sup>A</sup>	0.04 <sup>A</sup>	0.06 <sup>E</sup>

<sup>1</sup> Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup> Values in the same column not connected by the same number are significantly different by Tukey HSD.

decisions that they would make during their entire life and indicate how many of these decisions they have already made as of today versus would need to make in the future.

Participants next proceeded to section 3, where they completed the following individual differences measures in this order: personality (Gosling et al., 2003), decision style (Hamilton et al., 2016; Turner et al., 2012), life orientation (Scheier et al., 1994), impulsiveness (Patton et al., 1995), life satisfaction (Diener et al., 1985), psychological well-being (Diener et al., 2010), cultural orientation (Triandis and Gelfand, 1998), and risk tendency (Blais and Weber, 2006). Further details about these measures are provided in Online Supplement 6. A copy of the survey is provided in Online Supplement 7.

#### 4.1.3. Transparency and openness

Given the exploratory nature of this project, none of the reported studies were pre-registered. Nevertheless, I report all measures and data exclusions. Each study was programmed in Qualtrics. The decision to stop collecting data did not depend on the obtained results. Data were cleaned in Microsoft Excel before being imported into JMP Version 16 for analysis. All research materials, raw data, and analysis code are available at [https://osf.io/n8kfp/?view\\_only=386146b2e9234435a259800b3bdd26c2](https://osf.io/n8kfp/?view_only=386146b2e9234435a259800b3bdd26c2).

### 4.2. Results

#### 4.2.1. What are the most common big life decisions?

To learn what are the most common big life decisions, I first calculated the average number of big life decisions mentioned split by decision category and age group (Table 4). As noted by Schroots and Assink (2005), these data could be examined as the number of *events* per decision category or as the number of *individuals* per decision category. Both have merit. I decided to use the former method given the research aims and to better align with past research. However, I do note that this format can be misleading when one individual reports multiple decisions of the same type.

The *most common* decision categories are related to career, family, and relationships whereas the *least common* decision categories are related to self-destruction and self-development. There were also some interesting age-related trends. For example, the prominence of career decisions increased with age whereas the prominence of education, self-destruction, and self-development decisions decreased with age.

I also calculated the average number of big life decisions mentioned split by decision type and age group (Table A12 in Online Supplement 8). The 5 most common decision types were to start a new job,

**Table 5.** Average rank of big life decisions split by age group and decision category in Study 3.

Decision category	N	Age group <sup>1</sup>						
		20–29	30–39	40–49	50–59	60–69	70–79	All <sup>2</sup>
Career	1,292	5.69 <sup>A</sup>	5.92 <sup>A</sup>	6.07 <sup>A</sup>	6.20 <sup>A</sup>	5.95 <sup>A</sup>	5.85 <sup>A</sup>	5.95 <sup>B</sup>
Education	889	4.37 <sup>B</sup>	5.83 <sup>A</sup>	6.08 <sup>A</sup>	5.63 <sup>A</sup>	5.89 <sup>A</sup>	6.06 <sup>A</sup>	5.55 <sup>C</sup>
Family	1,240	5.40 <sup>A</sup>	5.06 <sup>A</sup>	4.85 <sup>A</sup>	4.56 <sup>A</sup>	4.88 <sup>A</sup>	4.87 <sup>A</sup>	4.91 <sup>DE</sup>
Finances	706	7.09 <sup>A</sup>	6.29 <sup>A</sup>	6.55 <sup>A</sup>	6.62 <sup>A</sup>	6.88 <sup>A</sup>	6.92 <sup>A</sup>	6.70 <sup>A</sup>
Relationships	1,195	5.31 <sup>A</sup>	4.22 <sup>B</sup>	4.32 <sup>B</sup>	4.80 <sup>AB</sup>	4.51 <sup>AB</sup>	4.45 <sup>B</sup>	4.59 <sup>E</sup>
Relocation	585	5.64 <sup>A</sup>	5.53 <sup>A</sup>	5.37 <sup>A</sup>	5.73 <sup>A</sup>	6.13 <sup>A</sup>	6.34 <sup>A</sup>	5.81 <sup>BC</sup>
Self-destruction	103	4.71 <sup>A</sup>	5.94 <sup>A</sup>	4.92 <sup>A</sup>	7.17 <sup>A</sup>	4.77 <sup>A</sup>	2.00 <sup>A</sup>	5.05 <sup>CDE</sup>
Self-development	532	6.37 <sup>A</sup>	6.27 <sup>A</sup>	5.78 <sup>A</sup>	5.62 <sup>A</sup>	5.59 <sup>A</sup>	5.12 <sup>A</sup>	5.86 <sup>BC</sup>
Other	38	7.38 <sup>A</sup>	4.22 <sup>A</sup>	7.00 <sup>A</sup>	2.50 <sup>A</sup>	6.71 <sup>A</sup>	6.80 <sup>A</sup>	6.11 <sup>ABCD</sup>

<sup>1</sup>Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup>Values in the same column not connected by the same number are significantly different by Tukey HSD.

get married, pursue a degree, have a child, and buy a home. Again, there were some interesting age-related trends. For example, reporting of the following decision types *increased* with age: get married, buy home, have a child, get divorced, and retire. By contrast, reporting of the following decision types *decreased* with age: pursue a degree, choose a major/specialization, choose where to study, getting a pet, buy something, starting and ending both romantic and nonromantic relationships, change physical appearance, and engage in a hobby/sport.

I noticed that the number of event counts for several decision categories was significantly moderately negatively correlated (Table A13 in Online Supplement 8). This suggests that making big decisions in some categories (e.g., career) was systematically at the expense of making big decisions in certain other categories (e.g., family and relationships).

I was also able to contrast *expected* incident rate of decision types in top 10 biggest decision lists (from Study 2; Table A6 in Online Supplement 4) with *actual* incidence rate in people's list of recalled 10 biggest decision (from Study 3). Notably, the incidence of nearly every decision type was overestimated. This is likely because those in Study 3 were constrained to report 10 decisions whereas there were no constraints for estimated incidence rates made in Study 2. Decision types that were most *overestimated* were to sell home, retire, move to new place in same city, engage in sexual activity, and take social security. By contrast, the only decision types to be *underestimated* were to pursue a degree and start a new job/position.

#### 4.2.2. What are the most important big life decisions?

To learn what are the most important big life decisions, I calculated the average rank of big life decisions split by decision category and age group (Table 5). On average, the 3 most important (i.e., lowest average rank) decision categories were relationships, family, and self-destruction. On average, those who were in their 20s ranked the education decision category as more important and the relationships decision category as less important.

I also calculated the average rank of big life decisions split by decision type and age group (Table A14 in Online Supplement 8). The 5 most important decision types were end a life, self-harm, get married, have a child, and peruse religion or spirituality, all of which were mostly consistent with Study 2 (Figure 1). Although some of these events were relatively uncommon, when made they were quite often monumental. For example, there were only 62 reports of ending a life—often to terminate a pregnancy—and yet 50% of those who had made this decision ranked it as the biggest they had ever made. By contrast, getting married was the second most commonly mentioned decision and 48% of those who had made this decision ranked it as the biggest or second biggest they had ever made.

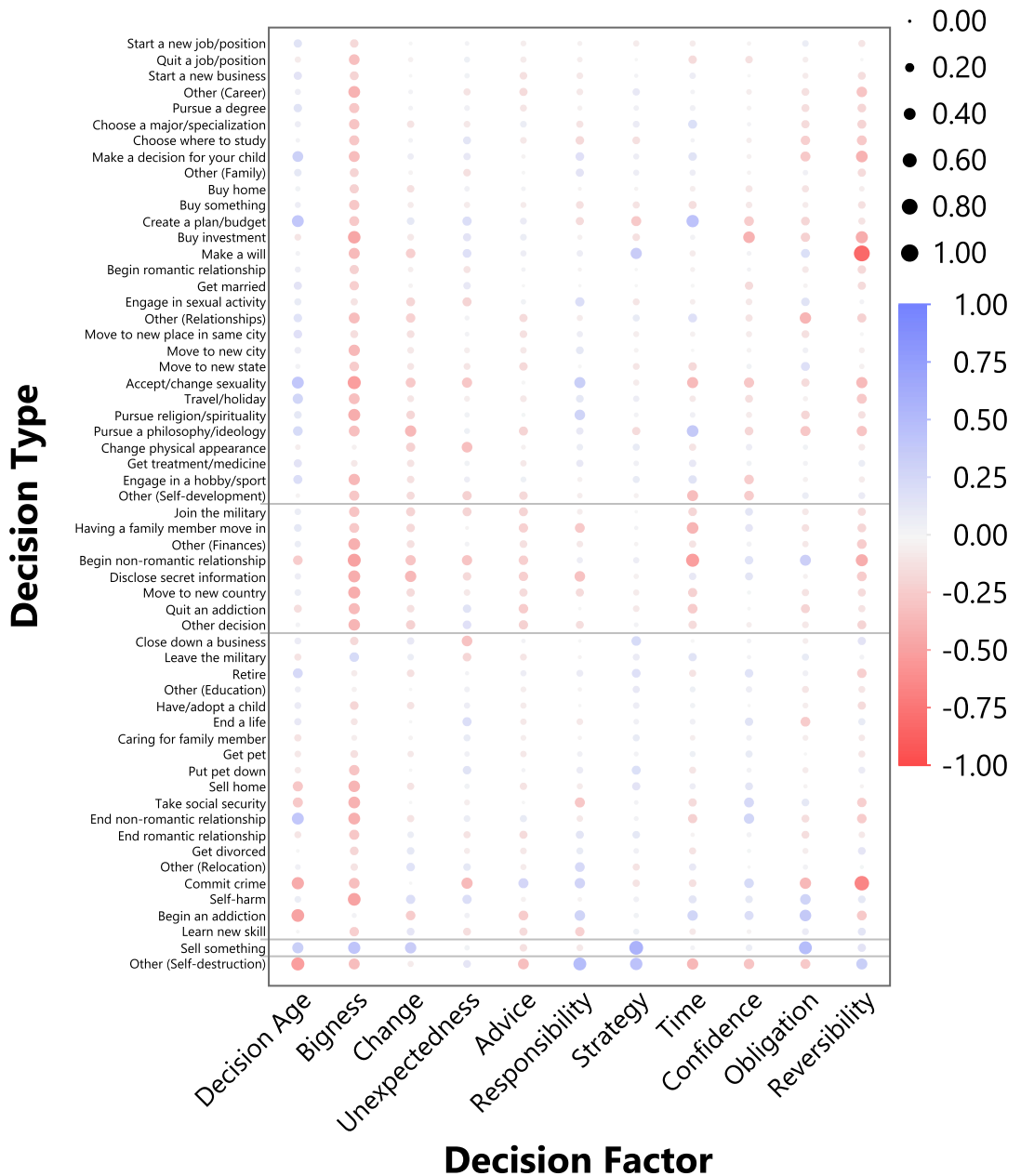
I was next interested in understanding what factors predict more important big life decisions. I conducted this analysis using the following 11 decision factors at the time of the decision: age (*decision age*); the perceived ‘bigness’ of the decision at the time of making it (*bigness*: coded 1 = ‘Not at all big’ to 5 = ‘Extremely big’); whether the decision involved change (*change*: coded 0 = ‘Maintain the status quo’ to 1 = ‘Change’); whether the decision was unexpected by loved ones (*unexpectedness*: coded 0 = ‘Expected’ to 1 = ‘Unexpected’); the degree of advice sought prior to making the decision (*advice*: coded 1 = ‘No advice’ to 3 = ‘A lot of advice’); whether there was shared responsibility for making the decision (*responsibility*: coded 0 = ‘Individual decision’ to 1 = ‘Joint decision’); the type of strategy approach adopted to make the decision (*strategy*: coded 1 = ‘It was entirely intuition’ to 5 = ‘It was entirely analysis’); the amount of time taken before making the decision (*time*: coded 1 = ‘Seconds’ to 7 = ‘Decades’); the degree of confidence in the decision at the time of making it (*confidence*: coded 1 = ‘Not at all confident’ to 5 = ‘Extremely confident’); the degree of obligation the decision-maker felt at the time of making the decision (*obligation*: coded 1 = ‘Not at all obligated’ to 5 = ‘Extremely obligated’); the degree to which it was difficult to reverse the decision after it was made (*reversibility*: coded 1 = ‘Not at all hard to undo’ to 5 = ‘Extremely hard to undo’).

In terms of the analysis approach, I first looked at the correlation between the 11 decision factors, as well as decision evaluation, and decision rank (Table A15 in Online Supplement 8). I also ran this analysis for each decision category (Table A16 in Online Supplement 8) and for each decision type (Table A17 in Online Supplement 8). Next, I ran a hierarchical cluster analysis on the correlations between the decision factors and decision rank for each decision type. The clustering was done to classify the decision types according to which decision factors predict decision rank. The clustering that made the most sense divided the decision types into 5 clusters (Figure 2). Cluster 1, which included 29 decision types, was relatively high on decision age and relatively low on confidence. Cluster 2, which included 8 decision types, was relatively low on bigness, change, advice, responsibility, and time. Cluster 3, which included 19 decision types, was relatively high on bigness, change, reversibility, and evaluation. Clusters 4 and 5 each contained just one decision type and are not discussed further. Finally, I calculated the correlation between each cluster and decision rank for each decision factor (Table A18 in Online Supplement 8). A summary of the analyses is presented in Table 6. There are a number of interesting patterns that emerged. For example, lower-ranked (i.e., more important) decisions tended to be associated with:

- Younger decision age, especially for family decisions (such as making a decision for your child), career decisions (such as starting a new job/position), and education decisions (such as pursuing a degree). An exception was self-destruction decisions (such as beginning an addiction) for which an older decision age was associated with more important decisions.
- Joint decision-making, especially for finances decisions, relationships decisions, and education decisions (such as choosing where to study). There were exceptions for self-development decisions (such as pursuing religion/spirituality) and self-destruction decisions for which individual decision-making was associated with more important decisions.
- More obligated decision-making, especially for education decisions (such as choosing where to study), family decisions (such as making a decision for your child), and self-development decisions. There were exceptions for moving to a new state, selling something, and beginning an addiction for which less obligated decision-making was associated with more important decisions.
- More difficult to reverse decisions, especially for family decisions (such as making a decision for your child), relationships decisions (such as getting married), and education decisions (such as pursuing a degree).

#### 4.2.3. How are big life decisions retrospectively evaluated?

To examine how different big life decisions were retrospectively evaluated, I calculated the average evaluation of big life decisions for each decision category and age group. This produced a score between 1 (corresponding to ‘It was a very bad decision’) and 5 (corresponding to ‘It was a very



**Figure 2.** Correlations between decision factors and decision rank for each decision type and cluster in Study 3.

Note: Horizontal lines demarcate different clusters.

good decision’) (Table 7). Interestingly, nearly every score is above the mid-point, suggesting a strong tendency to positively evaluate past decisions. More specifically, on average, the decision categories evaluated most *positively* were self-development, career, and family whereas the decision categories evaluated most *negatively* were self-destruction, relationships, and education.

I also calculated the average evaluation of big life decisions for each decision type and age group (Table A19 in Online Supplement 8). On average, the most *positively* evaluated decision types were to

**Table 6.** *Analysis summary of decision factors' association with decision rank in Study 3.*

Decision factor and its correlation with decision rank (and clusters for which the correlation is significant)	Decision categories for which decision factor significantly correlates with decision rank <sup>a</sup>	Decision types for which decision factor significantly correlates with decision rank <sup>a</sup>
Decision age $r = 0.10$ (1; $r = 0.12$ )	(+): Family; career; education; relationships (-): Self-destruction	(+): Make a decision for your child; start a new job/position; pursue a degree; get married; end nonromantic relationship; retire; travel/holiday (-): Begin an addiction; commit crime
Bigness $r = -0.30$ (1: $r = -0.27$ ; 2: $r = -0.37$ ; 3: $r = -0.18$ )	(-): Family; relationships; finances; self-development; career; education; relocation; self-destruction; other	(-): Pursue a degree; quit a job/position; get married; move to new city; make a decision for your child; start a new job/position; move to new state; other career decision; buy something; other finances decision; choose where to study; pursue religion/spirituality; buy home; buy investment; have/adopt a child; end romantic relationship; other relationships decision; move to new country; put pet down; engage in a hobby/sport; other family decision; self-harm; quit an addiction; travel/holiday; end nonromantic relationship; choose a major/specialization; sell home; join the military; begin romantic relationship; accept/change sexuality; get divorced; other decision; begin nonromantic relationship; disclose secret information; start a new business
Change $r = -0.04$ (1: $r = -0.09$ ; 2: $r = -0.20$ )	(-): Finances; self-development	(-): Have/adopt a child; other relationships decision
Unexpectedness $r = 0.03$	(+): Relationships; family; education	(+): Get married
Advice $r = -0.04$ (1: $r = -0.04$ ; 2: $r = -0.20$ )	(-): Relocation; family; relationships; education; career; finances	(-): Move to new state
Responsibility $r = -0.04$ (2: $r = -0.11$ )	(+): Self-development; self-destruction (-): Finances; relationships; education; family	(+): Pursue religion/spirituality; other family decision; make a decision for your child (-): Choose where to study



**Table 6.** *Continued.*

Decision factor and its correlation with decision rank (and clusters for which the correlation is significant)	Decision categories for which decision factor significantly correlates with decision rank <sup>a</sup>	Decision types for which decision factor significantly correlates with decision rank <sup>a</sup>
Strategy $r = 0.08$ (3: $r = 0.07$ )		(+): Sell something
Time $r = -0.06$ (2: $r = -0.21$ )	(-): Finances; relationships; family; career; self-development; relocation	(+): Make a decision for your child (-): Having a family member move in; move to new state; quit a job/position; begin nonromantic relationship; other self-development decision
Confidence $r = -0.03$ (1: $r = -0.08$ ; 2: $r = 0.07$ ; 3: $r = 0.10$ )	(-): Relationships; self-development	(-): Get married; buy investment
Obligation $r = -0.07$ (1: $r = -0.07$ )	(-): Education; family; relationships; self-development	(+): Move to new state; sell something; begin an addiction (-): Other relationships decision; make a decision for your child; choose where to study; pursue a degree
Reversibility $r = -0.17$ (1: $r = -0.16$ ; 2: $r = -0.21$ )	(-): Family; relationships; education; finances; career; self-development; self-destruction	(-): Make a decision for your child; pursue a degree; choose where to study; commit crime; get married; make a will; buy investment; have/adopt a child; other career decision; start a new job/position; retire; other family decision; travel/holiday; other finances decision; begin romantic relationship
Evaluation $r = -0.06$ (1: $r = -0.12$ )	(-): Self-development; relationships; career; finances	(-): Get married; other self-development; pursue religion/spirituality; quit a job/position; get treatment/medicine

Note: All displayed correlation coefficients are significant,  $p < .05$ .

<sup>a</sup>Listed decision categories and decision types are all significantly correlated with decision rank. Listed order is from smallest to largest  $p$ -value separated by whether the decision factor is positive '(+)' or negative '(-)' correlated.



**Table 7.** Evaluation of big life decisions for each age group and decision category in Study 3.

Decision category	N	Age group <sup>1</sup>						
		20–29	30–39	40–49	50–59	60–69	70–79	All <sup>2</sup>
Career	1,292	4.19 <sup>AB</sup>	4.14 <sup>B</sup>	4.22 <sup>AB</sup>	4.05 <sup>B</sup>	4.31 <sup>AB</sup>	4.53 <sup>A</sup>	4.27 <sup>B</sup>
Education	889	4.09 <sup>AB</sup>	3.96 <sup>AB</sup>	3.91 <sup>B</sup>	3.92 <sup>AB</sup>	4.34 <sup>AB</sup>	4.40 <sup>A</sup>	4.07 <sup>CD</sup>
Family	1,240	4.29 <sup>A</sup>	4.38 <sup>A</sup>	4.29 <sup>A</sup>	4.15 <sup>A</sup>	4.06 <sup>A</sup>	4.40 <sup>A</sup>	4.27 <sup>B</sup>
Finances	706	4.04 <sup>A</sup>	4.18 <sup>A</sup>	4.11 <sup>A</sup>	4.20 <sup>A</sup>	4.29 <sup>A</sup>	4.38 <sup>A</sup>	4.20 <sup>BC</sup>
Relationships	1,195	4.07 <sup>A</sup>	4.11 <sup>A</sup>	4.07 <sup>A</sup>	3.79 <sup>A</sup>	3.71 <sup>A</sup>	3.87 <sup>A</sup>	3.92 <sup>D</sup>
Relocation	585	4.11 <sup>A</sup>	4.15 <sup>A</sup>	4.07 <sup>A</sup>	4.05 <sup>A</sup>	3.97 <sup>A</sup>	4.17 <sup>A</sup>	4.09 <sup>BCD</sup>
Self-destruction	103	3.08 <sup>A</sup>	3.06 <sup>A</sup>	2.52 <sup>A</sup>	2.67 <sup>A</sup>	1.38 <sup>A</sup>	3.33 <sup>A</sup>	2.71 <sup>E</sup>
Self-development	532	4.39 <sup>AB</sup>	4.27 <sup>B</sup>	4.66 <sup>AB</sup>	4.79 <sup>A</sup>	4.47 <sup>AB</sup>	4.50 <sup>AB</sup>	4.51 <sup>A</sup>
Other	38	4.25 <sup>A</sup>	3.78 <sup>A</sup>	4.71 <sup>A</sup>	3.00 <sup>A</sup>	4.14 <sup>A</sup>	4.20 <sup>A</sup>	4.13 <sup>ABCD</sup>

<sup>1</sup>Values in the same row not connected by the same letter are significantly different by Tukey HSD.

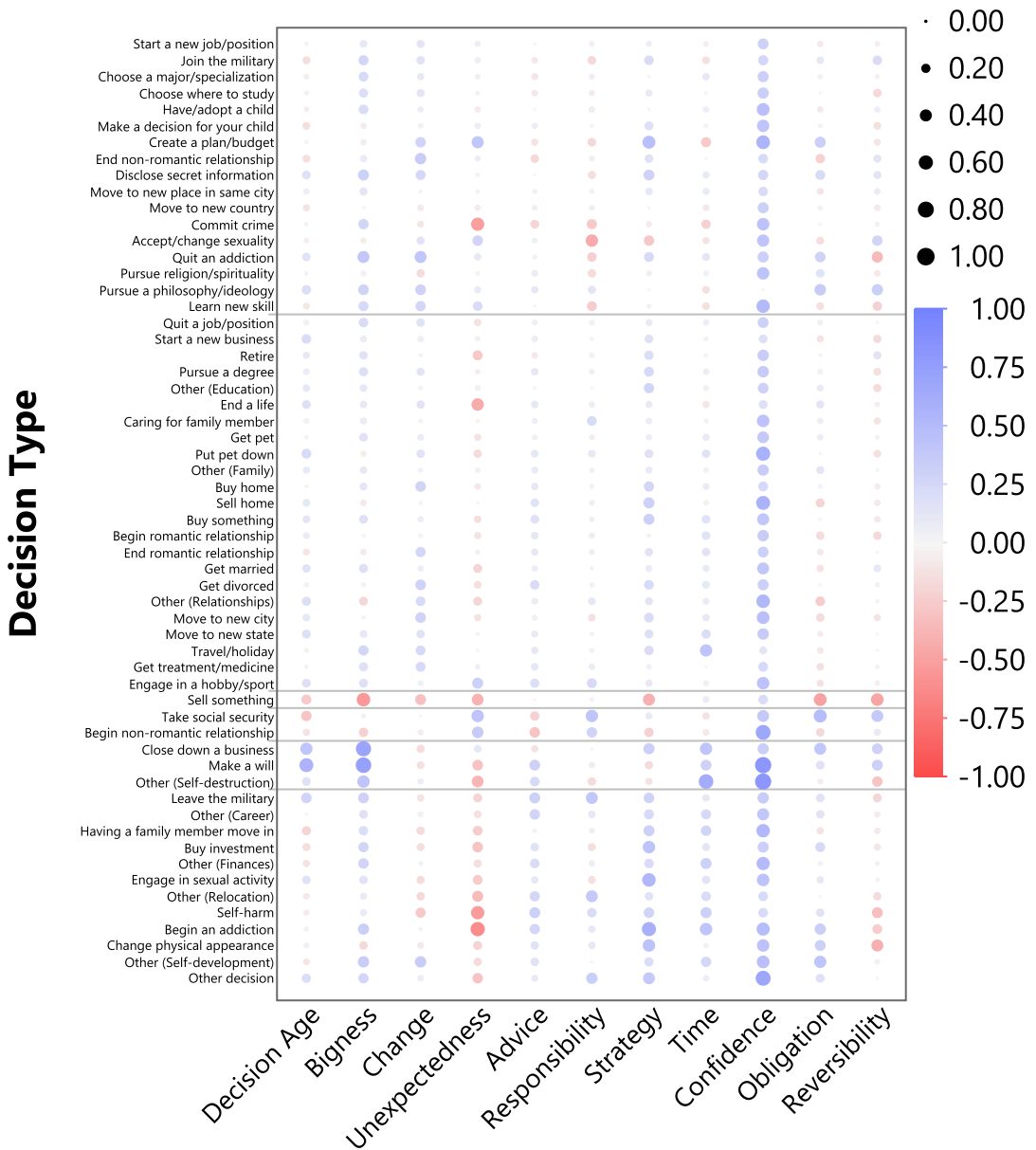
<sup>2</sup>Values in the same column not connected by the same number are significantly different by Tukey HSD.

pursue a philosophy or ideology, take social security, quit an addiction, make a will, and pursue religion or spirituality whereas the most *negatively* evaluated decision types were to begin an addiction, commit a crime, engage in sexual activity, begin a nonromantic relationship, and disclose secret information. Consistent with the fading affect bias and positivity bias, there was some evidence that those who were in the oldest age group judged past decisions more positively.

In order to visually represent the 3 dependent variables discussed so far, I plotted average decision evaluation against average decision rank with decision frequency represented as the size of each point (Figure 3). Decision types located in the upper left region of the figure are considered relatively more important as well as very good decisions. Examples of decision types in this region include having/adopting a child and pursuing religion/spirituality. Decision types located in the mid-to-lower left region of the figure are also considered relatively more important but ambivalent or bad decisions. Examples of decision types in this region include ending a life, getting married, and self-harm. Decision types located in the upper right region of the figure are considered relatively less important as well as very good decisions. Examples of decision types in this region include taking social security, making a will, and travel/holiday. Decision types located in the mid-to-lower right region of the figure are considered relatively less important and ambivalent or bad decisions. Examples of decision types in this region include committing a crime and beginning an addiction.

I was next interested in understanding what factors predict more positively evaluated big life decisions. I conducted this analysis using 2 different sets of predictor variables. The first set of variables, similar to decision rank, examined the relationship between decision evaluation and decision factors at the time of the decision. The second set of variables examined the relationship between decision evaluation and individual difference factors at the time of recalling the decision.

In terms of the analysis approach, I again first looked at the correlation between the 11 decision factors and decision evaluation (Table A15 in Online Supplement 8). I also did this analysis for each decision category (Table A20 in Online Supplement 8) and each decision type (Table A21 in Online Supplement 8). Next, I ran another hierarchical cluster analysis on the correlations between the decision factors and decision evaluation for each decision type. The clustering was done to classify the decision types according to which decision factors predicted decision evaluation. The clustering that made the most sense divided the decision types into 6 clusters (Figure 4). Cluster 1, which included 17 decision types, was relatively high on unexpectedness and relatively low on advice, responsibility, strategy, and time. Cluster 2, which included 23 decision types, was relatively high on decision age and relatively low on obligation. Cluster 6, which included 12 decision types, was relatively high on advice, respon-

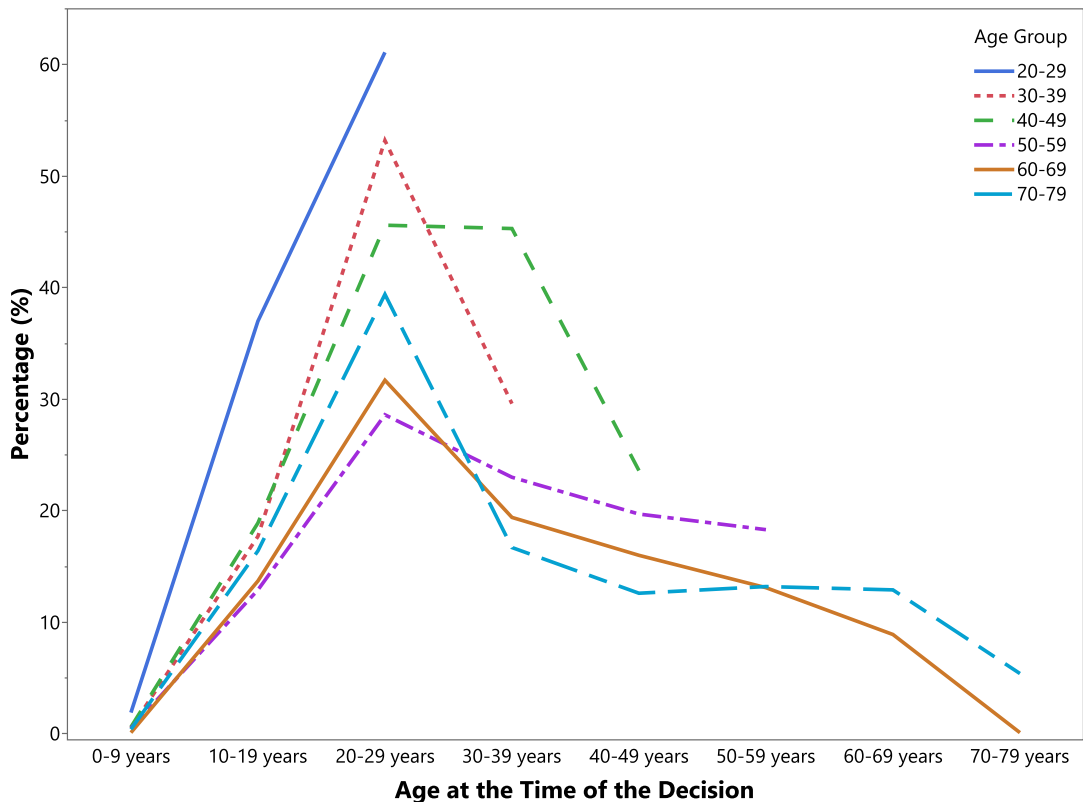


**Figure 4.** Correlations between decision factors and decision evaluation for each decision type and cluster in Study 3.

*Note:* Horizontal lines demarcate different clusters. Clusters are based on the correlation between the decision factor and decision evaluation for each decision type.

sibility, strategy, time, confidence, and obligation and relatively low on change and unexpectedness. Clusters 3, 4, and 5 each contained just 1, 2, and 3 decision types, respectively, and are not discussed further. Finally, I found the correlation between each cluster and decision evaluation for each decision factor (Table A22 in Online Supplement 8).

A summary of the analyses is presented in Table 8. There are a number of interesting patterns that emerged. For example, better-evaluated decisions tended to be associated with:



**Figure 5.** Percent of recalled past big decisions for each decision age period and age group in Study 3.

- Change from the status quo, especially for self-development decisions (such as quitting an addiction), relationship decisions (such as getting a divorce), and career decisions (such as starting or a new job/position).
- Obtaining more advice, especially for relationships decisions (such as getting divorced) and finances decisions (such as buying something).
- Using a more analytic decision approach, especially for finances decisions (such as buying something), education decisions (such as pursuing a degree), and relocation decisions (such as moving to a new state).
- Less unexpectedness from friends and family, especially for self-destruction decisions (such as self-harm), relationship decisions (such as getting married), and finances decisions (such as retiring). An exception was engaging in a hobby/sport for which unexpectedness was positively associated with decision evaluation.
- Less difficult to reverse, especially for education decisions (such as pursuing a degree). An exception was getting married for which difficulty to reverse the decision was positively associated with decision evaluation.

The second set of variables investigated were the following 9 individual difference factors measured at the time of recalling the decision: personality, decision style (comprising both maximization tendency and rationality tendency), life orientation, impulsiveness, well-being (comprising both life satisfaction and psychological well-being), cultural orientation, and risk attitude. The correlations between these

**Table 8.** Analysis summary of decision factors' association with decision evaluation in Study 3.

Decision factor and its correlation with decision evaluation (and clusters for which the correlation is significant)	Decision categories for which decision factor significantly correlates with decision evaluation <sup>a</sup>	Decision types for which significantly correlates with decision evaluation <sup>a</sup>
Decision age $r = .08$ (2: $r = 0.10$ )	(+): Relationships; relocation; career; education	(+): Get married; move to new state; start a new business; close down a business; put pet down
Bigness $r = .13$ (1: $r = 0.16$ ; 2: $r = 0.09$ ; 6: $r = 0.20$ )	(+): Self-destruction; self-development; education; career; finances; family	(+): Close down a business; have/adopt a child; get married; pursue a degree; quit a job/position; quit an addiction; start a new job/position; make a will; choose where to study; other finances decision; join the military; buy something; other self-development decision; travel/holiday; choose a major/specialization; buy home; get pet; get treatment/medicine (-): Sell something
Change $r = .10$ (1: $r = 0.14$ ; 2: $r = 0.13$ )	(+): Self-development; relationships; career; education; finances; relocation	(+): Buy home; get divorced; move to new city; start a new job/position; quit an addiction; end romantic relationship; pursue a degree; move to new state; get treatment/medicine; quit a job/position; end nonromantic relationship; other self-development decision; other relationships decision; travel/holiday
Unexpectedness $r = -.07$ (2: $r = -0.07$ ; 6: $r = -0.27$ )	(-): Self-Destruction; relationships; finances; family	(+): Engage in a hobby/sport (-): Get married; begin an addiction; end a life; self-harm; retire; commit crime; other relocation decision; buy investment
Advice $r = .10$ (2: $r = 0.10$ ; 6: $r = 0.19$ )	(+): Relationships; finances; self-destruction; self-development	(+): Get divorced; other career decision; pursue a degree; buy something; other finances decision
Responsibility $r = .04$ (1: $r = -0.09$ ; 6: $r = 0.12$ )	(+): Family; other	(+): Other relocation decision; caring for family member; leave the military; other decision (-): Accept/change sexuality
Strategy $r = .17$ (1: $r = 0.09$ ; 2: $r = 0.16$ ; 6: $r = 0.34$ )	(+): Finances, education, relationships; career; relocation; family; self-development; other; self-destruction	(+): Pursue a degree; engage in sexual activity; buy home; buy something; other education decision; begin an addiction; buy investment; get divorced; move to new state; change physical appearance; move to new city; having a family member move in; other decision; make a decision for your child; other career decision; sell home; create a plan/budget; retire; other finances decision; join the military

Table 8. Continued.

Decision factor and its correlation with decision evaluation (and clusters for which the correlation is significant)	Decision categories for which decision factor decision factor significantly correlates with decision evaluation <sup>a</sup>	Decision types for which significantly correlates with decision evaluation <sup>a</sup>
Time $r = .12$ (2: $r = 0.09$ ; 6: $r = 0.22$ )	(+): Relationships; finances; self-destruction; relocation; family; self-development	(+): Travel/holiday; move to new state; other finances decision; other self-destruction decision; begin an addiction; close down a business; other career decision; buy something; get married; having a family member move in; begin romantic relationship
Confidence $r = .37$ (1: $r = 0.35$ ; 2: $r = 0.36$ ; 6: $r = 0.43$ )	(+): Other; family; finances; education; relationships; relocation; self-development; career; self-destruction	(+): Other decision; put pet down; sell home; other relationships decision; having a family member move in; other finances decision; have/adopt a child; move to new city; caring for family member; make a decision for your child; other career decision; get married; buy something; get pet; pursue a degree; move to new state; begin romantic relationship; other family decision; choose where to study; get divorced; start a new job/position; quit a job/position; other education decision; buy home; end romantic relationship; pursue religion/spirituality; other self-destruction decision; engage in sexual activity; engage in a hobby/sport; retire; make a will; begin nonromantic relationship; learn new skill; other self-development decision; choose a major/specialization; begin an addiction; change physical appearance; quit an addiction; get treatment/medicine; create a plan/budget; join the military; buy investment; move to new country; commit crime; leave the military; move to new place in same city; start a new business
Obligation $r = -.01$ (6: $r = 0.17$ )	(-): Relationships; relocation	(+): Other self-development decision; quit an addiction; close down a business (-): Get married; other relationships decision; sell something; other family decision
Reversibility $r = -.04$ (6: $r = -0.13$ )	(-): Education	(+): Get married; join the military (-): Quit an addiction; pursue a degree; change physical appearance; choose where to study; sell something; begin romantic relationship

Note: All displayed correlation coefficients are significant,  $p < .05$ , except for the  $r = -.01$ .

<sup>a</sup>Listed decision categories and decision types are all significantly correlated with decision evaluation. Listed order is from smallest to largest  $p$ -value separated by whether the decision factor is positive '(+)' or negative '(-)' correlated.

variables and decision evaluation are presented in Table A23 in Online Supplement 8. In what follows, I discuss some of the more interesting correlations and discuss the rest in Online Supplement 8.

Regarding decision style, correlations revealed that decisions were more positively evaluated when the decision-maker was higher in rational decision style ( $r = .09, p < .0001$ ) and maximization tendency—both in terms of search maximization ( $r = .11, p < .0001$ ) and outcome maximization ( $r = .08, p < .0001$ )—as well as lower in intuitive decision style ( $r = -.03, p = .01$ ). Regarding risk tendency, correlations revealed that decisions were more positively evaluated when the decision-maker was lower in health domain risk ( $r = .09, p < .0001$ ) and lower in ethical domain risk ( $r = .08, p < .0001$ ).

#### 4.2.4. When do big life decisions happen?

To learn when big life decisions happen, I calculated the average number of big life decisions estimated to have already been made for each age group. The averages were 3.27, 4.42, 5.23, 5.37, 6.57, and 6.66 for age groups 20–29 years, 30–39 years, 40–49 years, 50–59 years, 60–69 years, and 70–79 years, respectively. The only demographic variable that correlated more very than weakly with the average number of big life decisions estimated to have already was age ( $r = 0.45, p < .0001$ ).

Next, I looked at participant's reported ages at the time of making their big life decisions. These decision ages were divided into the following 8 equal-sized decision age bins: 0–9 years, 10–19 years, 20–29 years, 30–39 years, 40–49 years, 50–59 years, 60–69 years, and 70–79 years. Figure 5 displays the percentage of recalled big decisions in each bin for each age group. Consistent with the reminiscence bump, more decisions were recalled for the 20–29 decision age bin than any other bin for all age groups.<sup>3</sup>

I next calculated the average age of individuals at the time of their big life decisions for each decision category and age group (Table 9). On average, education and self-destruction decision categories were mentioned most by those who were younger whereas finances, career, and family decision categories were mentioned most by those who were older. Apart from education and self-destruction decision categories, all other categories showed a positive age-dependent trend such that older age groups reported older ages at the time of making decisions.

I also calculated the average age of individuals at the time of their big life decisions for each decision type and age group (Table A24 in Online Supplement 8). Decisions that tended to be made early in life included choosing a major, joining the military, choosing where to study, beginning an addiction, and committing a crime. By contrast, decisions that tended to be made later in life included retiring, taking social security, making a will, closing down a business, and selling a home.

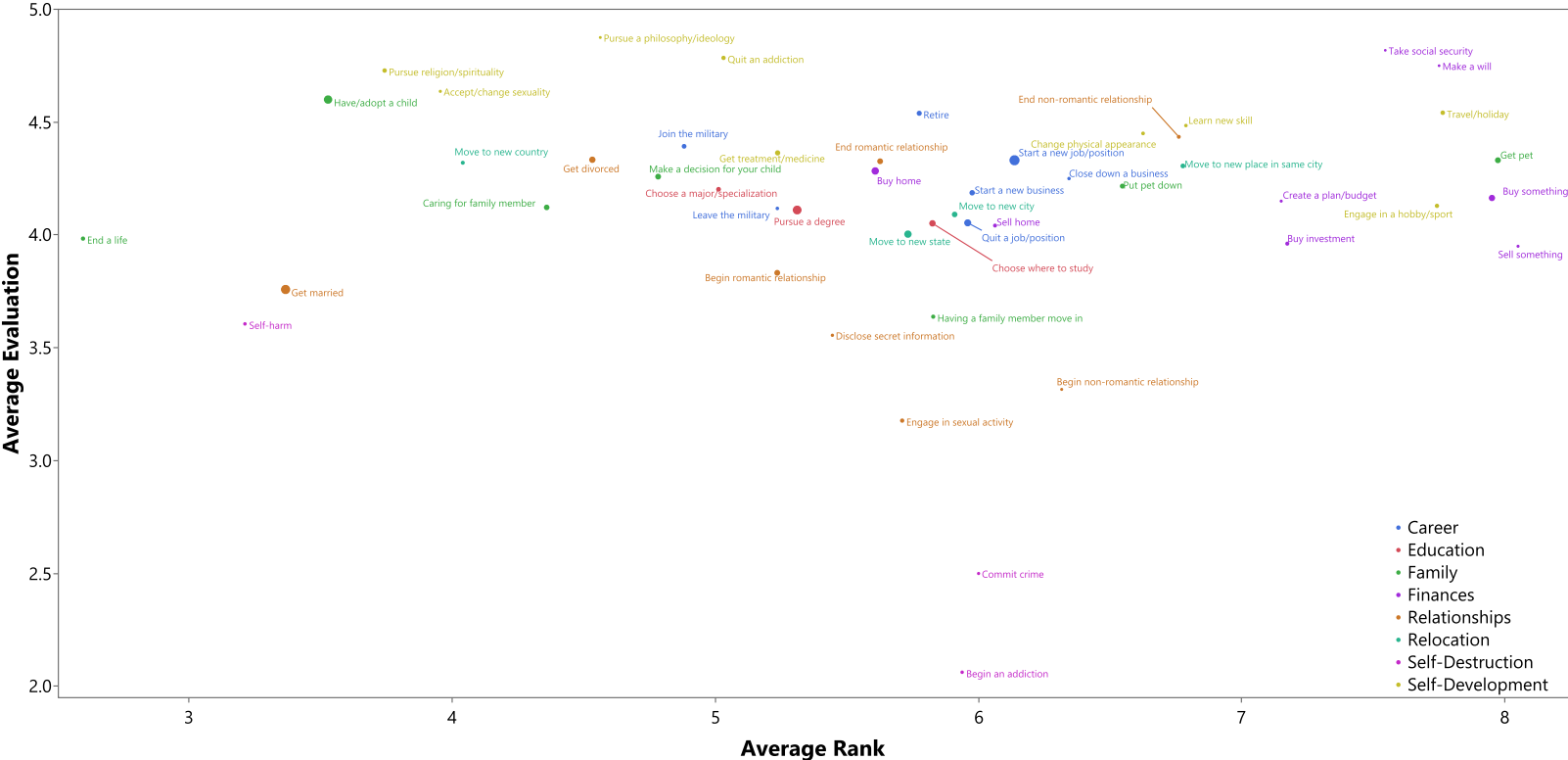
I was also able to contrast *expected* age at the time of the decision (from Study 2; Table A6 in Online Supplement 4) with *actual* age at the time of the decision (from Study 3). The following decision types were made *earlier* in life than expected: Caring for a family member, disclosing secret information, retire, move to a new country, and make a will. By contrast, the following decision types were made *later* in life than expected: selling something, getting a pet, buying something, beginning a nonromantic relationship, and travel/holiday.

## 5. General discussion

### 5.1. The character of big life decisions

Decisions are ubiquitous. Past research has investigated what makes a decision hard (vs. easy) and what makes a decision good (vs. bad) (Yates et al., 2003). This is the first comprehensive investigation of what makes a decision big (vs. small). My research makes several contributions to the literature of decision-making as well as autobiographical memory.

<sup>3</sup>Interestingly, 40 out of the 6,580 decisions were reported to have occurred before the age of 10 years. Several are what I believe to be errors. The remaining are related to getting a pet, making friends at school, stealing, and choosing which part of the family to live with.



**Figure 3.** Scatterplot of average decision rank against average decision evaluation for each decision type in Study 3.  
Note: The size of the point indicates the relative frequency of each decision type.



**Table 9.** Average age at the time of big life decision for each age group and decision category in Study 3.

Decision category	N	Age group <sup>1</sup>						
		20–29	30–39	40–49	50–59	60–69	70–79	All <sup>2</sup>
Career	1,292	22.29 <sup>E</sup>	26.46 <sup>D</sup>	31.61 <sup>C</sup>	35.34 <sup>B</sup>	37.17 <sup>AB</sup>	38.70 <sup>A</sup>	33.03 <sup>B</sup>
Education	889	18.83 <sup>B</sup>	20.58 <sup>B</sup>	23.11 <sup>A</sup>	24.77 <sup>A</sup>	23.82 <sup>A</sup>	23.39 <sup>A</sup>	22.05 <sup>E</sup>
Family	1,240	21.27 <sup>D</sup>	27.64 <sup>C</sup>	32.35 <sup>B</sup>	35.74 <sup>A</sup>	37.72 <sup>A</sup>	37.71 <sup>A</sup>	32.71 <sup>B</sup>
Finances	706	21.80 <sup>D</sup>	29.08 <sup>C</sup>	32.80 <sup>C</sup>	41.09 <sup>B</sup>	43.96 <sup>AB</sup>	47.38 <sup>A</sup>	35.94 <sup>A</sup>
Relationships	1,195	20.54 <sup>C</sup>	25.68 <sup>B</sup>	28.66 <sup>B</sup>	32.75 <sup>A</sup>	31.88 <sup>A</sup>	32.61 <sup>A</sup>	29.16 <sup>D</sup>
Relocation	585	20.35 <sup>C</sup>	25.85 <sup>B</sup>	28.76 <sup>B</sup>	35.74 <sup>A</sup>	35.21 <sup>A</sup>	39.05 <sup>A</sup>	31.52 <sup>BC</sup>
Self-destruction	103	18.03 <sup>B</sup>	22.94 <sup>AB</sup>	25.76 <sup>A</sup>	25.67 <sup>AB</sup>	30.85 <sup>A</sup>	22.00 <sup>AB</sup>	22.94 <sup>E</sup>
Self-development	532	20.08 <sup>C</sup>	24.89 <sup>C</sup>	31.87 <sup>B</sup>	37.58 <sup>A</sup>	39.12 <sup>A</sup>	39.59 <sup>A</sup>	30.71 <sup>CD</sup>
Other	38	21.25 <sup>C</sup>	25.11 <sup>BC</sup>	26.57 <sup>BC</sup>	21.50 <sup>BC</sup>	41.57 <sup>AB</sup>	54.00 <sup>A</sup>	31.21 <sup>ABCD</sup>

<sup>1</sup>Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup>Values in the same column not connected by the same number are significantly different by Tukey HSD.

The first contribution of this research is to specify the 10 elements that characterize big life decisions; namely that they are rare, involve uncertain outcomes, involve much contemplation, relate to personal morals/values, require significant investment of resources, rule out many other options, affects multiple areas of life, affects other people, have long-lasting consequences, and are difficult to reverse. These 10 elements can be roughly be placed into 4 categories: those that relate to the decision context (*Rare; Uncertain*), those that relate to the decision process (*Contemplation; Moral*), those that relate to decision execution (*Costly*), and those that relate to the decision consequences (*Precludes; Multiple Areas; Multiple People; Long-lasting; Irreversible*).

The second contribution of this research is to develop a comprehensive taxonomy of big life decisions, which comprise 9 decision categories and 58 decision types. This taxonomy compliments those that have been created in the context of life event studies (e.g., Rönkä et al., 2003; Schroots and Assink, 2005). However, the current taxonomy is distinct from those in several important ways. First, the current taxonomy is the broadest; the closest alternative is in Bohn (2010), which considered 35 life script events (Berntsen and Rubin, 2002) as well as 17 nonscripted life events. Second, the current taxonomy is narrower in scope in that it specifically relates to decisions in which the individual had a high degree of control and knowingly chose between two or more alternatives. Consequently, the current taxonomy excludes low-control events that appear in other taxonomies such as accidents, illnesses, and death (Baum and Stewart, 1990) and world affairs such as war (Rönkä et al., 2003). A benefit of this narrower scope is an ability to capture data about qualitatively different experiences that would otherwise be lumped together. For example, ‘leave home’ is a standard life script event but the current taxonomy distinguishes between 4 types of relocation. Third, although the current taxonomy’s decision categories of career, education, family, finances, relationships, relocation, self-destruction, and self-development map closely to the high-level categories of existing taxonomies, many of the more specific decision types in the current taxonomy are unique. These include decisions such as choosing which tertiary institution to attend, getting a pet, disclosing secret information, and changing physical appearance. Fourth, perhaps most importantly, the current taxonomy is the only one to include decisions of *inaction*. Event-based taxonomies are blind to these nonevents even though some of these decisions are among the most important in a person’s life (e.g., not to have children, not to get a divorce).

The third contribution of this research is to reveal what life’s biggest decisions are. Unique to my approach was to examine both the expected (Study 2) and actual (Study 3) frequency of each decision as well as expected and actual importance. Consistent with life event studies, which have almost exclusively focused on event frequencies (e.g., Baum and Stewart, 1990; De Vries and Watt, 1996;

Glück and Bluck, 2007; Rönkä et al., 2003), I found that the most common big life decisions are pursuing a degree, starting (and quitting) a job, getting married (and divorced), having a child, buying (and selling) a home, and relocating. These common decisions map closely to the cultural life script of major events in a normal life (Berntsen and Rubin, 2002). Of course, these findings are limited to the extent that my sample was representative of the society. I used a carefully selected quota sampling method to gather data from a diverse sample of Americans but my research approach nonetheless excluded those without access to the internet or the inability or unwillingness to use it.

There were many examples of people explicitly choosing *not* to make a decision. In Study 3, I found that 18.8% of decisions were to maintain the status quo and decide *not* to do something. Situations in which the individual chose not to make a decision consistent with the cultural life script are particularly interesting. For example, for the marriage decision type, 389 (82.4%) responses were to make a change (usually, to get married) whereas 83 (17.6%) responses were to maintain the status quo (usually, to *not* get married). Other decision types for which maintaining the status quo was high were disclosing secret information (37.0%), caring for a family member (31.3%), creating a plan/budget (20.0%), and buying something (28.6%). Future research could potentially learn much from uncovering the motivations and decision strategies adopted by those who deviate from life script events.

It is also very insightful to look at how relatively important each type of decision was considered. Previous studies that have asked about event importance have not examined these data at the level of the event/decision (e.g., Newby-Clark and Ross, 2003; Thomsen and Berntsen, 2009). Although the correlation between importance and frequency is moderately positive, several decisions that were considered very important were relatively uncommon and thus do not appear on cultural life script lists. These include decisions to end a life (e.g., getting an abortion, turning off life support for a loved one), engaging in self-harm (e.g., attempting suicide), pursuing a higher-level purpose (e.g., religion, spirituality, philosophy, or ideology), acts related to gender and sexuality (e.g., revealing sexual preference to loved ones, changing gender identity), and caring for a family member (e.g., aging parent, unwell partner). Although uncommon, these decisions are momentous and cannot be ignored when thinking about significant life experiences. I note that many of these decisions could be considered embarrassing or contrary to social norms and so, given that my research relied on self-report, are likely to be underreported in the data.

## 5.2. *Making good big life decisions*

The fourth contribution of this research relates to the types of decisions that are considered good ones and the factors associated with those good decisions. Consistent with past research, the majority of recalled big decisions were evaluated, at least in retrospect, positively (De Vries and Watt, 1996), and this positivity bias was stronger for those who were older (Mather and Carstensen, 2005). In Study 3, of the 6,580 reported decisions, 4,055 (61.6%) were considered ‘very good’ decisions, and 945 (14.3%) were considered ‘slightly good’ decisions. The most positively evaluated decisions were those of self-development such pursuing a philosophy/ideology or religion/spirituality. These findings support the idea that a good decision is one that contributes to a meaningful life; one characterized by purpose, coherence, and moral principles (Ryan and Deci, 2001).

I also examined the 1,580 (24.0%) decisions that were not positively evaluated. The most negatively evaluated decisions were those related to self-destruction such as beginning an addiction or committing a crime. Consistent with the regret literature, these decisions appear to correspond to those that moved the person further from their—or, perhaps, society’s—ideal version of themselves (Davidai and Gilovich, 2018). However, contrary to research from the regret literature, these negatively evaluated decisions were almost always decisions of action rather than inaction (Gilovich and Medvec, 1994). It may be that regrettable big life decisions of action made in early in life put one on an undesirable and near-inescapable trajectory (e.g., committing a crime leads to jail time, which leads to an inability to find decent work).

The next least positively evaluated decision category was relationships. This decision category had the interesting feature of approximately half of the decision types being about beginning a relationship (e.g., friendship, romance, marriage) and the rest about ending a relationship. When I crossed decision evaluation with the decision factor of change, it was quite clear that ending (presumably, bad) relationships that resulted in change from the status quo were generally very positively evaluated. By contrast, getting married, which was reported 472 times, was much more ambivalently evaluated. Sequentially crossing decision evaluation with each of the decision factors revealed that the marriage decision type was most positively evaluated when it was made after a lot of advice, with extreme confidence, was not unexpected or obliged by loved ones, and based on an even balance of both intuition and analysis.

I explored numerous factors associated with each decision at the time it was made with reference to its evaluation at the time I collected the data. My analysis revealed 10 significant decision factors, which varied in importance between decision categories. Looking at these factors together suggests that more positively evaluated decisions were those that used a good process to make the decision in the first place. A better process involved using a more analytical approach, obtaining more advice, spending more time thinking before making the decision, and avoiding choosing options due to obligation. This last factor supports Australian palliative caregiver Bronnie Ware's (2012) report of the biggest regret of the dying: 'I wish I'd had the courage to live a life true to myself, not the life others expected of me'. Better decisions also tended to be those associated with change, which is consistent with research that suggesting that people may be excessively cautious when facing life-changing choices and would often be better off by choosing the option that results in the most change (Levitt, 2021).

One of the most predictive factors was subjective feeling of confidence: decisions were evaluated more positively when the individual recalled feeling more confident in the decision at the time. This may be an artifact of the 'best' decision being more obvious. People tended to recall feeling most confident about decisions related to self-development (e.g., pursue a philosophy/ideology or religion/spirituality), finances (e.g., retire, buy a home), and family (e.g., getting married, have a child) and least confident about decision-related to self-destruction (e.g., self-harm), relationships (e.g., engage in sexual activity, begin a romantic relationship), and career (e.g., quitting a job, closing down a business). These findings are consistent with evidence accumulation theories of decision-making (e.g., Pleskac and Busemeyer, 2010), which suggests that subjective feelings of low confidence correspond to the metacognitive decision to continue to search for information. Consequently, a decision made with a high degree of subjective confidence signals that sufficient information has been collected to make a reasonable choice.

### 5.3. *The time course of big life decisions*

The fifth contribution of this research is to reveal when big life decisions are expected to (Study 2) and actually do (Study 3) happen. Consistent with the reminiscence bump, I found that big life decisions were most commonly reported as occurring between the ages of 20–29 years (Rubin et al., 1998). One explanation for the bump is that people use a mental life script, which contains a list of typical events that make up a normal life, as a scaffold to search memory, and the memories that surface are those in which the individual was able to take control of their life in a way that had a strong influence on their future self-identity (Berntsen and Rubin, 2002; Glück and Bluck, 2007; Rathbone et al., 2008). Our results support the idea that the bump is driven by the fact that many of life's biggest decisions, which tend to shape our future experiences and define our sense of self, happen between the ages of 18 and 34.<sup>4</sup>

Although big decisions are front-loaded, they nonetheless occur throughout one's life. Consider the average age at the time of making some big life decisions (as reported in Study 3): Getting divorced

<sup>4</sup>To support this claim one can simply look at the average age at the time of making the biggest life decisions (as expected in Study 2; as reported in Study 3): pursuing a degree (18.6 years; 24.0 years), starting a job (24.1 years; 30.8 years), getting married (26.2 years; 27.9 years), having a child (29.7 years; 28.2 years), buying a home (29.1 years; 33.9 years), and moving to a new country (30.4 years; 28.0 years).

(36.0 years), putting down a pet (39.3 years), selling a home (43.0 years), and retiring (59.1 years). Most people seem to recognize this fact. When asked how many of their life's 10 biggest decisions they have already made, those in their 20s estimate about 3, those in their 40s estimate about 5 or 6, and those in their 70s estimate (only) about 7. It may be that a lifetime of experience leaves one with the insight that life is unpredictable and there are always big life decisions ahead. Or perhaps the very definition of a big decision evolves over time. Others may be demonstrating the bucket list effect and have delayed many of their big leisure decisions until after retirement (Freund, 2020).

#### 5.4. Limitations and future research

Although my taxonomy will be useful for future research investigating big life decisions, it is essential to acknowledge that the taxonomy is applicable primarily to middle-class Americans and, to a lesser extent, other Western, educated, industrialized, rich, and democratic societies (Henrich et al., 2010). This is critical because past research has found differences between countries in both life stories as well and life scripts (Ottsen and Berntsen, 2014). I also note that my taxonomy is predicated on the centrality of individual choice in the development of identity and well-being; however, the centrality of choice to these constructs is by no means universal (Markus and Schwartz, 2010).

In my studies, it was difficult to counter outcome bias; that is, the tendency for people to think about a past decision in terms of its outcome while deemphasizing the circumstances and events proceeding the outcome (Baron and Hershey, 1988). Although I did ask participants to reflect on their decision strategy, future research could attempt to further limit the influence of outcome bias by asking participants to reflect on their intentions at the time (Sezer et al., 2016).

I am careful not to immediately assume that negatively evaluated decisions should be considered regrettable ones; that is, decisions that the individual wishes they could take back. This is because even poorly evaluated decisions can contribute to a psychologically rich life—one characterized by a variety of interesting experiences, not all necessarily good, that lead to growth and perspective changes (Oishi and Westgate, 2021). Research suggests that some people can even build a 'redemption-based' narrative identity that is borne of their early negative circumstances (McAdams and McLean, 2013). Future research could pursue this line of investigation by asking for both an evaluation of big life decisions as well as the degree to which those decisions are regretted.

## 6. Conclusions

How your life turns out depends critically on a handful of decisions. Given their vital importance for health, wealth, and happiness, surprisingly little attention has been directed to understanding the broad nature of such big life decisions. A better understanding will allow us to be better prepared to make them. This research has taken us some steps forward on that path.

**Supplementary materials.** The supplementary material for this article can be found at <http://doi.org/10.1017/jdm.2023.30>.

**Data availability statement.** Research materials, raw data, and code can be accessed at [https://osf.io/n8kfp/?view\\_only=386146b2e9234435a259800b3bdd26c2](https://osf.io/n8kfp/?view_only=386146b2e9234435a259800b3bdd26c2).

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**Online Supplement**  
  
for  
  
**An Investigation of Big Life Decisions**

Adrian R. Camilleri, Ph.D.

UTS Business School, University of Technology Sydney

[adrian.camilleri@uts.edu.au](mailto:adrian.camilleri@uts.edu.au)

14-28 Ultimo Road, Ultimo,

2007, NSW, Australia

+61 02 9514 3482

**Online Supplement 1: Literature Review Supplement**

In Table A1, I provide a comprehensive summary of past literature that has placed life events into a taxonomy.

**Table A1**

*Categorization of Life Events Used in Past Studies*

<b>Study</b>	<b>Sample</b>	<b>Task</b>	<b>Categories<sup>^</sup></b>
Baum and Stewart (1990)	185 Americans with an average age of 50 years (range: 17-96 years)	Participants asked to describe their most meaningful life events	Developed 7 main categories: <ol style="list-style-type: none"> <li>1. Work (including career and education-related events)</li> <li>2. Love and marriage</li> <li>3. Births of children</li> <li>4. Independent pursuits (e.g., military service, travel experiences)</li> <li>5. Accidents, illnesses, and death</li> <li>6. Separations and divorces</li> <li>7. Major purchases</li> </ol>
De Vries and Watt (1996)	30 Canadian twenty-, forty-, and seventy-year-olds	Using the Rappaport time line method, participants asked to place marks on a line anchored by “Birth” and “Death” representing significant life events in their past and future	Developed 10 main categories: <ol style="list-style-type: none"> <li>1. Birth/Death (e.g., birth of child)</li> <li>2. School (e.g., starting school)</li> <li>3. Relationships – Romance (e.g., getting married)</li> <li>4. Career (e.g., starting a new job)</li> <li>5. Moving (e.g., relocating to a new city)</li> <li>6. Illness/Injury (e.g., disease)</li> <li>7. Relationships – Family (e.g., divorce of parents)</li> <li>8. Relationships – Friendship (e.g., beginning a friendship)</li> <li>9. Personal Growth (e.g., therapeutic activity)</li> <li>10. Other (e.g., war)</li> </ol>
Elnick, Margrett,	220 older Americans with	Participants asked to fill in a timeline with their	Developed 6 main categories: <ol style="list-style-type: none"> <li>1. Family/relationships</li> </ol>

Fitzgerald and Labouvie-Vief (1999)	an average age of 59 years (range: 40-87 years)	most significant life events and then describe the three most significant events in detail	<ol style="list-style-type: none"> <li>2. Education/work</li> <li>3. Residence</li> <li>4. Social activities</li> <li>5. Health</li> <li>6. Miscellaneous (e.g., military service)</li> </ol>
Rönka, Oravala, and Pulkkinen (2003)	283 Finnish thirty-six-year-olds	Participants asked to describe at least three significant life-events	<p>Developed 12 main categories (and 30 subcategories):</p> <ol style="list-style-type: none"> <li>1. Family (e.g., marriage)</li> <li>2. Education (e.g., graduating)</li> <li>3. Work (e.g., job loss)</li> <li>4. Social transitions (e.g., move to another community, military service)</li> <li>5. Loss (e.g., death of a close other)</li> <li>6. Standard of living (e.g., getting a new apartment)</li> <li>7. Lifestyle (e.g., new hobbies, crimes)</li> <li>8. Interpersonal relationships</li> <li>9. Quest for identity (e.g., psychological crisis, religious commitment)</li> <li>10. Health (illness of a close other)</li> <li>11. World (e.g., wars)</li> <li>12. Other (e.g., unique experiences with significant others)</li> </ol>
Newby-Clark and Ross (2003)	30 Canadian college students	Participants asked to recall up to 10 important events from their past and imagine up to 10 important events in their future	<p>Developed 8 main categories:</p> <ol style="list-style-type: none"> <li>1. School related (e.g., finishing high school)</li> <li>2. Interpersonal – positive (e.g., meeting romantic partner)</li> <li>3. Trips/excursions (e.g., travelling overseas)</li> <li>4. Moving (e.g., relocate to a new country)</li> <li>5. Gain employment (e.g., start a new job)</li> <li>6. Deaths/illness/injury (e.g., parent's death)</li> <li>7. Births (e.g., birth of sibling)</li> <li>8. Interpersonal – negative (e.g., parents' divorce)</li> </ol>

Schroots and Assink (2005)	98 Dutch twenty-, forty-, and sixty-year-olds	Using the life-line interview method, participants asked to draw a line representing life course from birth to present age and then to death, and then describe key life events	<p>Developed 9 main categories (and 40 subcategories):</p> <ol style="list-style-type: none"> <li>1. Relations (e.g., marriage)</li> <li>2. School (e.g., going to college)</li> <li>3. Health (e.g., disease)</li> <li>4. Work (e.g., promotion)</li> <li>5. Growth (e.g., self-development)</li> <li>6. Death (e.g., death of parents)</li> <li>7. Home (e.g., relocation)</li> <li>8. Birth (e.g., children)</li> <li>9. Other (e.g., war)</li> </ol>
Glück and Bluck (2007)	710 older Austrians aged between 50 and 90 years	Using the life story questionnaire, participants were asked to list up to 15 events that were most important in their life	<p>Responses evaluated in light of 35 life script categories (Berntsen &amp; Rubin, 2004) of which the most common were:</p> <ol style="list-style-type: none"> <li>1. Marriage</li> <li>2. Having children</li> <li>3. Parent's death</li> <li>4. First job</li> <li>5. Other's death</li> <li>6. Begin school</li> <li>7. College (e.g., graduation)</li> <li>8. Fall in love</li> <li>9. Leave home</li> <li>10. Retirement</li> </ol>
Thomsen and Berntsen (2008)	59 older Danes with a mean age of 78 years (range: 71-88 years)	Participants asked to describe events most central to their life story	<p>Responses evaluated in light of 35 life script categories (Berntsen &amp; Rubin, 2004) and 5 newly developed non-scripted life events of which the most common were:</p> <ol style="list-style-type: none"> <li>1. WWII related memories</li> <li>2. Marriage</li> <li>3. Negative/traumatic events</li> <li>4. Right job/settle on career</li> </ol>

			<ol style="list-style-type: none"> <li>5. Having children</li> <li>6. Partner's death</li> <li>7. Other's death</li> <li>8. Long trip</li> <li>9. Confirmation</li> <li>10. Higher education/college</li> </ol>
Berntsen and Bohn (2010)	122 Dutch college students with an average age of 27 years (range: 21-47 years)	Participants asked to recall five important past life events and imagine five important future life events	<p>Responses evaluated in light of 35 life script categories (Berntsen &amp; Rubin, 2004) and 17 memory content categories (Schlagman, Schulz, &amp; Kvavilashvili, 2006) of which the 10 most common were:</p> <ol style="list-style-type: none"> <li>1. College</li> <li>2. Having children</li> <li>3. Going on a long trip</li> <li>4. Objects or places</li> <li>5. Getting married</li> <li>6. Falling in love</li> <li>7. Finding the "right" job</li> <li>8. Parent's death</li> <li>9. Major achievement</li> <li>10. Stressful events</li> </ol>
Bohn (2010)	96 Danish undergraduate students with an average age of 25 years (range: 20-38 years) and 72 older Danes with an average age of 69 years (range: 59-88 years)	Participants asked to recall the seven most important events from their lives	<p>Responses evaluated in light of 35 life script categories (Berntsen &amp; Rubin, 2004) and 17 newly developed non-scripted life events of which the most common were:</p> <ol style="list-style-type: none"> <li>1. Children</li> <li>2. Marriage</li> <li>3. Secondary education (college)</li> <li>4. Parent's death</li> <li>5. World War II</li> <li>6. Partner's death</li> <li>7. Moving</li> </ol>

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			8. Retirement 9. Second child 10. Own divorce 11. Begin school
Enz and Talarico (2016)	44 American university faculty and staff with an average age of 48 years (range: 30-64 years)	Participants asked to recall a turning point event in their life	Developed 14 main categories: 1. Marriage 2. Job change 3. Having a child 4. Death of a loved one 5. Academic change 6. Relocation 7. Making a decision 8. Meeting significant other 9. Divorce 10. Buying a house 11. Child going to school 12. Travelling abroad 13. Vacation 14. Other

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^ Where possible, categories are arranged from most to least commonly mentioned by the study participants, averaging across past and imagined future events where the study asked for both.

## Online Supplement 2: Study 1

The first aim of Study 1 was to develop an understanding of what a “big” life decision is. The second aim was to develop a taxonomy of big life decisions. Although life event taxonomies exist, these include many categories where the individual did not make a decision and exclude many categories where the individual chose *not* to act. The third aim was to learn how good people are at predicting when big life decisions happen.

### *Methods*

#### *Participants*

The participants who completed the study were recruited using Prolific ([www.prolific.co](http://www.prolific.co)). Participants were required to be living in the United States or United Kingdom. To gain insight into a broad range of experiences, I used quota sampling to recruit participants aged either 25, 35, 45, 55, 65, or 75 years with an even gender split within each age group. No other demographic variables were considered in sample recruitment. The ten-year age differential was helpful to compare the decision recollections of older age groups with the decision realities of younger age groups as well as compare the decision predictions of younger age groups with the decision realities of older age groups. I received complete responses from 62 participants (after one participant was removed for nonsense responses) with five or six participants in each age/gender subgroup. Full demographic information is presented in Table A2.

### **Table A2**

#### *Sample Demographics in Study 1*

Characteristic	Category	Percentage
Gender	Female	50.0%
	Male	50.0%
	Other	0.0%
Age Group	20-29 years	17.7%



	30-39 years	17.7%
	40-49 years	16.1%
	50-59 years	16.1%
	60-69 years	16.1%
	70-79 years	16.1%
Country	United Kingdom	72.6%
	United States of America	27.4%
Location (UK) <sup>1</sup>	England	86.7%
	Scotland	8.9%
	Wales	0.0%
	Northern Ireland	4.4%
Location (USA) <sup>2</sup>	Northeast - New England (CT, MA, ME, NH, RI, VT)	0%
	Northeast - Mid-Atlantic (NJ, NY, PA)	29.4%
	Midwest - East North Central (IL, IN, MI, OH, WI)	0.0%
	Midwest - West North Central (IA, KS, MN, MO, NE, ND, SD)	11.8%
	South - South Atlantic (DE, FL, GA, MD, NC, SC, VA, DC, WV)	29.4%
	South - East South Central (AL, KY, MS, TN)	5.8%
	West South Central (AR, LA, OK, TX)	0.0%
	Mountain (AZ, CO, ID, MT, NV, NM, UT, WY)	0.0%
	West - Pacific (AK, CA, HI, OR, WA)	11.7%
Race <sup>3</sup>	White	90.3%
	Hispanic, Latino, or Spanish origin	3.2%
	Black or African American	4.8%
	Asian	3.2%
	American Indian or Alaska Native or Native Hawaiian	1.6%
Marital Status	Single (never married)	27.4%
	Married, or in a domestic partnership	54.8%
	Separated	1.6%
	Divorced	11.3%
	Widowed	4.8%
Education	Less than a high school diploma	3.2%
	High school graduate or equivalent	16.1%
	Trade or vocational degree	8.1%
	Some college/university	16.1%
	Associates degree	3.2%
	Bachelor's degree	38.7%
	Master's degree	11.3%
	Professional degree	3.2%
	Doctorate	3.2%
Employment Status	Employed full time	38.7%
	Employed part time	12.9%
	Unemployed and currently looking for work	6.5%

Household Income	Unemployed and not currently looking for work	1.6%
	Retired	25.8%
	Student	1.6%
	Homemaker	11.3%
	Self-employed	1.6%
	Unable to work	38.7%
	Less than \$20,000	11.3%
	\$20,000 - \$29,999	27.4%
	\$30,000 - \$39,999	12.9%
	\$40,000 - \$49,999	11.3%
	\$50,000 - \$69,999	22.6%
	\$70,000 - \$99,999	6.5%
	\$100,000 or more	8.1%
	Other	13.6%

<sup>1</sup> This question was only asked of those from the United Kingdom.

<sup>2</sup> This question was only asked of those from the United States of America.

<sup>3</sup> Participants were able to select more than one response to this question so the total equals more than 100%.

### *Procedure and Materials*

After agreeing to participate in the study, participants were asked screening questions related to gender, age, and location. Participants who were eligible to take part in the survey then completed further demographic questionnaire items. These demographic items measured specific location in the USA or UK, marital status, level of education, employment status, household income, political orientation, English language proficiency, and the importance of religion (*How important is God in your life?; not at all important – very important*).

In the next section of the survey, participants were asked to provide a definition of a "big" life decision. The open textbox was prepopulated with the words "A big life decision is...". On the next page, participants were asked to describe in open textboxes three elements or features of a decision that caused it to rise above all others to become a "big" life decision.

In the next section of the survey, participants were asked to think back over their life and describe the three “biggest” decisions they had made in their life so far. For each decision, participants were asked to state, via open textboxes, the alternatives, which option was chosen, whether the decision was, in retrospect, a good or a bad one, and their age at the time.

In the final section of the survey, participants were asked to state how many of their life’s ten big decisions they thought they had already made. On the next page, they were asked how many of their life’s ten biggest decisions they had made in the past 10 years and expected to make in the next 10 years. This final set of questions was exploratory and the results are not discussed. The study took a median of 9 minutes to complete. A copy of the survey is provided in Online Supplement 3.

### ***Results and Discussion***

#### *What is a Big Life Decision?*

I carefully read through all provided definitions of a big life decision and its elements. A summary of these responses is presented as a wordcloud in Figure A1. Based on the analysis, the following definition was developed:

*A big decision is one in which you explicitly made a choice between two or more options knowing that the outcome would have significant and often long-term consequences for how you or others live.*

I and two research assistants also produced independent lists of the core elements of a big decision. Six elements were mentioned by all three coders and twelve elements were mentioned by at least two coders. The latter list was reduced after discussion by combining some elements. Ten key elements of a big life decision emerged (see Table 1 in main text).

### Figure A1

*Wordcloud summarizing the text that was entered to the questions asking participant to define a “big” life decision and explicate its key elements.*



Notes: The wordcloud was generated at WordArt.com. Prior to generating, the text “A big life decision is...” were removed. The words “Big”, “Life”, and “Decision” have been highlighted in red for artistic effect.

### *What are the Most Common Big Life Decisions?*

I carefully read through all the provided big life decisions and combined similar decisions into categories. All decisions were eventually classified into one of 9 decision categories and one of 58 decision types<sup>1</sup> (see Table 2 in main text).

<sup>1</sup> I also conducted two earlier pilot studies to help develop the full list of decision categories and types. The first pilot study asked 21 participants recruited from MTurk to describe 10 past and 10 possible future big decisions in as much as detail as possible using only open text boxes. Based on this data, an initial list of 9 decision categories and 53 decision sub-categories was produced. The second pilot study asked 126 participants recruited from the university participant pool to describe 10 past and 10 possible future big decisions and then categorize them using the 53 sub-categories from the first pilot study. The analysis focused on decisions frequently categorized as “Other” to identify missing decision types.

**Online Supplement 3: Study 1 - Stimuli*****Consent***

Welcome to this survey about the biggest decisions in your life.

Most people complete this survey in about 8 minutes.

Before beginning the study, please read the Participant Information Sheet.

If you agree to participate in this study, then you must give consent by clicking on the button below. The consent form reads as follows: *[Removed to maintain anonymity]*

***Qualification Questions***

Please answer these questions honestly to confirm that you are eligible to complete this study.

What is your gender?

- Female
- Male
- Other *[Open text box]*

How old are you (in years)?

- 18
- 19
- ...
- ...
- ...
- 99
- 100

Where do you live?

- United States of America
- United Kingdom
- Somewhere else

### ***Demographics***

In this section, we would like to ask some questions about you. With these questions, we are primarily concerned with collecting demographic information at the group level to compare with national averages and determine how representative our group's responses are.

*[Asked only to those living in the USA]* Which part of the USA do you live in?

- Northeast - New England (CT, MA, ME, NH, RI, VT)
- Northeast - Mid-Atlantic (NJ, NY, PA)
- Midwest - East North Central (IL, IN, MI, OH, WI)
- Midwest - West North Central (IA, KS, MN, MO, NE, ND, SD)
- South - South Atlantic (DE, FL, GA, MD, NC, SC, VA, DC, WV)
- South - East South Central (AL, KY, MS, TN)
- South - West South Central (AR, LA, OK, TX)
- West - Mountain (AZ, CO, ID, MT, NV, NM, UT, WY)
- West - Pacific (AK, CA, HI, OR, WA)

*[Asked only to those living in the UK]* Which part of the United Kingdom do you live in?

- England
- Wales
- Scotland
- Northern Ireland

Which categories best describe you?

- White
- Hispanic, Latino, or Spanish origin
- Black or African American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander

What is your marital status?

- Single (never married)
- Married, or in a domestic partnership
- Widowed
- Divorced
- Separated

Which of the following best describes your level of education? (If you're currently enrolled in school, please indicate the highest degree you have received.)

- Less than a high school diploma
- High school degree or equivalent (e.g. GED)
- Trade or vocational degree
- Some college/university, no degree
- Associate degree (e.g. AA, AS)
- Bachelor's degree (e.g. BA, BS)
- Master's degree (e.g. MA, MS, MEd)
- Professional degree (e.g. MD, DDS, DVM)
- Doctorate (e.g. PhD, EdD)

Which of the following best describes your employment status?

- Employed full time (38 or more hours per week)
- Employed part time (up to 38 hours per week)
- Unemployed and currently looking for work
- Unemployed and not currently looking for work
- Retired
- Student
- Homemaker
- Self-employed
- Unable to work

Which of the following includes your household income (in \$USD before tax)?

- Less than \$20,000
- \$20,000 - \$29,999

- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$69,999
- \$70,000 - \$99,999
- \$100,000 or more

Which of the following best describes your political orientation on: *[Answered on a 7-point scale from 1 = “Extremely liberal” to 7 = “Extremely conservative”]*

- Economic issues
- Social issues

Which of the following best describes your political affiliation?

- Democrat
- Republican
- Independent
- Other *[Open text box]*

Which of the following describes your English language proficiency?

- Basic communication skills / Working knowledge
- Good command / Good working knowledge
- Very good command
- Excellent command / Highly proficient in spoken and written English
- Near native / Fluent
- Native speaker

How important is God in your life?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important



***Big Life Decision Definition and Characteristics***

This survey is about the "biggest" decisions you have made in your life.

Please describe your definition of a "big" life decision. With this question, we are not interested in your personal big life decisions; rather, a definition that might appear in a Dictionary. *[Open text box]*

With this next set of questions, we are interested in learning about the elements or features of a decision that make it rise above all others to become a "big" life decision.

Please describe the three most important elements you can think of.

- First element of a decision that would make it a "big" life decision *[Open text box]*
- Second element of a decision that would make it a "big" life decision *[Open text box]*
- Third element of a decision that would make it a "big" life decision *[Open text box]*

***Past Decisions***

In this section, we would like you to think back over your life and describe what have been the three "biggest" decisions you have made in your life so far.

Many people who have previously completed this study have commented that it was a valuable use of their time because it provided them with an opportunity to reflect on their life. We hope you end up feeling this way, too.

Of course, some of the big decisions you have made in your life may be associated with strong emotions. As a reminder, you are free to stop completing this survey at any time without consequence.

If at any time you are feeling distressed, then please consider reaching out to the following services (we will show this information again later in the survey):

- National Suicide Prevention Lifeline (USA)

- Supportline (UK)

Recalled past big decision 1:

- What was the decision? Please also state the alternative options you were choosing between. *[Open text box]*
- What option did you choose in the end? *[Open text box]*
- In retrospect, do you think you made a good or bad decision? *[Open text box]*
- How old (in years) were you when you made this decision? *[Open text box]*

Recalled past big decision 2:

- What was the decision? Please also state the alternative options you were choosing between. *[Open text box]*
- What option did you choose in the end? *[Open text box]*
- In retrospect, do you think you made a good or bad decision? *[Open text box]*
- How old (in years) were you when you made this decision? *[Open text box]*

Recalled past big decision 3:

- What was the decision? Please also state the alternative options you were choosing between. *[Open text box]*
- What option did you choose in the end? *[Open text box]*
- In retrospect, do you think you made a good or bad decision? *[Open text box]*
- How old (in years) were you when you made this decision? *[Open text box]*

### ***Number of Big Decisions So Far***

How many of your life's ten big decisions do you think you have *already made* (and how many are yet to occur)?

- I have made 0 of my life's ten biggest decisions so far (and 10 more will be made in my future)
- I have made 1 of my life's ten biggest decision so far (and 9 more will be made in my future)
- I have made 2 of my life's ten biggest decisions so far (and 8 more will be made in my future)

- I have made 3 of my life's ten biggest decisions so far (and 7 more will be made in my future)
- I have made 4 of my life's ten biggest decisions so far (and 6 more will be made in my future)
- I have made 5 of my life's ten biggest decisions so far (and 5 more will be made in my future)
- I have made 6 of my life's ten biggest decisions so far (and 4 more will be made in my future)
- I have made 7 of my life's ten biggest decisions so far (and 3 more will be made in my future)
- I have made 8 of my life's ten biggest decisions so far (and 2 more will be made in my future)
- I have made 9 of my life's ten biggest decisions so far (and 1 more will be made in my future)
- I have made 10 of my life's ten biggest decisions so far (and 0 more will be made in my future)

How many of your life's ten biggest decisions have you made in the ***last 10 years?***

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

How many of your life's ten biggest decisions will you make in the ***next 10 years?***

- 0
- 1
- 2
- 3
- 4

- 5
- 6
- 7
- 8
- 9
- 10

### ***Conclusion***

Thank you for sharing some of your biggest life decisions.

We understand that it may have been very emotional recalling past decisions. If you are feeling distressed, please consider reaching out to the following services:

- National Suicide Prevention Lifeline (USA)
- Supportline (UK)

If you have any reactions, comments, suggestions, hated some things, loved some things, or have spotted any problems with the study, then please provide them below. **This question is optional** but we really do value your feedback. *[Open text box]*

If you would like to learn more about this project and see some of the results, then you are welcome to visit our website at *[Removed to maintain anonymity]*.

### Online Supplement 4: Study 2

Study 2 used the approach of asking people for their perceptions of big life decisions among the population in general. The first aim of Study 2 was to learn people's expectations about the frequency of different types of big life decisions. The second aim was to learn people's judgments about how relatively big each type of decision is. Additionally, I sought judgments regarding how each type of decision varied in terms of the different elements that comprise a big decision. The third aim was to learn people's expectations about when big life decisions were most likely to happen.

#### *Methods*

##### *Participants*

The participants who completed the study were recruited using Prolific. Participants were required to be living in the United States. To gain insight into a broad range of experiences, I used quota sampling to recruit participants aged either 24, 34, 44, 54, 64, or 74 years with an even gender split with each age group. Given the small number of panel members aged in their seventies, I allowed those aged between 73 and 75 – excluding those from Study 1 – to complete the study. No other demographic variables were considered in sample recruitment. I received complete responses from 120 participants with exactly twenty participants in each age/gender subgroup. Full demographic information is presented in Table A4.

#### **Table A4**

##### *Sample Demographics in Study 2*

Characteristic	Category	Percentage
Gender	Female	50.0%
	Male	50.0%
	Other	0.0%
Age Group	20-29 years	16.7%

	30-39 years	16.7%
	40-49 years	16.7%
	50-59 years	16.7%
	60-69 years	16.7%
	70-79 years	16.7%
Country	United Kingdom	0.8%
	United States of America	99.2%
Race <sup>^</sup>	White	81.2%
	Hispanic, Latino, or Spanish origin	3.3%
	Black or African American	6.7%
	Asian	10.8%
	American Indian or Alaska Native or Native Hawaiian	0.8%
Location	Northeast - New England (CT, MA, ME, NH, RI, VT)	5.0%
	Northeast - Mid-Atlantic (NJ, NY, PA)	10.0%
	Midwest - East North Central (IL, IN, MI, OH, WI)	11.7%
	Midwest - West North Central (IA, KS, MN, MO, NE, ND, SD)	7.5%
	South - South Atlantic (DE, FL, GA, MD, NC, SC, VA, DC, WV)	25.0%
	South - East South Central (AL, KY, MS, TN)	6.7%
	West South Central (AR, LA, OK, TX)	10.8%
	Mountain (AZ, CO, ID, MT, NV, NM, UT, WY)	6.7%
	West - Pacific (AK, CA, HI, OR, WA)	16.7%
Race <sup>1</sup>	White	81.2%
	Hispanic, Latino, or Spanish origin	3.3%
	Black or African American	6.7%
	Asian	10.8%
	American Indian or Alaska Native or Native Hawaiian	0.8%
Marital Status	Single (never married)	34.2%
	Married, or in a domestic partnership	49.2%
	Separated	4.2%
	Divorced	11.7%
	Widowed	0.8%
Education	Less than a high school diploma	8.3%
	High school graduate or equivalent	2.5%
	Trade or vocational degree	24.2%
	Some college/university	5.0%
	Associates degree	40.8%
	Bachelor's degree	15.0%
	Master's degree	1.7%
	Professional degree	2.5%
	Doctorate	8.3%
Employment	Employed full time	33.3%
Status	Employed part time	12.5%

Household Income	Unemployed and currently looking for work	10.0%
	Unemployed and not currently looking for work	1.7%
	Retired	18.3%
	Student	2.5%
	Homemaker	2.5%
	Self-employed	17.5%
	Unable to work	1.7%
	Less than \$20,000	9.2%
	\$20,000 - \$29,999	16.7%
	\$30,000 - \$39,999	15.8%
	\$40,000 - \$49,999	5.8%
	\$50,000 - \$69,999	17.5%
	\$70,000 - \$99,999	20.8%
	\$100,000 or more	14.2%
Political Party Affiliation	Democrat	51.7%
	Republican	22.5%
	Independent	22.5%
	Other	3.3%

<sup>1</sup> Participants were able to select more than one response to this question so the total equals more than 100%.

### *Procedure and Materials*

After agreeing to participate in the study, participants were asked screening questions related to gender, age, and location. Participants who were eligible to take part in the survey then completed further demographic questionnaire items as described in Study 1.

In the next section of the survey, participants were provided with my definition of a big life decision and the list of 58 decisions from Study 1. On the next page, participants were presented with the list of big decision elements from Study 1 and were told that they would be asked to evaluate a subset of the decisions on each of the ten elements.

In the next section of the survey, participants were sequentially presented with 20 (out of the possible 49 [i.e., excluding the “other” categories]) randomly selected decision types. I presented only a subset to keep the length of the study below 30 minutes and thus minimize participant fatigue. Using this approach, each decision type was evaluated in terms of the

decision elements by an average of 49 participants. Note that some of the more ambiguous decision types were edited for clarification based on the most common participant examples from Study 1. For example, the decision type “buy something” was presented as “buy something (e.g., a car, boat, furniture, solar panels; EXCLUDES buying a home)” and the decision type “change physical appearance” was presented as “change physical appearance (e.g., shave off beard/hair, get a tattoo, breast implants, laser eye surgery, dentures, etc.)”.

Next, for each presented decision, I asked five questions. First, participants were asked to think about the extent to which each element applied to the decision “for the average person”. Responses were collected on a 7-point scale ranging from “strongly agree” to “strongly disagree”. Second, participants were asked to estimate the age that an average person makes the decision for the first time. Responses were collected using a text box restricted to values between 1 and 99. Third, participants were asked, relative to other big life decisions, how big the decision was. Responses were collected on a 7-point scale ranging from “strongly below average” to “strongly above average”. Fourth, participants were asked to estimate the percentage of adults in the country who would include the decision in their list of ten biggest life decisions. Responses were collected on a continuous scale ranging between 0% and 100%. Fifth, participants were asked if they had ever themselves made the decision. Responses were collected as either “No” or “Yes”. This final question was exploratory and the results are not discussed. The study took a median of 27 minutes to complete. A copy of the survey is provided in Online Supplement 5.

## ***Results and Discussion***

### *What are the Most Common Big Life Decisions?*

I calculated the average estimated percentage of adults in the country that would mention each decision as part of their list of ten biggest life decisions. With respect to decision categories,



those expected to be mentioned *most* often were education, relationship, and family whereas those expected to be mentioned *least* often were self-destruction and self-development (fourth column of Table A5). With respect to decision types, those expected to be mentioned *most* often were to get married, buy a home, have a child, start a new job, and get divorced whereas those expected to be mentioned *least* often were to self-harm, begin a non-romantic relationship, commit crime, leave the military, and pursue a philosophy or ideology (fifth column of Table A6).

**Table A5**

*Average Estimated Age, Relative Bigness, Estimated Population Incidence, and Self-reported Incidence of Different Decision Categories in Study 2*

Decision Category	Estimated Age of First Incidence	Relative Bigness	Expected Population Incidence Rate (%)	Self-Reported Incidence (%)
Career	33.37 <sup>AB</sup>	5.55 <sup>A</sup>	43.73 <sup>AB</sup>	39.00 <sup>D</sup>
Education	18.87 <sup>E</sup>	5.09 <sup>BC</sup>	45.95 <sup>A</sup>	80.79 <sup>A</sup>
Family	31.86 <sup>B</sup>	5.44 <sup>AB</sup>	44.59 <sup>A</sup>	47.11 <sup>D</sup>
Finances	34.76 <sup>A</sup>	4.54 <sup>D</sup>	39.93 <sup>BC</sup>	63.45 <sup>BC</sup>
Relationships	23.01 <sup>CD</sup>	4.71 <sup>CD</sup>	45.76 <sup>A</sup>	67.26 <sup>B</sup>
Relocation	25.77 <sup>C</sup>	4.82 <sup>CD</sup>	43.72 <sup>AB</sup>	50.26 <sup>CD</sup>
Self-Destruction	19.07 <sup>E</sup>	5.73 <sup>A</sup>	27.35 <sup>D</sup>	17.36 <sup>E</sup>
Self-Development	22.80 <sup>D</sup>	4.46 <sup>D</sup>	34.89 <sup>C</sup>	62.13 <sup>BC</sup>

*Note.* Values in the same column not connected by the same letter are significantly different by Tukey HSD following a mixed-effects model taking into account multiple responses from each participant ( $p < .05$ ). For each mixed model, the dependent variable was one of the participant's responses (i.e., estimated age of first incidence, or relatively bigness, or expected population incidence rate, or self-reported incidence rate), the independent variable was decision category, and Participant ID was a random effect allowing for random intercepts.

**Table A6**

*Average Estimated Age, Relative Importance, Estimated Population Incidence, and Self-incidence of Different Decision Types in Study 2*

Decision Category	Decision Type	Estimated Age of First Incidence	Relative Bigness	Expected Population Incidence Rate (%)	Self-Report Incidence (%)
Career	Start a new job/position	24.15 <sup>JKLMN</sup>	5.08 <sup>EF</sup>	58.33 <sup>BC</sup>	85.42 <sup>AB</sup>
	Quit a job/position	25.9 <sup>FGHIJKL</sup>	5.06 <sup>EF</sup>	50.56 <sup>BCDEFGHI</sup>	76.00 <sup>ABCDEF</sup>
	Start a new business	29.92 <sup>FG</sup>	6.04 <sup>ABCD</sup>	42.06 <sup>CDEFGHIJKLMNO</sup>	40.82 <sup>GHIJKLM</sup>
	Close down a business	44.06 <sup>C</sup>	5.92 <sup>ABCDE</sup>	34.61 <sup>HIJKLMN</sup>	24.49 <sup>IJKLM</sup>
	Join the military	19.41 <sup>OPQRST</sup>	5.80 <sup>ABCDEF</sup>	39.20 <sup>FGHIJKLMN</sup>	15.69 <sup>KLM</sup>
	Leave the military	28.13 <sup>FGHIJ</sup>	5.28 <sup>CDEFGHIJ</sup>	26.17 <sup>NOP</sup>	8.51 <sup>M</sup>
	Retire	63.60 <sup>A</sup>	5.68 <sup>ABCDEF</sup>	55.26 <sup>BCD</sup>	21.28 <sup>JKLM</sup>
Education	Pursue a degree	18.57 <sup>PQRST</sup>	5.06 <sup>DEFGHIJ</sup>	49.63 <sup>BCDEF</sup>	77.55 <sup>ABCDE</sup>
	Choose a major/specialization	20.16 <sup>MNOPQRST</sup>	5.16 <sup>EF</sup>	45.78 <sup>BCDEFGHIJKLM</sup>	81.63 <sup>ABCD</sup>
	Choose where to study	17.94 <sup>QRST</sup>	5.06 <sup>EF</sup>	42.70 <sup>CDEFGHIJKLMNO</sup>	83.02 <sup>ABC</sup>
Family	Have/adopt a child	29.70 <sup>FGHI</sup>	6.52 <sup>AB</sup>	59.42 <sup>BC</sup>	26.00 <sup>IJKLM</sup>
	End a life	30.33 <sup>F</sup>	6.51 <sup>A</sup>	43.35 <sup>BCDEFGHIJK</sup>	27.45 <sup>IJKLM</sup>
	Make a decision for your child	29.18 <sup>FGHI</sup>	4.72 <sup>HIJKLM</sup>	48.90 <sup>BCDEFGHIJKL</sup>	46.00 <sup>FGHIJKL</sup>
	Caring for family member	46.35 <sup>BC</sup>	5.71 <sup>ABCDEF</sup>	43.63 <sup>BCDEFGHIJK</sup>	41.67 <sup>GHIJKLM</sup>
	Having a family member move in	37.14 <sup>D</sup>	5.1 <sup>DEFGHIJK</sup>	39.92 <sup>DEFGHIJKLMNO</sup>	40.82 <sup>GHIJKLM</sup>
	Get pet	20.42 <sup>LMNOPQRST</sup>	4.2 <sup>KLMNOPQ</sup>	35.30 <sup>HIJKLMN</sup>	88.00 <sup>AB</sup>
	Put pet down	30.54 <sup>F</sup>	5.27 <sup>CDEFGHIJ</sup>	41.35 <sup>CDEFGHIJKLMNO</sup>	60.42 <sup>BCDEFGH</sup>
Finances	Buy home	29.13 <sup>FGHI</sup>	6.19 <sup>ABC</sup>	63.19 <sup>AB</sup>	60.42 <sup>BCDEFGH</sup>
	Sell home	36.84 <sup>D</sup>	5.94 <sup>ABCDE</sup>	56.39 <sup>BCDE</sup>	34.69 <sup>GHIJKLM</sup>
	Buy something	22.69 <sup>JKLMNO</sup>	3.76 <sup>MNOPQRS</sup>	33.78 <sup>EF</sup>	95.92 <sup>A</sup>
	Sell something	25.73 <sup>FGHIJK</sup>	3.25 <sup>RST</sup>	34.21 <sup>KLMN</sup>	76.92 <sup>ABCDE</sup>
	Create a plan/budget	24.88 <sup>IJKLMNO</sup>	3.41 <sup>PQRST</sup>	27.76 <sup>MNOP</sup>	87.76 <sup>AB</sup>
	Take social security	58.65 <sup>A</sup>	4.55 <sup>IJKLMN</sup>	37.76 <sup>EF</sup>	38.78 <sup>GHIJKLM</sup>

Relationships	Buy investment	30.25 <sup>FGH</sup>	4.50 <sup>IJKLMNOP</sup>	32.04 <sup>IJKLMNOP</sup>	68.75 <sup>ABCDEFG</sup>
	Make a will	49.92 <sup>B</sup>	4.84 <sup>FGHIJKL</sup>	35.12 <sup>FGHIJKLMNO</sup>	44.00 <sup>FGHIJKL</sup>
	Begin non-romantic relationship	15.27 <sup>ST</sup>	2.82 <sup>T</sup>	27.29 <sup>OP</sup>	83.67 <sup>ABCD</sup>
	End non-romantic relationship	19.54 <sup>NOPQRST</sup>	3.63 <sup>NOPQRST</sup>	31.52 <sup>IJKLMNOP</sup>	75.00 <sup>ABCDEFG</sup>
	Begin romantic relationship	18.94 <sup>OPQRST</sup>	4.46 <sup>IJKLMNOP</sup>	52.23 <sup>BCDEFG</sup>	87.50 <sup>AB</sup>
	End romantic relationship	20.31 <sup>LMNOPQRST</sup>	4.63 <sup>HIJKLM</sup>	45.79 <sup>BCDEFGHIJK</sup>	84.62 <sup>AB</sup>
	Get married	26.17 <sup>FGHIJK</sup>	6.33 <sup>AB</sup>	73.65 <sup>A</sup>	65.38 <sup>ABCDEFG</sup>
	Get divorced	36.34 <sup>DE</sup>	6.19 <sup>ABC</sup>	54.43 <sup>BCD</sup>	25.53 <sup>IJKLM</sup>
Relocation	Engage in sexual activity	17.12 <sup>RST</sup>	4.22 <sup>KLMNOPQ</sup>	45.69 <sup>CDEFGHIJKLMN</sup>	87.76 <sup>AB</sup>
	Disclose secret information	30.73 <sup>EF</sup>	5.35 <sup>CDEFGHI</sup>	33.96 <sup>HIJKLMNOP</sup>	26.53 <sup>IJKLM</sup>
	Move to new place in same city	23.46 <sup>IJKLMNOPQ</sup>	4.00 <sup>LMNOPQR</sup>	49.94 <sup>BCDEFGH</sup>	78.26 <sup>ABCDE</sup>
	Move to new city	24.58 <sup>HIJKLMN</sup>	4.71 <sup>GHIJKLM</sup>	45.9 <sup>BCDEFGHIJKLM</sup>	60.42 <sup>BCDEFGH</sup>
	Move to new state	24.47 <sup>GHIJKLM</sup>	4.43 <sup>IJKLMNO</sup>	47.77 <sup>BCDEFGHIJ</sup>	53.19 <sup>DEFGHIJ</sup>
Self-Destruction	Move to new country	30.44 <sup>FG</sup>	6.1 <sup>ABC</sup>	31.48 <sup>HIJKLMNOP</sup>	10.42 <sup>LM</sup>
	Commit crime	18.75 <sup>OPQRST</sup>	5.69 <sup>BCDEFGH</sup>	29.15 <sup>NOP</sup>	20.83 <sup>JKLM</sup>
	Self-harm	17.84 <sup>QRST</sup>	5.76 <sup>ABCDEF</sup>	19.09 <sup>P</sup>	22.22 <sup>IJKLM</sup>
Self-Development	Begin an addiction	20.45 <sup>LMNOPQRS</sup>	5.75 <sup>ABCDEF</sup>	32.96 <sup>LMNOP</sup>	9.80 <sup>M</sup>
	Accept/change sexuality	21.61 <sup>KLMNOPQRS</sup>	6.24 <sup>ABC</sup>	33.20 <sup>IJKLMNOP</sup>	12.24 <sup>LM</sup>
	Quit an addiction	29.28 <sup>FGHI</sup>	5.98 <sup>ABCD</sup>	37.5 <sup>DEFGHIJKLMNO</sup>	30.00 <sup>HIJKLM</sup>
	Travel/holiday	21.88 <sup>KLMNOPQR</sup>	3.48 <sup>QRST</sup>	32.21 <sup>NOP</sup>	84.62 <sup>ABC</sup>
	Pursue religion/spirituality	22.98 <sup>KLMNOPQ</sup>	5.00 <sup>EFGHIJKL</sup>	41.58 <sup>DEFGHIJKLMNO</sup>	58.33 <sup>BCDEFGH</sup>
	Pursue a philosophy/ideology	24.48 <sup>HIJKLMNO</sup>	4.35 <sup>IJKLMNOP</sup>	25.98 <sup>NOP</sup>	47.83 <sup>EFGHIJK</sup>
	Change physical appearance	22.14 <sup>KLMNOPQR</sup>	4.22 <sup>KLMNOPQ</sup>	41.43 <sup>DEFGHIJKLMNO</sup>	53.06 <sup>CDEFGHI</sup>
	Get treatment/medicine	27.98 <sup>FGHIJ</sup>	4.46 <sup>IJKLMNOP</sup>	38.16 <sup>FGHIJKLMNOP</sup>	84.00 <sup>ABCD</sup>
	Engage in a hobby/sport	14.85 <sup>T</sup>	3.00 <sup>ST</sup>	30.91 <sup>MNOP</sup>	93.62 <sup>AB</sup>
	Learn new skill	19.66 <sup>MNOPQRST</sup>	3.44 <sup>OPQRST</sup>	32.56 <sup>GHIJKLMNOP</sup>	94.00 <sup>A</sup>

*Note.* Values in the same column not connected by the same letter are significantly different by Tukey HSD following a mixed-effects model taking into account multiple responses from each participant ( $p < .05$ ). For each mixed model, the dependent variable was one of the participant's responses (i.e., estimated age of first incidence, or relatively bigness, or expected population incidence rate, or self-reported incidence rate), the independent variable was decision type, and Participant ID was a random effect allowing for random intercepts.

*What are the Most Important Big Life Decisions?*

To better understand the importance of different big decisions, I used two approaches. For the first approach, I calculated the average rated “bigness” of each big life decision relative to other big decisions. With respect to decision categories, participants estimated the *most* important were self-destruction, career, and family whereas the *least* important were self-development and finances (third column of Table A5). With respect to decision types, participants estimated that the *most* important were to end a life, have a child, get married, accept or change sexuality, and get divorced whereas the *least* important were to begin a non-romantic relationship, engage in a hobby or sport, sell something, travel or holiday, and create a plan or budget (fourth column of Table A6).

For the second approach, I looked at the degree to which each of the decision elements (Table 1 of the main text) was considered pertinent to each big decision. Specifically, I averaged responses to all ten elements to form a bottom-up proxy for decision importance. With respect to decision categories, scoring *highest* were self-destruction, family, and career whereas scoring *lowest* were self-development and finances (final column of Table A7). With respect to decision types, scoring *highest* were to have a child, end a life, get married, move to a new country, and get divorced whereas scoring *lowest* were to engage in a hobby or sport, sell something, travel or holiday, begin a non-romantic relationship, and create a plan or budget (final column of Table A8). In general, the ordering of the most important big life decisions was similar regardless of which approach was used (i.e., relative bigness scores or average decision element scores;  $r = .63, p < .0001$ ).

**Table A7***Average Agreement that Decision Category is Associated with Different Decision Elements in Study 2*

Decision Category	Element										Average
	Rare	Uncertainty	Contemplation	Morality	Costly	Precludes	Multiple Areas	Multiple People	Long-lasting	Irreversibility	
Career	3.27 <sup>B</sup>	5.87 <sup>A</sup>	6.13 <sup>A</sup>	4.79 <sup>B</sup>	4.87 <sup>BC</sup>	4.84 <sup>A</sup>	6.17 <sup>AB</sup>	5.74 <sup>B</sup>	6.09 <sup>B</sup>	5.25 <sup>B</sup>	<b>5.30<sup>A</sup></b>
Education	2.64 <sup>D</sup>	5.59 <sup>A</sup>	5.93 <sup>AB</sup>	4.83 <sup>B</sup>	6.01 <sup>A</sup>	4.79 <sup>A</sup>	5.91 <sup>BC</sup>	4.82 <sup>C</sup>	5.97 <sup>BC</sup>	3.97 <sup>CD</sup>	<b>5.05<sup>B</sup></b>
Family	3.12 <sup>BC</sup>	5.05 <sup>B</sup>	6.01 <sup>A</sup>	5.58 <sup>A</sup>	5.14 <sup>B</sup>	4.88 <sup>A</sup>	5.94 <sup>B</sup>	5.92 <sup>AB</sup>	5.92 <sup>BC</sup>	5.55 <sup>B</sup>	<b>5.31<sup>A</sup></b>
Finances	2.81 <sup>D</sup>	4.82 <sup>B</sup>	5.59 <sup>BC</sup>	4.00 <sup>C</sup>	4.81 <sup>BC</sup>	4.26 <sup>B</sup>	5.21 <sup>D</sup>	4.92 <sup>C</sup>	5.47 <sup>DE</sup>	4.46 <sup>C</sup>	<b>4.64<sup>C</sup></b>
Relationships	2.72 <sup>D</sup>	5.83 <sup>A</sup>	5.46 <sup>C</sup>	5.72 <sup>A</sup>	3.95 <sup>D</sup>	4.30 <sup>B</sup>	5.66 <sup>C</sup>	5.69 <sup>B</sup>	5.71 <sup>CD</sup>	5.12 <sup>B</sup>	<b>5.02<sup>B</sup></b>
Relocation	3.5 <sup>B</sup>	6.01 <sup>A</sup>	6.02 <sup>A</sup>	4.17 <sup>C</sup>	5.90 <sup>A</sup>	4.80 <sup>A</sup>	6.05 <sup>AB</sup>	5.71 <sup>B</sup>	5.83 <sup>BC</sup>	4.21 <sup>C</sup>	<b>5.22<sup>AB</sup></b>
Self-Destruction	4.38 <sup>A</sup>	5.97 <sup>A</sup>	4.38 <sup>E</sup>	5.46 <sup>A</sup>	3.72 <sup>D</sup>	5.05 <sup>A</sup>	6.45 <sup>A</sup>	6.16 <sup>A</sup>	6.49 <sup>A</sup>	6.42 <sup>A</sup>	<b>5.45<sup>A</sup></b>
Self-Development	2.90 <sup>CD</sup>	5.03 <sup>B</sup>	5.15 <sup>D</sup>	4.94 <sup>B</sup>	4.68 <sup>C</sup>	4.00 <sup>B</sup>	5.31 <sup>D</sup>	4.76 <sup>C</sup>	5.26 <sup>E</sup>	3.76 <sup>D</sup>	<b>4.58<sup>C</sup></b>

*Note.* Values in the same column not connected by the same letter are significantly different by Tukey HSD following a mixed-effects model taking into account multiple responses from each participant ( $p < .05$ ). For each mixed model, the dependent variable was one of the decision elements (i.e., rare, uncertainty, etc.), the independent variable was decision category, and Participant ID was a random effect allowing for random intercepts.

**Table A8***Average Agreement that Decision Type Has Different Elements in Study 2*

Decision Category	Decision Type	Element										Average
		Rare	Uncertainty	Contemplation	Morality	Costly	Precludes	Multiple Areas	Multiple People	Long-lasting	Irreversibility	
Career	Start a new job/position	2.13	5.83	5.96	4.90	4.79	4.83	6.02	5.54	6.04	3.69	<b>4.97</b>
	Quit a job/position	2.82	6.08	5.86	5.08	4.02	4.68	5.90	5.54	5.58	6.08	<b>5.16</b>
	Start a new business	4.14	6.45	6.61	4.57	6.67	4.59	6.29	6.02	6.43	4.33	<b>5.61</b>
	Close down a business	3.90	5.69	6.47	4.29	5.04	5.33	6.27	6.37	6.35	6.27	<b>5.60</b>
	Join the military	3.96	5.96	6.14	5.45	4.37	5.31	6.29	5.67	6.24	6.16	<b>5.55</b>
	Leave the military	3.26	5.91	6.09	5.06	4.09	4.64	6.06	5.53	6.04	5.49	<b>5.22</b>
	Retire	2.64	5.11	5.74	4.17	5.11	4.49	6.36	5.51	5.96	4.62	<b>4.97</b>
Education	Pursue a degree	2.27	5.49	5.94	4.65	6.47	4.37	6.08	4.98	6.14	4.18	<b>5.06</b>
	Choose a major/specialization	3.02	5.76	6.18	5.24	5.86	5.12	5.90	4.55	5.98	3.57	<b>5.12</b>
	Choose where to study	2.62	5.53	5.70	4.62	5.72	4.87	5.75	4.92	5.81	4.13	<b>4.97</b>
Finances	Have/adopt a child	3.38	6.18	6.30	5.68	6.50	5.38	6.54	6.52	6.64	6.60	<b>5.97</b>
	End a life	4.76	4.20	6.78	6.65	4.22	5.92	6.29	6.39	6.55	6.82	<b>5.86</b>
	Make a decision for your child	1.82	5.58	5.76	5.40	5.24	4.26	5.44	5.42	5.56	3.96	<b>4.84</b>
	Caring for family member	3.10	5.77	5.69	6.04	5.88	5.06	6.38	6.15	6.13	5.27	<b>5.55</b>
	Having a family member move in	3.49	5.98	5.98	5.63	5.24	4.65	6.29	6.39	5.76	4.92	<b>5.43</b>
	Get pet	2.12	5.08	5.36	4.04	5.20	3.66	5.40	5.10	5.46	4.60	<b>4.60</b>
	Put pet down	3.17	2.56	6.21	5.63	3.69	5.25	5.23	5.46	5.31	6.65	<b>4.91</b>
Finances	Buy home	3.10	5.75	6.56	4.54	6.71	5.21	6.50	5.98	6.48	5.17	<b>5.60</b>
	Sell home	3.55	6.12	6.61	3.53	5.49	4.80	6.08	5.98	6.22	5.76	<b>5.41</b>

Relationships	Buy something	2.14	4.39	5.00	3.51	5.51	4.20	4.71	4.27	4.73	4.16	<b>4.26</b>
	Sell something	2.23	3.96	4.62	3.29	3.33	3.58	3.87	3.85	4.12	5.00	<b>3.78</b>
	Create a plan/budget	2.45	4.49	5.12	4.08	3.96	3.71	5.10	4.37	5.08	2.45	<b>4.08</b>
	Take social security	2.63	4.04	4.90	3.20	3.39	3.86	5.43	4.45	5.67	4.84	<b>4.24</b>
	Buy investment	2.98	6.04	5.71	4.17	5.96	4.06	4.92	4.23	5.35	3.98	<b>4.74</b>
	Make a will	3.44	3.88	6.26	5.70	4.28	4.72	5.18	6.28	6.18	4.32	<b>5.02</b>
	Begin non-romantic relationship	2.39	5.47	3.71	5.16	3.04	3.22	4.82	5.00	4.65	2.88	<b>4.03</b>
	End non-romantic relationship	2.54	5.48	5.44	5.48	2.83	3.92	4.94	5.46	5.08	5.17	<b>4.63</b>
	Begin romantic relationship	2.15	6.10	5.42	5.60	4.42	4.48	5.92	5.48	6.00	3.71	<b>4.93</b>
	End romantic relationship	2.13	5.31	5.90	5.35	3.38	4.23	5.75	5.58	5.77	5.40	<b>4.88</b>
	Get married	2.90	6.31	6.48	6.33	6.08	5.58	6.52	6.48	6.60	5.19	<b>5.85</b>
	Get divorced	3.21	6.13	6.45	5.77	5.96	5.26	6.55	6.40	6.34	5.91	<b>5.80</b>
	Engage in sexual activity	1.82	5.53	4.12	5.88	2.61	3.35	5.02	5.22	5.02	6.10	<b>4.47</b>
	Disclose secret information	4.61	6.35	6.14	6.20	3.22	4.31	5.73	5.86	6.20	6.55	<b>5.52</b>
Relocation	Move to new place in same city	2.57	5.09	5.28	3.78	5.20	4.24	5.46	5.17	5.09	3.46	<b>4.53</b>
	Move to new city	2.79	5.96	5.92	4.00	5.83	4.81	6.04	5.46	5.50	4.21	<b>5.05</b>
	Move to new state	3.23	6.45	6.43	4.21	6.28	4.79	6.36	6.30	6.32	4.45	<b>5.48</b>
	Move to new country	5.48	6.52	6.42	4.67	6.29	5.35	6.31	5.92	6.38	4.69	<b>5.80</b>
Self-Destruction	Commit crime	4.44	6.15	5.25	6.17	3.44	5.13	6.42	6.27	6.63	6.67	<b>5.65</b>
	Self-harm	4.13	5.58	4.71	5.22	2.62	4.73	6.36	5.80	6.31	6.29	<b>5.18</b>
Self-Development	Begin an addiction	4.53	6.16	3.25	5.00	4.96	5.25	6.57	6.37	6.53	6.29	<b>5.49</b>
	Accept/change sexuality	4.10	6.10	6.39	5.84	4.69	4.98	6.47	6.00	6.45	5.90	<b>5.69</b>
	Quit an addiction	4.04	5.60	5.54	5.68	5.28	4.60	6.26	6.04	6.52	2.76	<b>5.23</b>
	Travel/holiday	2.29	4.38	5.23	3.73	5.29	4.04	4.13	4.63	3.48	3.46	<b>4.07</b>

Pursue religion/spirituality	2.71	4.79	5.54	6.60	3.33	4.19	5.71	5.06	5.81	3.50	<b>4.73</b>
Pursue a philosophy/ideology	3.80	5.09	5.48	6.02	4.09	3.78	5.57	4.74	5.20	3.07	<b>4.68</b>
Change physical appearance	2.63	4.98	5.24	4.35	4.63	4.12	4.71	3.57	4.80	5.12	<b>4.42</b>
Get treatment/medicine	2.32	5.32	4.92	4.46	5.20	3.96	5.44	4.68	5.96	4.16	<b>4.64</b>
Engage in a hobby/sport	2.02	4.15	3.70	3.55	4.57	3.34	4.60	3.94	4.28	2.38	<b>3.65</b>
Learn new skill	2.22	4.88	4.28	4.32	4.86	2.98	4.94	4.14	4.88	3.42	<b>4.09</b>

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To further unpack the relation between the ten decision elements and decision importance, I ran a mixed effects model entering the decision elements as predictors and each decision's relative bigness as the predicted variable. Participant ID was a random effect allowing for random intercepts. All variables except *Uncertainty* were significant predictors of decision importance (all  $ps < .0001$  except *Multiple People*, with  $p = .047$ ; all Variance Inflation Factors  $< 2.1$ ; correlations between decision elements are displayed in Table A9). I also ran similar mixed models for each decision category separately, which revealed that different elements were better predictors for different decision categories (see Table A10).

**Table A9***Correlation Between Decision Elements in Study 2*

Variable	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
1. Rare	-									
2. Contemplation	0.17	-								
3. Uncertainty	0.11	0.31	-							
4. Morality	0.14	0.26	0.19	-						
5. Costly	0.10	0.31	0.28	0.03	-					
6. Precludes	0.24	0.30	0.21	0.24	0.27	-				
7. Multiple Areas	0.17	0.41	0.38	0.31	0.31	0.39	-			
8. Multiple People	0.16	0.33	0.27	0.34	0.23	0.34	0.57	-		
9. Long-lasting	0.19	0.42	0.34	0.30	0.24	0.39	0.62	0.51	-	
10. Irreversibility	0.21	0.21	0.18	0.21	0.04	0.38	0.30	0.29	0.36	-

**Table A10***Decision Element Coefficients (and Standard Errors) Predicting Relative Decision Bigness for each Decision Category in Study 2*

Decision Category	Decision Element										
	Intercept	Rare	Uncertainty	Contemplation	Morality	Costly	Precludes	Multiple Areas	Multiple People	Long-lasting	Irreversibility
Career	1.34**	0.07*	0.04	0.03	-0.05	0.12***	0.01	0.13	0.16***	0.17**	0.09**
	(0.47)	(0.03)	(0.05)	(0.07)	(0.04)	(0.03)	(0.04)	(0.08)	(0.05)	(0.07)	(0.03)
Education	0.77	0.02	0.03	0.11	0.05	-0.04	-0.03	0.41**	0.07	0.07	0.10*
	(0.6)	(0.06)	(0.08)	(0.09)	(0.07)	(0.09)	(0.06)	(0.13)	(0.07)	(0.12)	(0.05)
Family	-0.44	0.06	-0.05	0.29***	0.22***	0.06	0.08	0.04	0.03	0.19**	0.12**
	(0.46)	(0.04)	(0.04)	(0.07)	(0.05)	(0.05)	(0.05)	(0.08)	(0.07)	(0.07)	(0.05)
Finances	-0.82**	0.12**	0.16**	0.21**	-0.04	0.08	0.03	0.12*	0.16**	0.12*	0.15***
	(0.31)	(0.04)	(0.04)	(0.06)	(0.04)	(0.04)	(0.04)	(0.06)	(0.05)	(0.06)	(0.03)
Relationships	-1.46***	0.05	-0.03	0.32***	0.17**	0.21***	0.05	0.25***	-0.1	0.14*	0.16***
	(0.42)	(0.04)	(0.06)	(0.05)	(0.06)	(0.04)	(0.05)	(0.07)	(0.06)	(0.07)	(0.04)
Relocation	-0.52	0.19***	-0.02	0.16	0.05	0.16	-0.02	0.06	-0.02	0.38***	0.13*
	(0.61)	(0.05)	(0.11)	(0.11)	(0.07)	(0.11)	(0.08)	(0.12)	(0.1)	(0.1)	(0.06)
Self-Destruction	2.31	0.05	-0.08	0.06	0.01	0.01	0.04	0.46	-0.2	0.11	0.10
	(1.32)	(0.07)	(0.1)	(0.07)	(0.09)	(0.07)	(0.08)	(0.25)	(0.15)	(0.23)	(0.16)
Self-Development	-0.98**	0.16***	0.08	0.13**	0.12**	0.00	0.05	0.12*	0.12*	0.31***	0.06*
	(0.31)	(0.04)	(0.05)	(0.05)	(0.04)	(0.04)	(0.04)	(0.06)	(0.05)	(0.05)	(0.03)
<b>Combined</b>	<b>-0.61***</b>	<b>0.11***</b>	<b>0.02</b>	<b>0.18***</b>	<b>0.08***</b>	<b>0.07***</b>	<b>0.06***</b>	<b>0.19***</b>	<b>0.04*</b>	<b>0.22***</b>	<b>0.12***</b>
	<b>(0.15)</b>	<b>(0.01)</b>	<b>(0.02)</b>	<b>(0.02)</b>	<b>(0.02)</b>	<b>(0.02)</b>	<b>(0.02)</b>	<b>(0.03)</b>	<b>(0.02)</b>	<b>(0.03)</b>	<b>(0.01)</b>

Note. \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$  according to a mixed model regression analysis.

*When do Big Life Decisions Happen?*

To better understand when big decisions happen, I calculated the average age that participants expected each big life decision to be made (assuming it was made). With respect to decision categories, participants estimated those made *earliest* in life related to education and self-destruction whereas those made *latest* in life related to finances and career (second column of Table A5). With respect to decision types, participants estimated those made *earliest* in life were to engage in a hobby or sport, begin a non-romantic relationship, engage in sexual activity, self-harm, and choose where to study whereas those made *latest* in life were to retire, take social security, make a will, care for a family member, and close down a business (third column of Table A6).

The results of Study 2 shed light on people's expectations for the average person's big life decisions. These data reflect perceptions of the *life script*: normative expectations of a typical life course (Berntsen & Rubin, 2002). In Study 3, I turned to *life narratives*: the personal memories reflecting individuals' actual lived experience.

**Online Supplement 5: Study 2 - Stimuli*****Qualification Questions***

Please answer the following questions honestly to confirm that you are eligible to complete this study.

When is your gender?

- Female
- Male
- Other [*Open text box*]

How old are you (in years)?

- Less than 20
- 20
- ...
- ...
- ...
- 79
- 80 or older

Where do you live?

- United States of America
- United Kingdom
- Somewhere else

***Consent***

Welcome to this survey about the biggest decisions in your life.

Most people complete this survey within **20-30 minutes**.

Before beginning the study, please read the Participant Information Sheet.

If you agree to participate in this study, then you must give consent by clicking on the button below. The consent form reads as follows: *[Removed to maintain anonymity]*

### ***Demographics***

In this section, we would like to ask some questions about you. With these questions, we are primarily concerned with collecting demographic information at the group level to compare with national averages and determine how representative our group's responses are.

Which part of the USA do you live in?

- Northeast - New England (CT, MA, ME, NH, RI, VT)
- Northeast - Mid-Atlantic (NJ, NY, PA)
- Midwest - East North Central (IL, IN, MI, OH, WI)
- Midwest - West North Central (IA, KS, MN, MO, NE, ND, SD)
- South - South Atlantic (DE, FL, GA, MD, NC, SC, VA, DC, WV)
- South - East South Central (AL, KY, MS, TN)
- South - West South Central (AR, LA, OK, TX)
- West - Mountain (AZ, CO, ID, MT, NV, NM, UT, WY)
- West - Pacific (AK, CA, HI, OR, WA)

Which categories best describe you?

- White
- Hispanic, Latino, or Spanish origin
- Black or African American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander

What is your marital status?

- Single (never married)
- Married, or in a domestic partnership
- Widowed
- Divorced
- Separated

Which of the following best describes your level of education? (If you're currently enrolled in school, please indicate the highest degree you have received.)

- Less than a high school diploma
- High school degree or equivalent (e.g. GED)
- Trade or vocational degree
- Some college/university, no degree
- Associate degree (e.g. AA, AS)
- Bachelor's degree (e.g. BA, BS)
- Master's degree (e.g. MA, MS, MEd)
- Professional degree (e.g. MD, DDS, DVM)
- Doctorate (e.g. PhD, EdD)

Which of the following best describes your employment status?

- Employed full time (38 or more hours per week)
- Employed part time (up to 38 hours per week)
- Unemployed and currently looking for work
- Unemployed and not currently looking for work
- Retired
- Student
- Homemaker
- Self-employed
- Unable to work

Which of the following includes your household income (in \$USD before tax)?

- Less than \$20,000
- \$20,000 - \$29,999

- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$69,999
- \$70,000 - \$99,999
- \$100,000 or more

Which of the following best describes your political orientation on: *[Answered on a 7-point scale from 1 = “Extremely liberal” to 7 = “Extremely conservative”]*

- Economic issues
- Social issues

Which of the following best describes your political affiliation?

- Democrat
- Republican
- Independent
- Other *[Open text box]*

Which of the following describes your English language proficiency?

- Basic communication skills / Working knowledge
- Good command / Good working knowledge
- Very good command
- Excellent command / Highly proficient in spoken and written English
- Near native / Fluent
- Native speaker

How important is God in your life?

- Not at all important
- Slightly important
- Moderately important
- Very important
- Extremely important



***Instructions***

This survey is about "big" life decisions.

**A "big" decision is one in which you explicitly made a choice between two or more options knowing that the outcome would have significant and often long-term consequences for how you or others live.**

Note that a decision cannot be retrospectively evaluated to be "big" based on random, unforeseeable consequences. For example, the decision to attend a low-key party where you just happened to meet your future spouse for the first time would not be considered a "big" decision.

Here is a list of common big life decisions:

- Career-related big life decisions:
  - Start a new job/position
  - Quit a job/position
  - Start a new business
  - Close down a business
  - Join the military
  - Leave the military
  - Retire
- Education-related big life decisions:
  - Pursue a degree
  - Choose a major/specialization
  - Choose where to study
- Family-related decisions:
  - Have/adopt a child
  - End a life
  - Make a decision for your child
  - Having a family member move in
  - Get a pet
  - Put pet down
- Finances-related decisions:
  - Buy home
  - Sell home
  - Buy something
  - Sell something

- Create a plan/budget
  - Take social security
  - Buy investment
  - Make a will
- Relationship-related decisions:
  - Begin non-romantic relationship
  - End non-romantic relationship
  - Begin romantic relationship
  - End romantic relationship
  - Get married
  - Get divorced
  - Engage in sexual activity
  - Disclose secret information
- Relocation-related decisions:
  - Move to a new place in the same city
  - Move to a new city
  - Move to a new state
  - Move to a new country
- Self-destruction-related decisions:
  - Commit crime
  - Self-harm
  - Begin an addiction
- Self-development-related decisions:
  - Accept/change sexuality
  - Quit an addiction
  - Travel/holiday
  - Pursue religion/spirituality
  - Pursue a philosophy/ideology
  - Change physical appearance
  - Get treatment/medicine
  - Engage in a hobby/sport
  - Learn new skill

In this study, we would like you to rate a randomly selected set of different big life decisions on the following ten dimensions:

- Is rarely made
- Involves much consideration
- Possible outcomes are very uncertain

- Relates to personal morals or values
- Requires significant investment of resources
- Rules out many other options
- Impacts multiple areas of life
- Impacts multiple people
- Has long-term consequences
- Is difficult to undo

Please complete this study in one sitting without breaks and note that all responses will be manually checked prior to approval with clearly disingenuous submissions being rejected.

### ***Decision Evaluation***

For the average person, to what extent do you agree that the decision to *[decision type]* has the following elements? *[Each item was answered on a 7-point scale ranging from 1 = “Strongly disagree” to 7 = “Strongly Agree”]*

- Is rarely made
- Involves much consideration
- Possible outcomes uncertain
- Relates to personal morals or values
- Requires significant investment of resources
- Rules out many other options
- Impacts multiple areas of life
- Impacts multiple people
- Has long-term consequences
- Is difficult to undo

For the average person who does decide to *[decision type]*, at what age do you think they make this decision for the first time in their life? *[Open text box with numerical response required to pass authentication]*

Relative to other big life decisions, how "big" of a decision is it to *[decision type]*? *[Each item was answered on a 7-point scale ranging from 1 = "Strongly disagree" to 7 = "Strongly Agree"]*

If we asked every single adult in the country to describe their ten biggest life decisions, what percentage do you think would mention "*[decision type]*"? *[Answered on a sliding scale ranging from 0 to 100; default value = 0]*

Have you ever made the decision to start a new job/position?

- No
- Yes

### ***Conclusion***

Thank you for sharing some of your biggest life decisions.

We understand that it may have been very emotional recalling past decisions. If you are feeling distressed, please consider reaching out to the following services:

- National Suicide Prevention Lifeline (USA)
- Supportline (UK)

If you have any reactions, comments, suggestions, hated some things, loved some things, or have spotted any problems with the study, then please provide them below. **This question is optional** but we really do value your feedback. *[Open text box]*

If you would like to learn more about this project and see some of the results, then you are welcome to visit our website at *[Removed to maintain anonymity]*.

**Online Supplement 6: Study 3 - Supplementary Information**

Below I describe in detail the individual difference measures that were collected in Study 3.

*Personality*

Participants' personality traits were measured using the Ten-Item Personality Inventory (TIPI; Gosling et al., 2003). This scale has been demonstrated to be a valid and reliable measure of the Big Five personality traits of extraversion, agreeableness, conscientiousness, openness to experience, and emotional stability (Burns et al., 2017). Items were measured on a five-point scale (*strongly disagree – strongly agree*). The items pertaining to each trait were averaged such that higher scores indicated a greater intensity of each of the five traits.

*Decision Style*

Two elements of decision style were measured. First, the rationality tendency of the participants' decision style was measured with two items taken from the Hamilton et al. (2016) Rational and Intuitive Decision Styles Scale measuring rational decision style (*In decision making, I take time to contemplate the pros/cons or risks/benefits of a situation*) and intuitive decision style (*When making decisions, I rely mainly on my gut feelings*). Second, the maximization tendency of the participants decision style was measured with the search item taken from the Turner et al. (2012) Maximization Inventory (*I take the time to consider all alternatives before making a decision*) and the outcome item taken from the Diab et al. (2008) Maximizing Tendency Scale (*No matter what it takes, I always try to choose the best thing*). All of the items were measured on a five-point scale (*strongly disagree – strongly agree*).

*Life Orientation*

Participants' life orientation was measured via the Life Orientation Test developed by Scheier et al. (1994). This scale provides a valid and reliable indication of participants' tendency toward optimism and pessimism. The test comprises three items that are averaged to form an "optimism" score (e.g., *In uncertain times, I usually expect the best*), three items that are averaged to form a "pessimism" score (e.g., *If something can go wrong for me, it will*), and four filler questions (e.g., *I enjoy my friends a lot*). All of the items were measured on a five-point scale (*strongly disagree – strongly agree*). After reverse-coding the three negatively worded items, I aggregated responses to the six key questions to compute a "life orientation" score such that higher scores indicated more optimism.

#### *Impulsiveness*

Impulsiveness was measured using the 30-item Barratt Impulsiveness Scale (Patton et al., 1995). This scale provides a valid and reliable indication of participants' tendency toward impulsivity (Stanford et al., 2009). The test comprises eight items that are averaged to form an "attentional" score (lack of attention and concentration; e.g., *I don't "pay attention"*), eleven items that are averaged to form a "motor" score (acting on the spur of the moment; e.g., *I do things without thinking*), and eleven items that are averaged to form a "non-planning" score (orientation toward present and cognitive complexity; e.g., *I say things without thinking*). All of the items were measured on a five-point scale (*never - always*). After reverse-coding the eleven negatively worded items, I aggregated responses to the 30 questions to compute an "impulsiveness" score such that higher scores indicated more impulsiveness.

#### *Life Satisfaction*

Life satisfaction was measured using the Satisfaction with Life Scale (Diener et al., 1985). This scale provides a valid and reliable indication of participants' subjective wellbeing (Pavot &

Diener, 2008). This measure consists of five items (e.g., *In most ways my life is close to my ideal*). Items were scored on a five-point scale (*strongly disagree – strongly agree*). I aggregated responses to the five questions to compute a “life satisfaction” score such that higher scores indicated higher satisfaction.

### *Psychological Well-Being*

Psychological well-being was measured using the Flourishing Scale (Diener et al., 2010). This scale provides a valid and reliable indication of participants’ social and psychological well-being (Hone et al., 2014). The 8-item scale measures participants’ quality of social relationships (e.g., *My social relationships are supportive and rewarding*), the level of respect they perceive from others (e.g., *People respect me*), the purpose and meaning participants perceive that their life has (e.g., *I lead a purposeful and meaningful life*), and their levels of self-respect and optimism (e.g., *I am a good person and live a good life*). Participants responded to the items on five-point scale (*strongly disagree – strongly agree*). I aggregated responses to the eight questions to compute a “psychological wellbeing” score such that higher scores indicated more psychological resources and strengths.

### *Cultural Orientation*

Cultural orientation was measured using the 16-item scale developed by Triandis and Gelfand (1998). This measure consists of four subscales (Li & Aksoy, 2007): four items that measure horizontal individualism (e.g., *I’d rather depend on myself than others*), four items that measure vertical individualism (e.g., *Winning is everything*), four items that measure horizontal collectivism (e.g., *I feel good when I cooperate with others*), and four items that measure vertical collectivism (e.g., *Parents and children must stay together as much as possible*). Items were scored on a five-point scale (*strongly disagree – strongly agree*). For each subscale, responses to

the associated items were averaged such that higher scores indicated a greater tendency toward that particular cultural orientation.

### *Risk Attitude*

The tendency to engage in risky behavior was measured using the 30-item Domain Specific Risk Taking Scale (DOSPERT; Blais & Weber, 2006). The DOSPERT measures the tendency to engage in risky behavior in five domains: ethical (e.g., *Taking some questionable deductions on your income tax return*), financial (e.g., *Betting a day's income at the horse races*), health/safety (e.g., *Drinking heavily at a social function*), recreational (e.g., *Going camping in the wilderness*), and social (e.g., *Admitting that your tastes are different from those of a friend*). Each domain-specific subscale consisted of six items, and participants responded on a seven-point scale (*extremely unlikely – extremely likely*). For each domain, responses to the associated items were averaged such that higher scores indicated a greater tendency toward those particular risky behaviors.



**Online Supplement 7: Study 3 Stimuli*****Qualification Questions***

Please answer the following questions to determine if you qualify for this survey.

Which of the following brackets includes your current age?

- Less than 20 years old
- 20-29 years old
- 30-39 years old
- 40-49 years old
- 50-59 years old
- 60-69 years old
- 70-79 years old
- 80 or more years old

To which gender identity do you most identify?

- Male
- Female
- Other [*Open text box*]

Which part of the USA do you live in?

- Northeast - New England (CT, MA, ME, NH, RI, VT)
- Northeast - Mid-Atlantic (NJ, NY, PA)
- Midwest - East North Central (IL, IN, MI, OH, WI)
- Midwest - West North Central (IA, KS, MN, MO, NE, ND, SD)
- South - South Atlantic (DE, FL, GA, MD, NC, SC, VA, DC, WV)
- South - East South Central (AL, KY, MS, TN)
- South - West South Central (AR, LA, OK, TX)
- West - Mountain (AZ, CO, ID, MT, NV, NM, UT, WY)
- West - Pacific (AK, CA, HI, OR, WA)
- I do not live in the United States

Which categories best describe you?

- White
- Hispanic, Latino, or Spanish origin
- Black or African American
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander

### ***Consent***

Welcome to this survey about the biggest decisions in your life. Most people complete this survey within 60 minutes if they do not take a break. Note that you must complete the study within four hours of starting otherwise you will be timed out. Please do not begin this study if you do not have the time to complete it today.

Before beginning the study, please read the [Participant Information Sheet](#).

If you agree to participate in this study, then you must give consent by clicking on the button below. The consent form reads as follows: *[Removed to maintain anonymity]*

### ***Demographics***

In this section, we would like to ask you for some demographics information. With these questions we are primarily concerned with collecting demographic information at the group level to compare with national averages and determine how representative our group's responses are.

Which of the following best describes your current age?

- 18
- 19
- ...
- ...
- ...
- 99

- 100

What is your marital status?

- Single (never married)
- Married, or in a domestic partnership
- Widowed
- Divorced
- Separated

Which of the following best describes your level of education? (If you're currently enrolled in school, please indicate the highest degree you have received.)

- Less than a high school diploma
- High school degree or equivalent (e.g. GED)
- Trade or vocational degree
- Some college/university, no degree
- Associate degree (e.g. AA, AS)
- Bachelor's degree (e.g. BA, BS)
- Master's degree (e.g. MA, MS, MEd)
- Professional degree (e.g. MD, DDS, DVM)
- Doctorate (e.g. PhD, EdD)

Which of the following best describes your employment status?

- Employed full time (38 or more hours per week)
- Employed part time (up to 38 hours per week)
- Unemployed and currently looking for work
- Unemployed and not currently looking for work
- Retired
- Student
- Homemaker
- Self-employed
- Unable to work

Which of the following includes your household income (in \$USD before tax)?

- Less than \$20,000
- \$20,000 - \$29,999
- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$69,999
- \$70,000 - \$99,999
- \$100,000 or more

Which of the following best describes your political orientation on: *[Answered on a 7-point scale from 1 = “Extremely liberal” to 7 = “Extremely conservative”]*

- Economic issues
- Social issues

Which of the following best describes your political affiliation?

- Democrat
- Republican
- Independent
- Other *[Open text box]*

Which of the following describes your English language proficiency?

- Basic communication skills / Working knowledge
- Good command / Good working knowledge
- Very good command
- Excellent command / Highly proficient in spoken and written English
- Near native / Fluent
- Native speaker

How important is God in your life?

- Not at all important

- Slightly important
- Moderately important
- Very important
- Extremely important

### ***Big Decision Introduction***

This survey is about the "biggest" decisions you have made in your life.

A "big" decision is one in which you explicitly made a choice between two or more options knowing that the outcome would have significant and often long-term consequences for how you or others live.

Note that a decision cannot be retrospectively evaluated to be "big" based on random, unforeseeable consequences. For example, the decision to attend a low-key party where you just happened to meet your future spouse for the first time would not be considered a "big" decision.

The purpose of this study is to understand the biggest decisions that people make during the life. The survey has three sections:

Section 1: Describe the 10 biggest decisions you have made in the past.

Section 2: Describe the 10 biggest decisions you expect to make in the future.

Section 3: Respond to a number of different measures about you including your personality and life satisfaction.

We encourage you to think carefully and be as honest as possible.

Please note that if you choose to describe obviously frivolous decisions - for example, what snack to eat after lunch - then your HIT submission will be rejected.

### ***Past Big Decisions – Instructions***

## Section 1

In this section, we would like you to think back over your life and describe what have been the ten "biggest" decisions you have made in your life so far.

Many people who have previously completed this study have commented that it was a valuable use of their time because it provided them with an opportunity to reflect on their life. We hope you end up feeling this way, too.

Of course, some of the big decisions you have made in your life may be associated with strong emotions. As a reminder, you are free to stop completing this survey at any time without consequence. If at any time you are feeling distressed, then please consider reaching out to the following services (we will show this information again later in the survey

National Suicide Prevention Lifeline: 1-800-273-8255

State Specific Suicide Hotlines

After you have described each decision, we will ask you to categorize it. This categorization is extremely important for the goals of this research. In order to encourage you to accurately categorize, we are offering the following bonus:

Within 1 week of this study completing, we will randomly select 10 respondents and read their decision descriptions together with each of those decision's categorization. If each decision has been reasonably categorized then the respondent will receive a \$7 bonus. As an example of what is reasonable: If one of your biggest decisions was to get married then it would be reasonable to categorize this under the "Relationships - Get married (or not)" category (and unreasonable to categorize it as anything else).

***Past Big Decisions – 1 to 10***

Recalled Past Big Decision 1:

What was the decision you were making? Please include information about the alternative options you were choosing between. *[Open text box]*

What option did you choose in the end? *[Open text box]*

How old (in years) were you when you made this decision?

- 1
- 2
- ...
- 99
- 100

Please categorize this decision into one of the following categories:

- Career - Start a new job/position (or not)
- Career - Quit a job/position (or not)
- Career - Start a new business (or not)
- Career - Close down a business (or not)
- Career - Join the military (or not)
- Career - Leave the military (or not)
- Career - Retire (or not)
- Career - Other
- Education - Pursue a degree (or not)
- Education - Choose a major / specialization
- Education - Other
- Family - Have/adopt a child (or not)
- Family - End a life (or not)
- Family - Make a decision for your child
- Family - Caring for family member (or not)
- Family - Having a family member move in with me (or not)
- Family - Get pet (or not)
- Family - Put pet down (or not)

- Family - Other
- Finances - Buy home (or not)
- Finances - Sell home (or not)
- Finances - Buy something (or not)
- Finances - Sell something (or not)
- Finances - Create a plan/budget (or not)
- Finances - Take social security (or not)
- Finances - Buy investment (or not)
- Finances - Make a will
- Finances - Other
- Relationships - Begin a non-romantic relationship (or not)
- Relationships - End a non-romantic relationship (or not)
- Relationships - Begin a romantic relationship (or not)
- Relationships - End a romantic relationship (or not)
- Relationships - Get married (or not)
- Relationships - Get divorced (or not)
- Relationships - Engage in sexual activity (or not)
- Relationships - Disclose secret information
- Relationships - Other
- Relocation - Move to a new place in the same city (or not)
- Relocation - Move to a new city (or not)
- Relocation - Move to a new state (or not)
- Relocation - Move to a new country (or not)
- Relocation - Other
- Self-destruction - Commit a crime (or not)
- Self-destruction - Self-harm (or not)
- Self-destruction - Begin an addiction (or not)
- Self-destruction - Other
- Self-development - Accept/change sexuality (or not)
- Self-development - Quit an addiction (or not)
- Self-development - Travel/holiday (or not)
- Self-development - Pursue religion/spirituality (or not)
- Self-development - Pursue a philosophy or ideology
- Self-development - Change physical appearance (or not)
- Self-development - Get treatment/medicine (or not)
- Self-development - Engage in a hobby or sport (or not)
- Self-development - Learn a new skill (or not)
- Self-development - Other



- Other

Did the option you decided to go with involve maintaining the status quo or making a change?

- Maintain the status quo
- Change

Was the option you decided to go with expected or unexpected by your loved ones?

- Expected
- Unexpected

Before making the decision, how much advice did you seek out from others?

- No advice
- A little advice
- A lot of advice

To what extent was the decision you made an individual decision versus a joint decision made together with other people?

- Individual decision
- Joint decision

To what extent was your decision based on intuition (i.e., gut instinct, emotions) versus analysis (i.e., logic, data).

- It was entirely intuition
- It was mostly intuition with some analysis
- It was an even balance of both intuition and analysis
- It was mostly analysis with some intuition
- It was entirely analysis

How much time did you spend thinking about the decision before making it?

- Seconds
- Minutes
- Hours
- Days
- Weeks
- Years
- Decades

At the time, how confident were you that your decision was a good one?

- Not at all confident
- Slightly confident
- Moderately confident
- Very confident
- Extremely confident

At the time, how obligated did you feel to make the decision you did?

- Not at all obligated
- Slightly obligated
- Moderately obligated
- Very obligated
- Extremely obligated

At the time, how "big" did the decision feel?

- Not at all big
- Slightly big
- Moderately big
- Very big
- Extremely big

After making the decision, how hard would it have been to undo the decision if you wanted?

- Not at all hard to undo
- Slightly hard to undo
- Moderately hard to undo
- Very hard to undo
- Extremely hard to undo

In retrospect, how do you evaluate your decision?

- It was a very bad decision
- It was a slightly bad decision
- It was neither or both a bad nor good decision
- It was a slightly good decision
- It was a very good decision

Please give a short, unique heading for this decision that can be used later in the survey to refer back to this decision. *[Open text box]*

### ***Past Big Decisions – Ranking***

Please rank your past decisions from the most to least "big".

*Note: You can rank a decision by left-clicking on a decision name, holding down the left-click, and then dragging the decision up or down.*

- *[Participant's Label of Past Big Decision 1]*
- *[Participant's Label of Past Big Decision 2]*
- *[Participant's Label of Past Big Decision 3]*
- *[Participant's Label of Past Big Decision 4]*
- *[Participant's Label of Past Big Decision 5]*
- *[Participant's Label of Past Big Decision 6]*
- *[Participant's Label of Past Big Decision 7]*
- *[Participant's Label of Past Big Decision 8]*

- *[Participant's Label of Past Big Decision 9]*
- *[Participant's Label of Past Big Decision 10]*

### ***Future Big Decisions - Instructions***

#### Section 2

In this section, we would like you to predict what you expect will be the ten "biggest" decisions you make in the future.

### ***Future Big Decisions – 1 to 10***

Predicted Future Big Decision 1:

What is the decision you are predicting making? Where possible, please also state the possible alternative options you will choose between. *[Open text box]*

How old (in years) do you predict you will be when you make this decision?

- 18
- 19
- ...
- 99
- 100

Please categorize this decision into one of the following categories:

- Career - Start a new job/position (or not)
- Career - Quit a job/position (or not)
- Career - Start a new business (or not)
- Career - Close down a business (or not)
- Career - Join the military (or not)
- Career - Leave the military (or not)
- Career - Retire (or not)
- Career - Other

- Education - Pursue a degree (or not)
- Education - Choose a major / specialization
- Education - Other
- Family - Have/adopt a child (or not)
- Family - End a life (or not)
- Family - Make a decision for your child
- Family - Caring for family member (or not)
- Family - Having a family member move in with me (or not)
- Family - Get pet (or not)
- Family - Put pet down (or not)
- Family - Other
- Finances - Buy home (or not)
- Finances - Sell home (or not)
- Finances - Buy something (or not)
- Finances - Sell something (or not)
- Finances - Create a plan/budget (or not)
- Finances - Take social security (or not)
- Finances - Buy investment (or not)
- Finances - Make a will
- Finances - Other
- Relationships - Begin a non-romantic relationship (or not)
- Relationships - End a non-romantic relationship (or not)
- Relationships - Begin a romantic relationship (or not)
- Relationships - End a romantic relationship (or not)
- Relationships - Get married (or not)
- Relationships - Get divorced (or not)
- Relationships - Engage in sexual activity (or not)
- Relationships - Disclose secret information
- Relationships - Other
- Relocation - Move to a new place in the same city (or not)
- Relocation - Move to a new city (or not)
- Relocation - Move to a new state (or not)
- Relocation - Move to a new country (or not)
- Relocation - Other
- Self-destruction - Commit a crime (or not)
- Self-destruction - Self-harm (or not)
- Self-destruction - Begin an addiction (or not)
- Self-destruction - Other

- Self-development - Accept/change sexuality (or not)
- Self-development - Quit an addiction (or not)
- Self-development - Travel/holiday (or not)
- Self-development - Pursue religion/spirituality (or not)
- Self-development - Pursue a philosophy or ideology
- Self-development - Change physical appearance (or not)
- Self-development - Get treatment/medicine (or not)
- Self-development - Engage in a hobby or sport (or not)
- Self-development - Learn a new skill (or not)
- Self-development - Other
- Other

Please give a short, unique heading for this future decision that can be used later in the survey to refer back to this decision: *[Open text box]*

### ***Future Big Decisions – Ranking***

Please rank your potential future decisions from the most to least "big".

*Note: You can rank a decision by left-clicking on a decision name, holding down the left-click, and then dragging the decision up or down.*

- *[Participant's Label of Future Big Decision 1]*
- *[Participant's Label of Future Big Decision 2]*
- *[Participant's Label of Future Big Decision 3]*
- *[Participant's Label of Future Big Decision 4]*
- *[Participant's Label of Future Big Decision 5]*
- *[Participant's Label of Future Big Decision 6]*
- *[Participant's Label of Future Big Decision 7]*
- *[Participant's Label of Future Big Decision 8]*
- *[Participant's Label of Future Big Decision 9]*
- *[Participant's Label of Future Big Decision 10]*

### ***Number of Big Decisions So Far***

So far in this survey, you have recalled your ten biggest past decisions and predicted your ten biggest future decisions. For this question, we want to focus on the overall ten biggest decisions you will make during your life.

How many of your life's ten big decisions do you think you have *already made* (and how many are yet to occur)?

- I have made 0 of my life's ten biggest decisions so far (and 10 more will be made in my future)
- I have made 1 of my life's ten biggest decision so far (and 9 more will be made in my future)
- I have made 2 of my life's ten biggest decisions so far (and 8 more will be made in my future)
- I have made 3 of my life's ten biggest decisions so far (and 7 more will be made in my future)
- I have made 4 of my life's ten biggest decisions so far (and 6 more will be made in my future)
- I have made 5 of my life's ten biggest decisions so far (and 5 more will be made in my future)
- I have made 6 of my life's ten biggest decisions so far (and 4 more will be made in my future)
- I have made 7 of my life's ten biggest decisions so far (and 3 more will be made in my future)
- I have made 8 of my life's ten biggest decisions so far (and 2 more will be made in my future)
- I have made 9 of my life's ten biggest decisions so far (and 1 more will be made in my future)
- I have made 10 of my life's ten biggest decisions so far (and 0 more will be made in my future)

***Counselling Information***

Thank you for completing the first two sections of this survey.

We understand that it may have been very emotional recalling past decisions and thinking about future ones. If you are feeling distressed, please consider reaching out to the following services:

National Suicide Prevention Lifeline: 1-800-273-8255

State Specific Suicide Hotlines

Before moving on to the next section of this study, in the text box below, you are welcome to vent or share any thoughts about how it felt to recall and describe those past decisions. This question is completely optional. *[Open text box]*

Before proceeding, you may like to take a short break.

### ***Individual Differences Introduction***

#### **Section 3**

In this section, you will find a set of questions designed to learn more about you, your personality, your preferences, and how you make decisions.

### ***Personality***

Below are a number of personality traits that may or may not apply to you. Please indicate the extent to which you agree that the statement is true of you. You should rate the extent to which the pair of traits applies to you, even if one characteristic applies more strongly than the



other. [Answered on a 5-point scale ranging between 1 = “Strongly disagree” and 5 = “Strongly agree”]

- Extraverted, enthusiastic.
- Critical, quarrelsome.
- Dependable, self-disciplined.
- Anxious, easily upset.
- Open to new experiences, complex.
- Reserved, quiet.
- Sympathetic, warm.
- Disorganized, careless.
- Calm, emotionally stable.
- Conventional, uncreative.

### ***Decision Style***

The following questions relate to how you make decisions. There are no "right" or "wrong" answers, so please state your opinion as honestly as possible. Using the scale below, please indicate the extent to which you agree or disagree with the statements. Describe how you are now, not as you wish to be in the future. [Answered on a 5-point scale ranging between 1 = “Strongly disagree” and 5 = “Strongly agree”]

- In decision making, I take time to contemplate the pros/cons or risks/benefits of a situation
- When making decisions, I rely mainly on my gut feelings
- I take the time to consider all alternatives before making a decision
- No matter what it takes, I always try to choose the best thing

### ***Life Orientation***

Please answer the following questions about yourself as honestly and accurately as you can. Try not to let your response to one statement influence your responses to other statements. There are no "correct" or "incorrect" answers. Answer according to your own feelings, rather

than how you think "most people" would answer. *[Answered on a 5-point scale ranging between 1 = "Strongly disagree" and 5 = "Strongly agree"]*

- In uncertain times, I usually expect the best.
- It's easy for me to relax.
- If something can go wrong for me, it will.
- I'm always optimistic about my future.
- I enjoy my friends a lot.
- It's important for me to keep busy.
- I hardly ever expect things to go my way.
- I don't get upset too easily.
- I rarely count on good things happening to me.
- Overall, I expect more good things to happen to me than bad.

### ***Impulsiveness***

People differ in the ways they act and think in different situations. These questions measure some of the ways in which you act and think. Read each statement and choose the appropriate response. Do not spend too much time on any statement. Answer quickly and honestly. *[Answered on a 5-point scale ranging between 1 = "Never" and 5 = "Always"]*

- I plan tasks carefully
- I do things without thinking
- I make-up my mind quickly
- I am happy-go-lucky
- I don't "pay attention"
- I have "racing" thoughts
- I plan trips well ahead of time
- I am self controlled
- I concentrate easily
- I save regularly
- I "squirm" at plays or lectures
- I am a careful thinker
- I plan for job security
- I say things without thinking
- I like to think about complex problems

- I change jobs
- I act “on impulse”
- I get easily bored when solving thought problems
- I act on the spur of the moment
- I am a steady thinker
- I change residences
- I buy things on impulse
- I can only think about one thing at a time
- I change hobbies
- I spend or charge more than I earn
- I often have extraneous thoughts when thinking
- I am more interested in the present than the future
- I am restless at the theater or lectures
- I like puzzles
- I am future oriented

### ***Life Satisfaction***

Below are five statements with which you may agree or disagree. Using the scale below, indicate your agreement with each item. Please be open and honest in your responding. *[Answered on a 5-point scale ranging between 1 = “Strongly disagree” and 5 = “Strongly agree”]*

- In most ways my life is close to my ideal.
- The conditions of my life are excellent.
- I am satisfied with my life.
- So far I have gotten the important things I want in life.
- If I could live my life over, I would change almost nothing.

### ***Psychological Wellbeing***

Below are eight statements with which you may agree or disagree. Using the scale below, indicate your agreement with each item. *[Answered on a 5-point scale ranging between 1 = “Strongly disagree” and 5 = “Strongly agree”]*

- I lead a purposeful and meaningful life
- My social relationships are supportive and rewarding
- I am engaged and interested in my daily activities
- I actively contribute to the happiness and well-being of others
- I am competent and capable in the activities that are important to me
- I am a good person and live a good life
- I am optimistic about my future
- People respect me

### ***Cultural Orientation***

Please answer the following questions about yourself using the scale below. *[Answered on a 5-point scale ranging between 1 = “Strongly disagree” and 5 = “Strongly agree”]*

- I'd rather depend on myself than others
- I rely on myself most of the time; I rarely rely on others
- I often do "my own thing"
- My personal identity, independent of others, is very important to me
- It is important that I do my job better than others
- Winning is everything
- Competition is the law of nature
- When another person does better than I do, I get tense and aroused
- If a coworker gets a prize, I would feel proud
- The well-being of my coworkers is important to me
- To me, pleasure is spending time with others
- I feel good when I cooperate with others
- Parents and children must stay together as much as possible
- It is my duty to take care of my family, even when I have to sacrifice what I want
- Family members should stick together, no matter what sacrifices are required
- It is important to me that I respect the decisions made by my groups

### ***Risk – Ethical***

For each of the following statements, please indicate the likelihood that you would engage in the described activity or behavior if you were to find yourself in that situation. Provide a rating from 'Extremely Unlikely' to 'Extremely Likely', using the following scale: *[Answered on a 7-point scale ranging between 1 = “Extremely unlikely” and 7 = “Extremely likely”]*

- Taking some questionable deductions on your income tax return
- Having an affair with a married man/woman
- Passing off somebody else’s work as your own
- Revealing a friend’s secret to someone else
- Leaving your young children alone at home while running an errand
- Not returning a wallet you found that contains \$200

### ***Risk – Financial***

For each of the following statements, please indicate the likelihood that you would engage in the described activity or behavior if you were to find yourself in that situation. Provide a rating from 'Extremely Unlikely' to 'Extremely Likely', using the following scale: *[Answered on a 7-point scale ranging between 1 = “Extremely unlikely” and 7 = “Extremely likely”]*

- Betting a day’s income at the horse races
- Investing 10% of your annual income in a moderate growth diversified fund
- Betting a day’s income at a high-stakes poker game
- Investing 5% of your annual income in a very speculative stock
- Betting a day’s income on the outcome of a sporting event
- Investing 10% of your annual income in a new business venture

### ***Risk – Health/Safety***

For each of the following statements, please indicate the likelihood that you would engage in the described activity or behavior if you were to find yourself in that situation. Provide a

rating from 'Extremely Unlikely' to 'Extremely Likely', using the following scale: *[Answered on a 7-point scale ranging between 1 = “Extremely unlikely” and 7 = “Extremely likely”]*

- Drinking heavily at a social function
- Engaging in unprotected sex
- Driving a car without wearing a seat belt
- Riding a motorcycle without a helmet
- Sunbathing without sunscreen
- Walking home alone at night in an unsafe area of town

### ***Risk – Recreational***

For each of the following statements, please indicate the likelihood that you would engage in the described activity or behavior if you were to find yourself in that situation. Provide a rating from 'Extremely Unlikely' to 'Extremely Likely', using the following scale: *[Answered on a 7-point scale ranging between 1 = “Extremely unlikely” and 7 = “Extremely likely”]*

- Going camping in the wilderness
- Going down a ski run that is beyond your ability
- Going whitewater rafting at high water in the spring
- Taking a skydiving class
- Bungee jumping off a tall bridge
- Piloting a small plane

### ***Risk – Social***

For each of the following statements, please indicate the likelihood that you would engage in the described activity or behavior if you were to find yourself in that situation. Provide a rating from 'Extremely Unlikely' to 'Extremely Likely', using the following scale: *[Answered on a 7-point scale ranging between 1 = “Extremely unlikely” and 7 = “Extremely likely”]*

- Admitting that your tastes are different from those of a friend
- Disagreeing with an authority figure on a major issue
- Choosing a career that you truly enjoy over a more prestigious one
- Speaking your mind about an unpopular issue in a meeting at work
- Moving to a city far away from your extended family
- Starting a new career in your mid-thirties

### ***Conclusion***

If you have any reactions, comments, suggestions, hated some things, loved some things, or have spotted any problems with the study, then please provide them below. This question is optional but we really do value your feedback. *[Open text box]*

It would also be very helpful if you could please honestly tell us at this point whether you have taken part in this survey seriously so that we can use your answers for our scientific analysis, or whether you were just clicking through. Your honesty is appreciated and will help increase the validity of this research.

- I have taken part in this survey seriously; you should include my responses for analysis
- I have just clicked through the survey; you should exclude my responses from analysis

We plan to conduct a follow-up study in a few years' time. In this follow-up study, we would like to find out what new big decisions you have made, and also find out if any of your predicted big decisions eventuated. We think it will be an enjoyable reflection exercise for you, too. If you would like to be contacted in the future to participate in the follow-up study, then please [click here](#). If you click the link then a new page will open in a new tab where you will be asked to enter your contact details. Your contact details will never be combined with the responses you have made in this survey.

**Online Supplement 8: Study 3 - Supplementary Analyses****Table A11***Sample Demographics in Study 3*

Characteristic	Category	Percentage
Gender	Female	46.3%
	Male	53.2%
	Other	0.5%
Age Group	20-29 years	15.2%
	30-39 years	15.4%
	40-49 years	20.4%
	50-59 years	15.7%
	60-69 years	15.7%
	70-79 years	17.8%
Race <sup>1</sup>	White	78.6%
	Hispanic, Latino, or Spanish origin	7.6%
	Black or African American	11.6%
	Asian	5.3%
	American Indian or Alaska Native or Native Hawaiian	1.2%
Location	Northeast - New England (CT, MA, ME, NH, RI, VT)	4.3%
	Northeast - Mid-Atlantic (NJ, NY, PA)	12.9%
	Midwest - East North Central (IL, IN, MI, OH, WI)	17.2%
	Midwest - West North Central (IA, KS, MN, MO, NE, ND, SD)	5.0%
	South - South Atlantic (DE, FL, GA, MD, NC, SC, VA, DC, WV)	23.4%
	South - East South Central (AL, KY, MS, TN)	5.3%
	West South Central (AR, LA, OK, TX)	10.9%
	Mountain (AZ, CO, ID, MT, NV, NM, UT, WY)	6.2%
	West - Pacific (AK, CA, HI, OR, WA)	14.7%
Marital Status	Single (never married)	23.6%
	Married, or in a domestic partnership	58.5%
	Separated	2.0%
	Divorced	13.1%
	Widowed	2.7%
Education	Less than a high school diploma	0.9%
	High school graduate or equivalent	7.3%
	Trade or vocational degree	2.7%
	Some college/university	20.8%
	Associates degree	11.4%
	Bachelor's degree	36.5%
	Master's degree	16.6%
	Professional degree	1.5%



Employment Status	Doctorate	2.3%
	Employed full time	47.1%
	Employed part time	12.5%
	Unemployed and currently looking for work	3.2%
	Unemployed and not currently looking for work	1.2%
	Retired	20.7%
	Student	2.7%
	Homemaker	3.5%
	Self-employed	7.6%
	Unable to work	1.5%
Household Income	Less than \$20,000	9.7%
	\$20,000 - \$29,999	12.3%
	\$30,000 - \$39,999	11.9%
	\$40,000 - \$49,999	11.4%
	\$50,000 - \$69,999	19.8%
	\$70,000 - \$99,999	18.7%
	\$100,000 or more	16.3%
Political Party Affiliation	Democrat	43.0%
	Republican	25.1%
	Independent	29.2%
	Other	2.7%

<sup>1</sup> Participants were able to select more than one response to this question so the total equals more than 100%.

*What are the Most Common Big Life Decisions?***Table A12***Average Number of Big Life Decisions for each Decision Type and Age Group in Study 3*

Decision Category	Decision Type	Age Group <sup>1</sup>						All <sup>2</sup>
		20-29	30-39	40-49	50-59	60-69	70-79	
Career	Start a new job/position	0.80 <sup>AB</sup>	0.66 <sup>B</sup>	0.90 <sup>AB</sup>	0.95 <sup>AB</sup>	0.94 <sup>AB</sup>	1.05 <sup>A</sup>	<b>0.89<sup>A</sup></b>
	Quit a job/position	0.46 <sup>A</sup>	0.45 <sup>A</sup>	0.39 <sup>A</sup>	0.34 <sup>A</sup>	0.31 <sup>A</sup>	0.27 <sup>A</sup>	<b>0.37<sup>DE</sup></b>
	Start a new business	0.11 <sup>A</sup>	0.18 <sup>A</sup>	0.23 <sup>A</sup>	0.15 <sup>A</sup>	0.23 <sup>A</sup>	0.21 <sup>A</sup>	<b>0.18<sup>GHIJKL</sup></b>
	Close down a business	0.05 <sup>AB</sup>	0.07 <sup>AB</sup>	0.01 <sup>A</sup>	0.03 <sup>AB</sup>	0.05 <sup>AB</sup>	0.09 <sup>A</sup>	<b>0.05<sup>PQRST</sup></b>
	Join the military	0.03 <sup>B</sup>	0.11 <sup>AB</sup>	0.10 <sup>B</sup>	0.10 <sup>B</sup>	0.17 <sup>AB</sup>	0.25 <sup>A</sup>	<b>0.13<sup>KLMNOPQRS</sup></b>
	Leave the military	0.00 <sup>B</sup>	0.03 <sup>AB</sup>	0.04 <sup>AB</sup>	0.04 <sup>AB</sup>	0.09 <sup>AB</sup>	0.10 <sup>A</sup>	<b>0.05<sup>PQRST</sup></b>
	Retire	0.01 <sup>B</sup>	0.01 <sup>B</sup>	0.03 <sup>B</sup>	0.11 <sup>B</sup>	0.32 <sup>A</sup>	0.44 <sup>A</sup>	<b>0.15<sup>HIJKLMN</sup></b>
	Other (Career)	0.10 <sup>A</sup>	0.14 <sup>A</sup>	0.14 <sup>A</sup>	0.11 <sup>A</sup>	0.14 <sup>A</sup>	0.18 <sup>A</sup>	<b>0.13<sup>HIJKLMNOPQ</sup></b>
Education	Pursue a degree	0.78 <sup>A</sup>	0.70 <sup>AB</sup>	0.73 <sup>AB</sup>	0.68 <sup>AB</sup>	0.49 <sup>B</sup>	0.50 <sup>B</sup>	<b>0.65<sup>BC</sup></b>
	Choose a major/specialization	0.22 <sup>A</sup>	0.18 <sup>A</sup>	0.13 <sup>AB</sup>	0.12 <sup>AB</sup>	0.11 <sup>AB</sup>	0.03 <sup>B</sup>	<b>0.13<sup>KLMNOPQRS</sup></b>
	Choose where to study	0.55 <sup>A</sup>	0.29 <sup>B</sup>	0.31 <sup>B</sup>	0.18 <sup>B</sup>	0.22 <sup>B</sup>	0.22 <sup>B</sup>	<b>0.30<sup>EF</sup></b>
	Other (Education)	0.51 <sup>A</sup>	0.30 <sup>AB</sup>	0.30 <sup>AB</sup>	0.24 <sup>B</sup>	0.13 <sup>B</sup>	0.22 <sup>B</sup>	<b>0.28<sup>EFG</sup></b>
Family	Have/adopt a child	0.21 <sup>B</sup>	0.64 <sup>A</sup>	0.67 <sup>A</sup>	0.52 <sup>A</sup>	0.58 <sup>A</sup>	0.73 <sup>A</sup>	<b>0.56<sup>C</sup></b>
	End a life	0.04 <sup>A</sup>	0.13 <sup>A</sup>	0.10 <sup>A</sup>	0.11 <sup>A</sup>	0.11 <sup>A</sup>	0.09 <sup>A</sup>	<b>0.09<sup>LMNOPQRST</sup></b>
	Make a decision for your child	0.17 <sup>A</sup>	0.17 <sup>A</sup>	0.27 <sup>A</sup>	0.33 <sup>A</sup>	0.17 <sup>A</sup>	0.21 <sup>A</sup>	<b>0.22<sup>FGHIJ</sup></b>
	Having a family member move in	0.05 <sup>A</sup>	0.10 <sup>A</sup>	0.10 <sup>A</sup>	0.12 <sup>A</sup>	0.07 <sup>A</sup>	0.09 <sup>A</sup>	<b>0.09<sup>MNOPQRST</sup></b>
	Get pet	0.29 <sup>A</sup>	0.35 <sup>A</sup>	0.26 <sup>AB</sup>	0.22 <sup>AB</sup>	0.17 <sup>AB</sup>	0.09 <sup>B</sup>	<b>0.23<sup>FGH</sup></b>
	Put pet down	0.17 <sup>A</sup>	0.17 <sup>A</sup>	0.15 <sup>A</sup>	0.14 <sup>A</sup>	0.16 <sup>A</sup>	0.11 <sup>A</sup>	<b>0.15<sup>HIJKLMNO</sup></b>
	Other (Family)	0.30 <sup>A</sup>	0.33 <sup>A</sup>	0.26 <sup>A</sup>	0.24 <sup>A</sup>	0.43 <sup>A</sup>	0.45 <sup>A</sup>	<b>0.34<sup>DE</sup></b>
Finances	Buy home	0.15 <sup>B</sup>	0.51 <sup>A</sup>	0.51 <sup>A</sup>	0.47 <sup>A</sup>	0.38 <sup>AB</sup>	0.45 <sup>A</sup>	<b>0.41<sup>D</sup></b>
	Sell home	0.01 <sup>B</sup>	0.03 <sup>AB</sup>	0.13 <sup>AB</sup>	0.11 <sup>A</sup>	0.07 <sup>AB</sup>	0.08 <sup>AB</sup>	<b>0.07<sup>MNOPQRST</sup></b>
	Buy something	0.45 <sup>A</sup>	0.30 <sup>AB</sup>	0.28 <sup>AB</sup>	0.25 <sup>AB</sup>	0.25 <sup>AB</sup>	0.15 <sup>B</sup>	<b>0.28<sup>EFG</sup></b>
	Sell something	0.01 <sup>A</sup>	0.06 <sup>A</sup>	0.04 <sup>A</sup>	0.05 <sup>A</sup>	0.02 <sup>A</sup>	0.01 <sup>A</sup>	<b>0.03<sup>T</sup></b>

Relationships	Create a plan/budget	0.05 <sup>A</sup>	0.03 <sup>A</sup>	0.03 <sup>A</sup>	0.06 <sup>A</sup>	0.01 <sup>A</sup>	0.01 <sup>A</sup>	<b>0.03<sup>T</sup></b>
	Take social security	0.00 <sup>A</sup>	0.00 <sup>A</sup>	0.00 <sup>A</sup>	0.04 <sup>A</sup>	0.04 <sup>A</sup>	0.03 <sup>A</sup>	<b>0.02<sup>T</sup></b>
	Buy investment	0.13 <sup>A</sup>	0.09 <sup>A</sup>	0.10 <sup>A</sup>	0.07 <sup>A</sup>	0.06 <sup>A</sup>	0.03 <sup>A</sup>	<b>0.08<sup>MNOPQRST</sup></b>
	Make a will	0.01 <sup>A</sup>	0.00 <sup>A</sup>	0.02 <sup>A</sup>	0.04 <sup>A</sup>	0.00 <sup>A</sup>	0.03 <sup>A</sup>	<b>0.02<sup>T</sup></b>
	Other (Finances)	0.14 <sup>A</sup>	0.11 <sup>A</sup>	0.13 <sup>A</sup>	0.16 <sup>A</sup>	0.10 <sup>A</sup>	0.14 <sup>A</sup>	<b>0.13<sup>JKLMNOPQR</sup></b>
	Begin non-romantic relationship	0.02 <sup>A</sup>	0.04 <sup>A</sup>	0.01 <sup>A</sup>	0.04 <sup>A</sup>	0.04 <sup>A</sup>	0.03 <sup>A</sup>	<b>0.03<sup>T</sup></b>
	End non-romantic relationship	0.18 <sup>A</sup>	0.10 <sup>AB</sup>	0.04 <sup>B</sup>	0.06 <sup>B</sup>	0.03 <sup>B</sup>	0.03 <sup>B</sup>	<b>0.07<sup>NOPQRST</sup></b>
	Begin romantic relationship	0.35 <sup>A</sup>	0.18 <sup>AB</sup>	0.23 <sup>AB</sup>	0.32 <sup>AB</sup>	0.15 <sup>B</sup>	0.15 <sup>B</sup>	<b>0.23<sup>FGHI</sup></b>
	End romantic relationship	0.38 <sup>A</sup>	0.26 <sup>AB</sup>	0.24 <sup>AB</sup>	0.20 <sup>AB</sup>	0.17 <sup>B</sup>	0.11 <sup>B</sup>	<b>0.23<sup>FGHIJ</sup></b>
	Get married	0.25 <sup>C</sup>	0.59 <sup>B</sup>	0.67 <sup>B</sup>	0.80 <sup>AB</sup>	1.00 <sup>A</sup>	0.96 <sup>A</sup>	<b>0.71<sup>B</sup></b>
Relocation	Get divorced	0.04 <sup>D</sup>	0.09 <sup>CD</sup>	0.26 <sup>BC</sup>	0.32 <sup>AB</sup>	0.50 <sup>A</sup>	0.46 <sup>A</sup>	<b>0.28<sup>EF</sup></b>
	Engage in sexual activity	0.18 <sup>A</sup>	0.13 <sup>AB</sup>	0.10 <sup>AB</sup>	0.06 <sup>AB</sup>	0.07 <sup>AB</sup>	0.03 <sup>B</sup>	<b>0.10<sup>LMNOPQRST</sup></b>
	Disclose secret information	0.11 <sup>A</sup>	0.03 <sup>AB</sup>	0.02 <sup>AB</sup>	0.03 <sup>AB</sup>	0.03 <sup>AB</sup>	0.03 <sup>B</sup>	<b>0.04<sup>QRST</sup></b>
	Other (Relationships)	0.18 <sup>A</sup>	0.08 <sup>A</sup>	0.12 <sup>A</sup>	0.11 <sup>A</sup>	0.21 <sup>A</sup>	0.10 <sup>A</sup>	<b>0.13<sup>IJKLMNPOQ</sup></b>
	Move to new place in same city	0.14 <sup>A</sup>	0.16 <sup>A</sup>	0.07 <sup>A</sup>	0.17 <sup>A</sup>	0.15 <sup>A</sup>	0.11 <sup>A</sup>	<b>0.13<sup>JKLMNOPQR</sup></b>
	Move to new city	0.18 <sup>A</sup>	0.24 <sup>A</sup>	0.18 <sup>A</sup>	0.22 <sup>A</sup>	0.25 <sup>A</sup>	0.15 <sup>A</sup>	<b>0.20<sup>FGHIJK</sup></b>
	Move to new state	0.22 <sup>B</sup>	0.40 <sup>AB</sup>	0.36 <sup>AB</sup>	0.49 <sup>AB</sup>	0.56 <sup>A</sup>	0.46 <sup>AB</sup>	<b>0.41<sup>D</sup></b>
	Move to new country	0.07 <sup>A</sup>	0.10 <sup>A</sup>	0.07 <sup>A</sup>	0.08 <sup>A</sup>	0.04 <sup>A</sup>	0.10 <sup>A</sup>	<b>0.08<sup>MNOPQRST</sup></b>
	Other (Relocation)	0.11 <sup>A</sup>	0.07 <sup>A</sup>	0.06 <sup>A</sup>	0.06 <sup>A</sup>	0.04 <sup>A</sup>	0.09 <sup>A</sup>	<b>0.07<sup>NOPQRST</sup></b>
	Commit crime	0.07 <sup>A</sup>	0.06 <sup>A</sup>	0.04 <sup>A</sup>	0.00 <sup>A</sup>	0.04 <sup>A</sup>	0.01 <sup>A</sup>	<b>0.04<sup>RST</sup></b>
Self-Destruction	Self-harm	0.13 <sup>A</sup>	0.02 <sup>B</sup>	0.08 <sup>AB</sup>	0.02 <sup>B</sup>	0.04 <sup>AB</sup>	0.01 <sup>B</sup>	<b>0.05<sup>PQRST</sup></b>
	Begin an addiction	0.13 <sup>A</sup>	0.12 <sup>A</sup>	0.11 <sup>A</sup>	0.16 <sup>A</sup>	0.12 <sup>A</sup>	0.11 <sup>A</sup>	<b>0.12<sup>KLMNOP</sup></b>
	Other (Self-destruction)	0.08 <sup>A</sup>	0.03 <sup>AB</sup>	0.01 <sup>B</sup>	0.00 <sup>B</sup>	0.02 <sup>AB</sup>	0.00 <sup>B</sup>	<b>0.02<sup>T</sup></b>
	Accept/change sexuality	0.04 <sup>A</sup>	0.05 <sup>A</sup>	0.01 <sup>A</sup>	0.05 <sup>A</sup>	0.02 <sup>A</sup>	0.03 <sup>A</sup>	<b>0.03<sup>ST</sup></b>
	Quit an addiction	0.11 <sup>A</sup>	0.13 <sup>A</sup>	0.12 <sup>A</sup>	0.06 <sup>A</sup>	0.09 <sup>A</sup>	0.09 <sup>A</sup>	<b>0.10<sup>LMNOPQRST</sup></b>
	Travel/holiday	0.14 <sup>A</sup>	0.17 <sup>A</sup>	0.13 <sup>A</sup>	0.09 <sup>A</sup>	0.09 <sup>A</sup>	0.05 <sup>A</sup>	<b>0.11<sup>KLMNOPQRST</sup></b>
	Pursue religion/spirituality	0.12 <sup>A</sup>	0.08 <sup>A</sup>	0.10 <sup>A</sup>	0.13 <sup>A</sup>	0.09 <sup>A</sup>	0.12 <sup>A</sup>	<b>0.11<sup>KLMNOPQRST</sup></b>
	Pursue a philosophy/ideology	0.03 <sup>A</sup>	0.02 <sup>A</sup>	0.01 <sup>A</sup>	0.03 <sup>A</sup>	0.00 <sup>A</sup>	0.05 <sup>A</sup>	<b>0.02<sup>T</sup></b>
	Change physical appearance	0.18 <sup>A</sup>	0.07 <sup>B</sup>	0.07 <sup>B</sup>	0.03 <sup>B</sup>	0.01 <sup>B</sup>	0.02 <sup>B</sup>	<b>0.06<sup>NOPQRST</sup></b>
	Get treatment/medicine	0.14 <sup>A</sup>	0.24 <sup>A</sup>	0.15 <sup>A</sup>	0.19 <sup>A</sup>	0.12 <sup>A</sup>	0.17 <sup>A</sup>	<b>0.17<sup>HIJKLM</sup></b>

Other	Engage in a hobby/sport	0.19 <sup>A</sup>	0.12 <sup>AB</sup>	0.09 <sup>AB</sup>	0.07 <sup>AB</sup>	0.05 <sup>B</sup>	0.06 <sup>B</sup>	<b>0.10</b> <sup>LMNOPQRST</sup>
	Learn new skill	0.08 <sup>A</sup>	0.08 <sup>A</sup>	0.03 <sup>A</sup>	0.04 <sup>A</sup>	0.04 <sup>A</sup>	0.04 <sup>A</sup>	<b>0.05</b> <sup>PQRST</sup>
	Other (Self-development)	0.14 <sup>A</sup>	0.03 <sup>B</sup>	0.06 <sup>AB</sup>	0.08 <sup>AB</sup>	0.07 <sup>AB</sup>	0.02 <sup>B</sup>	<b>0.07</b> <sup>NOPQRST</sup>
	Other decision	0.08 <sup>A</sup>	0.09 <sup>A</sup>	0.05 <sup>A</sup>	0.02 <sup>A</sup>	0.07 <sup>A</sup>	0.04 <sup>A</sup>	<b>0.06</b> <sup>OPQRST</sup>

<sup>1</sup> Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup> Values in the same column not connected by the same number are significantly different by Tukey HSD.

**Table A13***Pearson Correlations Between Decision Category Counts in Study 3*

Decision Category	1	2	3	4	5	6	7	8	9
1. Career	-								
2. Education	-0.05	-							
3. Family	-0.26***	-0.35***	-						
4. Finances	-0.19***	-0.24***	0.02	-					
5. Relationships	-0.21***	-0.16***	-0.20***	-0.22***	-				
6. Relocation	-0.21***	-0.03	-0.18***	-0.22***	-0.03	-			
7. Self-Destruction	-0.17***	-0.01	-0.06	-0.10*	0.01	-0.04	-		
8. Self-Development	-0.18***	-0.09*	-0.19***	-0.10*	-0.18***	-0.08*	0.00	-	
9. Other	-0.07	-0.03	-0.04	-0.02	-0.03	-0.08	0.07	0.03	-

*Note.* \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$ .

*What are the Most Important Big Life Decisions?***Table A14***Average Rank of Big Life Decisions for each Decision Type and Age Group in Study 3*

Decision Category	Decision Type	N	Age Group <sup>1</sup>						All <sup>2</sup>
			20-29	30-39	40-49	50-59	60-69	70-79	
Career	Start a new job/position	586	5.51 <sup>B</sup>	5.99 <sup>AB</sup>	6.08 <sup>AB</sup>	6.68 <sup>A</sup>	6.24 <sup>AB</sup>	6.16 <sup>AB</sup>	6.14 <sup>CILM</sup>
	Quit a job/position	242	5.89 <sup>AB</sup>	6.00 <sup>AB</sup>	5.92 <sup>AB</sup>	6.74 <sup>A</sup>	6.22 <sup>AB</sup>	4.94 <sup>B</sup>	5.96 <sup>CDIJLM</sup>
	Start a new business	123	5.09 <sup>A</sup>	5.89 <sup>A</sup>	6.65 <sup>A</sup>	5.87 <sup>A</sup>	5.83 <sup>A</sup>	5.79 <sup>A</sup>	5.98 <sup>CDEIJLM</sup>
	Close down a business	32	6.00 <sup>A</sup>	6.86 <sup>A</sup>	6.00 <sup>A</sup>	5.67 <sup>A</sup>	5.80 <sup>A</sup>	6.64 <sup>A</sup>	6.34 <sup>ABCDEFHGIJLMO</sup>
	Join the military	84	8.00 <sup>A</sup>	4.00 <sup>A</sup>	4.92 <sup>A</sup>	3.50 <sup>A</sup>	5.78 <sup>A</sup>	4.79 <sup>A</sup>	4.88 <sup>DEGHKNO</sup>
	Leave the military	34		5.33 <sup>A</sup>	5.50 <sup>A</sup>	3.25 <sup>A</sup>	5.00 <sup>A</sup>	5.92 <sup>A</sup>	5.24 <sup>CDEGHJIKLMNOP</sup>
	Retire	102	5.00 <sup>A</sup>	7.00 <sup>A</sup>	5.75 <sup>A</sup>	4.27 <sup>A</sup>	5.09 <sup>A</sup>	6.52 <sup>A</sup>	5.77 <sup>CDEGIJLMO</sup>
	Other (Career)	89	6.10 <sup>A</sup>	6.50 <sup>A</sup>	6.53 <sup>A</sup>	6.27 <sup>A</sup>	6.43 <sup>A</sup>	4.76 <sup>A</sup>	6.01 <sup>CDEFIJLM</sup>
Education	Pursue a degree	425	3.91 <sup>B</sup>	5.56 <sup>A</sup>	5.93 <sup>A</sup>	5.16 <sup>A</sup>	5.60 <sup>A</sup>	5.78 <sup>A</sup>	5.31 <sup>DEGHO</sup>
	Choose a major/specialization	84	3.32 <sup>B</sup>	5.56 <sup>AB</sup>	6.00 <sup>A</sup>	5.75 <sup>AB</sup>	5.27 <sup>AB</sup>	4.75 <sup>AB</sup>	5.01 <sup>DEGHJKLMNO</sup>
	Choose where to study	194	4.65 <sup>B</sup>	6.17 <sup>AB</sup>	6.36 <sup>A</sup>	6.11 <sup>AB</sup>	5.87 <sup>AB</sup>	6.81 <sup>A</sup>	5.82 <sup>CDEIJLM</sup>
	Other (Education)	185	5.24 <sup>A</sup>	6.30 <sup>A</sup>	6.18 <sup>A</sup>	6.52 <sup>A</sup>	7.54 <sup>A</sup>	6.15 <sup>A</sup>	6.08 <sup>CDIJLM</sup>
Family	Have/adopt a child	375	3.14 <sup>A</sup>	3.48 <sup>A</sup>	3.34 <sup>A</sup>	3.39 <sup>A</sup>	3.65 <sup>A</sup>	3.86 <sup>A</sup>	3.53 <sup>PQ</sup>
	End a life	62	1.00 <sup>B</sup>	2.85 <sup>AB</sup>	1.46 <sup>B</sup>	2.09 <sup>B</sup>	2.64 <sup>AB</sup>	4.90 <sup>A</sup>	2.60 <sup>Q</sup>
	Make a decision for your child	147	4.76 <sup>A</sup>	3.71 <sup>A</sup>	5.53 <sup>A</sup>	4.06 <sup>A</sup>	4.94 <sup>A</sup>	5.32 <sup>A</sup>	4.78 <sup>EGHKNO</sup>
	Caring for family member	131	4.69 <sup>A</sup>	4.22 <sup>A</sup>	4.17 <sup>A</sup>	4.18 <sup>A</sup>	4.50 <sup>A</sup>	4.50 <sup>A</sup>	4.36 <sup>HKNP</sup>
	Having a family member move in	58	2.60 <sup>B</sup>	6.80 <sup>A</sup>	6.36 <sup>AB</sup>	6.25 <sup>AB</sup>	4.71 <sup>AB</sup>	6.00 <sup>AB</sup>	5.83 <sup>CDEFGHIJLMO</sup>
	Get pet	151	7.93 <sup>A</sup>	8.40 <sup>A</sup>	7.77 <sup>A</sup>	8.00 <sup>A</sup>	7.94 <sup>A</sup>	7.36 <sup>A</sup>	7.97 <sup>A</sup>
	Put pet down	97	6.35 <sup>A</sup>	7.00 <sup>A</sup>	6.65 <sup>A</sup>	5.79 <sup>A</sup>	7.06 <sup>A</sup>	6.23 <sup>A</sup>	6.55 <sup>BCFIJL</sup>
	Other (Family)	220	5.77 <sup>A</sup>	5.15 <sup>A</sup>	5.17 <sup>A</sup>	4.68 <sup>A</sup>	5.25 <sup>A</sup>	5.40 <sup>A</sup>	5.26 <sup>DEGHJO</sup>
Finances	Buy home	275	5.47 <sup>A</sup>	4.77 <sup>A</sup>	5.43 <sup>A</sup>	5.83 <sup>A</sup>	6.18 <sup>A</sup>	6.08 <sup>A</sup>	5.61 <sup>CDEIJLMO</sup>
	Sell home	48	10.00 <sup>A</sup>	6.67 <sup>A</sup>	6.35 <sup>A</sup>	6.00 <sup>A</sup>	5.00 <sup>A</sup>	5.78 <sup>A</sup>	6.06 <sup>BCDEFGHIJLMO</sup>
	Buy something	183	7.71 <sup>A</sup>	8.10 <sup>A</sup>	7.92 <sup>A</sup>	7.46 <sup>A</sup>	8.31 <sup>A</sup>	8.56 <sup>A</sup>	7.95 <sup>A</sup>

Relationships	Sell something	20	7.00 <sup>A</sup>	7.67 <sup>A</sup>	7.60 <sup>A</sup>	8.60 <sup>A</sup>	8.50 <sup>A</sup>	10.00 <sup>A</sup>	<b>8.05</b> <sup>ABCF</sup>
	Create a plan/budget	20	6.00 <sup>A</sup>	7.67 <sup>A</sup>	8.50 <sup>A</sup>	6.50 <sup>A</sup>	9.00 <sup>A</sup>	8.00 <sup>A</sup>	<b>7.15</b> <sup>ABCDEFIJLM</sup>
	Take social security	11				8.75 <sup>A</sup>	6.00 <sup>A</sup>	8.00 <sup>A</sup>	<b>7.55</b> <sup>ABCDEFGHijklmo</sup>
	Buy investment	52	8.08 <sup>A</sup>	7.00 <sup>A</sup>	6.71 <sup>A</sup>	8.14 <sup>A</sup>	5.50 <sup>A</sup>	7.00 <sup>A</sup>	<b>7.17</b> <sup>ABCF</sup>
	Make a will	12	10.00 <sup>A</sup>		8.33 <sup>A</sup>	4.75 <sup>A</sup>		9.75 <sup>A</sup>	<b>7.75</b> <sup>ABCDEFIJLM</sup>
	Other (Finances)	85	5.93 <sup>A</sup>	6.73 <sup>A</sup>	6.94 <sup>A</sup>	6.75 <sup>A</sup>	7.90 <sup>A</sup>	7.31 <sup>A</sup>	<b>6.89</b> <sup>ABCF</sup>
	Begin non-romantic relationship	19	3.50 <sup>A</sup>	5.50 <sup>A</sup>	5.00 <sup>A</sup>	6.75 <sup>A</sup>	6.75 <sup>A</sup>	8.00 <sup>A</sup>	<b>6.32</b> <sup>DEGHJKLMNO</sup>
	End non-romantic relationship	46	6.17 <sup>A</sup>	6.00 <sup>A</sup>	7.67 <sup>A</sup>	8.50 <sup>A</sup>	6.00 <sup>A</sup>	8.33 <sup>A</sup>	<b>6.76</b> <sup>ABCDfijl</sup>
	Begin romantic relationship	149	5.63 <sup>A</sup>	5.33 <sup>A</sup>	5.45 <sup>A</sup>	4.94 <sup>A</sup>	4.20 <sup>A</sup>	5.41 <sup>A</sup>	<b>5.23</b> <sup>ABCDEFGHijklmo</sup>
	End romantic relationship	147	5.66 <sup>A</sup>	5.58 <sup>A</sup>	5.66 <sup>A</sup>	6.19 <sup>A</sup>	5.47 <sup>A</sup>	4.85 <sup>A</sup>	<b>5.63</b> <sup>CDEGHijklmo</sup>
	Get married	472	2.52 <sup>AB</sup>	2.67 <sup>B</sup>	2.89 <sup>AB</sup>	3.79 <sup>AB</sup>	3.80 <sup>A</sup>	3.61 <sup>AB</sup>	<b>3.37</b> <sup>PQ</sup>
	Get divorced	186	4.00 <sup>A</sup>	2.89 <sup>A</sup>	4.20 <sup>A</sup>	4.33 <sup>A</sup>	4.73 <sup>A</sup>	5.00 <sup>A</sup>	<b>4.53</b> <sup>GHKN</sup>
	Engage in sexual activity	62	6.28 <sup>A</sup>	5.15 <sup>A</sup>	4.57 <sup>A</sup>	6.67 <sup>A</sup>	5.71 <sup>A</sup>	7.50 <sup>A</sup>	<b>5.71</b> <sup>CDEGHijklmo</sup>
	Disclose secret information	27	6.64 <sup>A</sup>	3.33 <sup>A</sup>	5.33 <sup>A</sup>	7.00 <sup>A</sup>	5.67 <sup>A</sup>	2.50 <sup>A</sup>	<b>5.44</b> <sup>BCDEFGHijklmnop</sup>
	Other (Relationships)	87	5.72 <sup>A</sup>	6.38 <sup>A</sup>	6.00 <sup>A</sup>	6.27 <sup>A</sup>	5.68 <sup>A</sup>	5.58 <sup>A</sup>	<b>5.87</b> <sup>CDEGIJLMO</sup>
Relocation	Move to new place in same city	85	7.07 <sup>A</sup>	6.25 <sup>A</sup>	5.50 <sup>A</sup>	7.00 <sup>A</sup>	7.80 <sup>A</sup>	6.62 <sup>A</sup>	<b>6.78</b> <sup>ABCFI</sup>
	Move to new city	132	6.33 <sup>A</sup>	5.21 <sup>A</sup>	5.29 <sup>A</sup>	6.13 <sup>A</sup>	5.88 <sup>A</sup>	7.06 <sup>A</sup>	<b>5.91</b> <sup>CDEIJLM</sup>
	Move to new state	272	4.86 <sup>A</sup>	5.33 <sup>A</sup>	5.65 <sup>A</sup>	5.36 <sup>A</sup>	5.97 <sup>A</sup>	6.56 <sup>A</sup>	<b>5.73</b> <sup>CDEIJLM</sup>
	Move to new country	50	3.29 <sup>A</sup>	5.50 <sup>A</sup>	3.00 <sup>A</sup>	4.25 <sup>A</sup>	3.25 <sup>A</sup>	4.17 <sup>A</sup>	<b>4.04</b> <sup>HKNOPQ</sup>
	Other (Relocation)	46	5.73 <sup>A</sup>	6.14 <sup>A</sup>	6.50 <sup>A</sup>	5.67 <sup>A</sup>	6.75 <sup>A</sup>	6.20 <sup>A</sup>	<b>6.11</b> <sup>BCDEFGHijklmo</sup>
Self-Destruction	Commit crime	24	6.43 <sup>A</sup>	6.50 <sup>A</sup>	7.00 <sup>A</sup>		4.25 <sup>A</sup>	1.00 <sup>A</sup>	<b>6.00</b> <sup>ABCDEFGHijklmnop</sup>
	Self-harm	33	2.62 <sup>A</sup>	2.50 <sup>A</sup>	3.55 <sup>A</sup>	4.50 <sup>A</sup>	4.50 <sup>A</sup>	1.00 <sup>A</sup>	<b>3.21</b> <sup>NPQ</sup>
	Begin an addiction	32	5.70 <sup>A</sup>	6.29 <sup>A</sup>	5.86 <sup>A</sup>	8.50 <sup>A</sup>	3.33 <sup>A</sup>	4.00 <sup>A</sup>	<b>5.94</b> <sup>ABCDEFGHijklmo</sup>
	Other (Self-destruction)	14	5.38 <sup>A</sup>	6.33 <sup>A</sup>	1.00 <sup>A</sup>		8.50 <sup>A</sup>		<b>5.71</b> <sup>ABCDEFGHijklmnopq</sup>
Self-Development	Accept/change sexuality	22	5.75 <sup>A</sup>	3.60 <sup>A</sup>	5.00 <sup>A</sup>	4.20 <sup>A</sup>	3.00 <sup>A</sup>	2.25 <sup>A</sup>	<b>3.95</b> <sup>EGHKMNOPQ</sup>
	Quit an addiction	65	6.36 <sup>A</sup>	5.77 <sup>A</sup>	3.81 <sup>A</sup>	4.50 <sup>A</sup>	4.33 <sup>A</sup>	5.50 <sup>A</sup>	<b>5.03</b> <sup>DEGHijklmo</sup>
	Travel/holiday	72	7.50 <sup>A</sup>	8.35 <sup>A</sup>	7.71 <sup>A</sup>	6.67 <sup>A</sup>	9.33 <sup>A</sup>	6.17 <sup>A</sup>	<b>7.76</b> <sup>AB</sup>
	Pursue religion/spirituality	70	3.67 <sup>A</sup>	2.38 <sup>A</sup>	4.50 <sup>A</sup>	4.23 <sup>A</sup>	4.00 <sup>A</sup>	3.21 <sup>A</sup>	<b>3.74</b> <sup>KNPQ</sup>
	Pursue a philosophy/ideology	16	5.33 <sup>A</sup>	5.50 <sup>A</sup>	2.50 <sup>A</sup>	4.33 <sup>A</sup>		4.67 <sup>A</sup>	<b>4.56</b> <sup>CDEGHijklmnopq</sup>
	Change physical appearance	40	6.89 <sup>A</sup>	7.43 <sup>A</sup>	5.44 <sup>A</sup>	6.33 <sup>A</sup>	7.00 <sup>A</sup>	7.00 <sup>A</sup>	<b>6.63</b> <sup>ABCDEFIJLM</sup>

Other	Get treatment/medicine	110	5.36 <sup>A</sup>	4.92 <sup>A</sup>	4.75 <sup>A</sup>	6.10 <sup>A</sup>	5.00 <sup>A</sup>	5.30 <sup>A</sup>	<b>5.24</b> <sup>DEGHJKLMNO</sup>
	Engage in a hobby/sport	62	7.47 <sup>AB</sup>	7.92 <sup>AB</sup>	9.08 <sup>A</sup>	7.57 <sup>AB</sup>	4.60 <sup>B</sup>	8.29 <sup>AB</sup>	<b>7.74</b> <sup>ABF</sup>
	Learn new skill	33	5.88 <sup>A</sup>	8.50 <sup>A</sup>	7.75 <sup>A</sup>	6.75 <sup>A</sup>	4.75 <sup>A</sup>	6.40 <sup>A</sup>	<b>6.79</b> <sup>ABCDEFIJLM</sup>
	Other (Self-development)	42	7.07 <sup>A</sup>	7.67 <sup>A</sup>	5.88 <sup>A</sup>	5.13 <sup>A</sup>	7.14 <sup>A</sup>	2.50 <sup>A</sup>	<b>6.31</b> <sup>ABCDEFGIJLM</sup>
	Other decision	38	7.38 <sup>A</sup>	4.22 <sup>A</sup>	7.00 <sup>A</sup>	2.50 <sup>A</sup>	6.71 <sup>A</sup>	6.80 <sup>A</sup>	<b>6.11</b> <sup>ABCDEFGHJLMO</sup>

<sup>1</sup> Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup> Values in the same column not connected by the same number are significantly different by Tukey HSD.



**Table A15***Pearson Correlations Between Decision Factors, Decision Evaluation, and Decision Rank in Study 3*

Variable	1	2	3	4	5	6	7	8	9	10	11	12
1. Decision Age	-											
2. Bigness	0.03 <sup>*</sup>	-										
3. Change	0.06 <sup>***</sup>	0.13 <sup>***</sup>	-									
4. Unexpectedness	0.02	0.03 <sup>*</sup>	0.21 <sup>***</sup>	-								
5. Advice	0.03 <sup>*</sup>	0.15 <sup>***</sup>	0.01	-0.15 <sup>***</sup>	-							
6. Responsibility	0.12 <sup>***</sup>	0.11 <sup>***</sup>	0.01	-0.13 <sup>***</sup>	0.24 <sup>***</sup>	-						
7. Strategy	0.10 <sup>***</sup>	0.04 <sup>**</sup>	0.01	-0.12 <sup>***</sup>	0.30 <sup>***</sup>	0.11 <sup>***</sup>	-					
8. Time	0.07 <sup>***</sup>	0.15 <sup>***</sup>	0.07 <sup>***</sup>	-0.04 <sup>**</sup>	0.29 <sup>***</sup>	0.13 <sup>***</sup>	0.22 <sup>***</sup>	-				
9. Confidence	0.01	0.08 <sup>***</sup>	0.01	-0.16 <sup>***</sup>	0.01	0.04 <sup>**</sup>	0.12 <sup>***</sup>	0.03 <sup>*</sup>	-			
10. Obligation	0.03 <sup>*</sup>	0.20 <sup>***</sup>	-0.06 <sup>***</sup>	-0.15 <sup>***</sup>	0.09 <sup>***</sup>	0.13 <sup>***</sup>	0.12 <sup>***</sup>	-0.05 <sup>**</sup>	0.08 <sup>***</sup>	-		
11. Reversibility	0.00	0.30 <sup>***</sup>	0.04 <sup>**</sup>	-0.01	0.06 <sup>***</sup>	0.16 <sup>***</sup>	0.00	-0.01	-0.03 <sup>*</sup>	0.20 <sup>***</sup>	-	
12. Evaluation	0.08 <sup>***</sup>	0.13 <sup>***</sup>	0.10 <sup>***</sup>	-0.07 <sup>***</sup>	0.10 <sup>***</sup>	0.04 <sup>**</sup>	0.17 <sup>***</sup>	0.12 <sup>***</sup>	0.37 <sup>***</sup>	-0.01	-0.04 <sup>**</sup>	-
13. Rank	0.10 <sup>***</sup>	-0.30 <sup>***</sup>	-0.04 <sup>**</sup>	0.03 <sup>*</sup>	-0.04 <sup>**</sup>	-0.04 <sup>**</sup>	0.08 <sup>***</sup>	-0.06 <sup>***</sup>	-0.03 <sup>**</sup>	-0.07 <sup>***</sup>	-0.17 <sup>***</sup>	-0.06 <sup>***</sup>

Note. \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$  according to a Pearson correlation analysis.

**Table A16***Pearson Correlations between Decision Factors and Decision Rank for each Decision Category in Study 3*

Decision Category	Decision Factor											
	Decision Age	Bigness	Change	Unexpectedness	Advice	Responsibility	Strategy	Time	Confidence	Obligation	Reversibility	Evaluation
Career	0.09***	-0.20***	-0.01	0.00	-0.07*	-0.02	0.00	-0.08**	-0.01	0.01	-0.12***	-0.06*
Education	0.09**	-0.22***	0.00	0.07*	-0.08*	-0.07*	0.01	0.03	-0.01	-0.14***	-0.17***	-0.04
Family	0.12***	-0.32***	-0.03	0.07*	-0.08**	-0.06*	0.05	-0.08**	-0.02	-0.11***	-0.22***	-0.05
Finances	0.05	-0.34***	-0.12**	0.04	-0.09*	-0.18***	-0.03	-0.15***	-0.06	-0.06	-0.17***	-0.07*
Relationships	0.07*	-0.31***	-0.04	0.08**	-0.08**	-0.09**	0.00	-0.09**	-0.11***	-0.08**	-0.17***	-0.11***
Relocation	0.08	-0.27***	-0.06	-0.06	-0.14***	0.06	-0.06	-0.11*	-0.01	0.07	-0.04	-0.04
Self-Destruction	-0.31**	-0.32***	-0.02	0.09	-0.13	0.27**	0.04	-0.06	0.15	0.04	-0.20*	-0.18
Self-Development	0.08	-0.35***	-0.12**	-0.02	-0.08	0.14**	0.00	-0.11**	-0.13**	-0.10*	-0.09*	-0.20***
Other	0.02	-0.37*	-0.21	0.17	-0.21	-0.14	0.02	-0.16	-0.04	-0.08	-0.19	-0.21

*Note.* \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$ .

**Table A17***Pearson Correlations between Decision Factors and Decision Rank for each Decision Type in Study 3*

	Decision Age	Bigness	Change	Unexpectedness	Advice	Responsibility	Strategy	Time	Confidence	Obligation	Reversibility	Evaluation
Start a new job/position	0.15***	-0.16***	0.01	0.02	-0.05	-0.03	-0.06	-0.06	-0.02	0.08	-0.10*	-0.08
Quit a job/position	-0.07	-0.31***	-0.03	0.06	-0.06	-0.04	0.00	-0.16*	-0.12	-0.05	0.00	-0.16*
Start a new business	0.15	-0.19*	0.01	0.04	-0.12	-0.08	0.01	0.07	0.00	-0.06	-0.14	-0.08
Close down a business	0.08	-0.16	0.11	-0.30	0.02	0.00	0.23	-0.01	0.02	-0.05	0.15	0.02
Join the military	0.08	-0.28**	-0.20	-0.19	-0.19	-0.05	0.00	-0.17	0.14	-0.08	-0.15	-0.01
Leave the military	-0.10	0.23	0.08	-0.17	-0.09	-0.01	0.09	0.15	0.01	0.10	0.03	0.23
Retire	0.25*	-0.06	-0.12	0.01	0.06	0.09	0.18	-0.10	0.17	0.05	-0.23*	0.07
Other (Career)	0.06	-0.39***	0.02	-0.10	-0.15	-0.08	0.11	0.02	-0.05	-0.13	-0.29**	0.00
Pursue a degree	0.16***	-0.27***	0.02	0.05	-0.09	-0.03	0.04	0.05	-0.02	-0.14**	-0.18***	-0.06
Choose a major/specialization	0.06	-0.28**	-0.11	-0.08	0.08	-0.10	0.09	0.19	0.01	-0.15	-0.19	-0.07
Choose where to study	0.02	-0.27***	0.02	0.14	-0.08	-0.17*	-0.13	0.02	-0.04	-0.22**	-0.25***	-0.09
Other (Education)	0.06	-0.04	0.00	0.05	-0.05	-0.01	0.10	0.05	0.07	-0.09	-0.09	0.10
Have/adopt a child	0.09	-0.17***	-0.11*	0.06	-0.06	0.00	0.07	0.04	0.00	-0.05	-0.15**	-0.05
End a life	0.10	-0.09	0.00	0.20	-0.07	-0.08	0.05	0.05	0.16	-0.24	0.10	0.09
Make a decision for your child	0.31***	-0.32***	0.07	0.11	-0.02	0.17*	0.06	0.17*	-0.03	-0.26**	-0.39***	-0.08
Caring for family member	-0.10	-0.05	-0.02	0.09	-0.05	-0.01	0.09	-0.04	0.05	-0.05	-0.07	0.15
Having a family member move in	0.13	-0.25	-0.17	-0.01	-0.22	-0.25	0.01	-0.38**	0.13	-0.12	-0.18	-0.05
Get pet	-0.08	-0.13	-0.07	0.04	-0.07	0.04	0.03	0.06	0.10	0.00	-0.09	0.04
Put pet down	-0.07	-0.29**	0.00	0.16	0.01	0.09	0.19	-0.09	0.03	-0.06	0.09	-0.06
Other (Family)	0.11	-0.19**	-0.02	-0.12	-0.01	0.15*	0.06	0.06	-0.01	0.04	-0.15*	-0.07
Buy home	0.04	-0.21***	-0.12	0.04	0.02	-0.01	-0.01	-0.05	-0.09	-0.1	-0.04	-0.08

Sell home	-0.27	-0.37**	-0.10	0.04	-0.11	-0.06	0.15	0.06	0.13	-0.01	-0.01	0.16
Buy something	0.07	-0.28***	-0.06	-0.07	-0.06	-0.12	-0.09	-0.14	-0.07	-0.06	-0.12	-0.08
Sell something	0.34	0.43	0.36	0.04	-0.12	-0.08	0.58**	0.02	0.08	0.50*	0.15	-0.38
Create a plan/budget	0.40	-0.25	0.12	0.21	0.09	-0.15	-0.26	0.44	-0.24	-0.18	-0.10	-0.04
Take social security	-0.26	-0.39	^	-0.05	0.00	-0.27	0.02	-0.15	0.25	0.12	-0.22	0.38
Buy investment	-0.08	-0.46***	-0.08	0.14	0.08	-0.03	-0.12	0.03	-0.38**	-0.21	-0.42**	-0.12
Make a will	0.02	-0.34	-0.23	0.18	0.06	0.07	0.35	-0.06	0.02	0.19	-0.81**	-0.32
Other (Finances)	0.08	-0.40***	-0.13	0.03	-0.13	-0.08	-0.02	-0.10	0.03	-0.07	-0.23*	-0.06
Begin non-romantic relationship	-0.23	-0.50*	-0.28	-0.28	-0.23	0.06	0.06	-0.51*	0.17	0.33	-0.42	0.09
End non-romantic relationship	0.41**	-0.40**	-0.11	0.08	0.10	-0.07	0.03	-0.21	0.28	-0.13	-0.23	0.05
Begin romantic relationship	0.06	-0.21**	-0.04	-0.10	0.02	-0.01	0.00	-0.03	0.01	-0.08	-0.16*	-0.15
End romantic relationship	-0.09	-0.27**	0.08	-0.10	-0.15	0.14	0.12	-0.02	0.03	-0.13	-0.07	0.02
Get married	0.15**	-0.22***	-0.02	0.11*	0.00	0.00	0.00	-0.01	-0.16***	-0.02	-0.15**	-0.33***
Get divorced	0.01	-0.18*	0.12	-0.06	-0.08	0.09	0.04	-0.1	0.01	-0.06	0.13	0.02
Engage in sexual activity	0.10	-0.10	-0.19	-0.20	0.04	0.21	-0.09	-0.04	-0.08	0.17	0.02	0.00
Disclose secret information	0.07	-0.41*	-0.36	-0.16	-0.22	-0.3	-0.04	0.11	0.14	-0.03	-0.24	-0.31
Other (Relationships)	0.17	-0.32**	-0.22*	0.03	-0.15	-0.06	0.10	0.19	-0.10	-0.36***	-0.20	0.03
Move to new place in same city	0.17	-0.14	-0.12	0.02	-0.12	0.06	-0.06	-0.04	-0.06	-0.13	0.01	-0.18
Move to new city	0.08	-0.36***	-0.08	-0.05	-0.07	0.13	-0.02	0.00	-0.02	0.05	-0.05	0.03
Move to new state	0.03	-0.23***	-0.09	-0.09	-0.16**	-0.01	-0.09	-0.16**	0.04	0.19**	-0.04	-0.06
Move to new country	0.08	-0.42**	-0.16	-0.08	-0.15	-0.15	-0.06	-0.20	0.01	-0.11	-0.14	-0.03
Other (Relocation)	0.05	-0.11	0.17	0.12	-0.06	0.24	-0.10	0.10	0.00	0.03	0.01	0.02
Commit crime	-0.43*	-0.31	0.00	-0.35	0.26	0.29	-0.11	-0.12	0.24	-0.36	-0.66***	0.05
Self-harm	0.08	-0.48**	0.21	0.21	-0.03	-0.02	0.05	0.14	0.12	0.300	0.12	-0.21
Begin an addiction	-0.48**	0.03	-0.23	0.04	-0.24	0.30	0.04	0.28	0.20	0.38*	-0.25	0.22

Other (Self-destruction)	-0.51	-0.33	-0.06	0.13	-0.32	0.49	0.44	-0.35	-0.29	-0.25	0.34	-0.46
Accept/change sexuality	0.40	-0.51*	-0.25	-0.27	0.01	0.34	-0.06	-0.34	-0.27	-0.15	-0.34	-0.11
Quit an addiction	-0.14	-0.34**	-0.12	0.16	-0.23	0.00	-0.08	-0.24	0.01	-0.19	-0.10	-0.04
Travel/holiday	0.28*	-0.32**	-0.09	-0.05	-0.08	0.13	0.07	-0.07	-0.14	-0.03	-0.26*	-0.03
Pursue religion/spirituality	0.12	-0.41***	-0.17	0.04	0.01	0.30*	0.02	0.04	-0.06	-0.17	-0.12	-0.30*
Pursue a philosophy/ideology	0.24	-0.32	-0.35	0.05	-0.20	0.11	-0.15	0.38	-0.18	-0.27	-0.28	-0.39
Change physical appearance	-0.04	-0.03	-0.21	-0.31	-0.03	0.08	0.10	-0.10	0.07	0.04	-0.08	0.04
Get treatment/medicine	0.15	-0.08	-0.11	0.04	-0.07	0.10	0.04	0.11	0.04	0.03	0.08	-0.20*
Engage in a hobby/sport	0.20	-0.36**	-0.11	0.06	0.05	-0.03	0.10	0.16	-0.23	-0.03	-0.06	-0.15
Learn new skill	0.01	-0.22	0.13	-0.13	-0.15	-0.22	0.06	-0.07	-0.02	0.09	0.14	-0.17
Other (Self-development)	-0.02	-0.27	-0.14	-0.21	-0.17	-0.04	-0.03	-0.33*	-0.24	0.08	0.09	-0.49***
Other decision	0.02	-0.37*	-0.21	0.17	-0.21	-0.14	0.02	-0.16	-0.04	-0.08	-0.19	-0.21

Note. \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$ .

^ Insufficient data to perform analysis.

**Table A18***Correlation between Decision Rank and Clusters for each Decision Factor in Study 3*

Decision Factor	Cluster	Cluster Correlation with Decision Rank
Decision Age	1	0.12***
	2	0.01
	3	-0.04
	4	0.34
	5	-0.51
Bigness	1	-0.27***
	2	-0.37***
	3	-0.18***
	4	0.43
	5	-0.33
Change	1	-0.09***
	2	-0.20***
	3	0.01
	4	0.36
	5	-0.06
Unexpectedness	1	-0.01
	2	-0.04
	3	-0.003
	4	0.04
	5	0.13
Advice	1	-0.04**
	2	-0.20***
	3	-0.04
	4	-0.12
	5	-0.32
Responsibility	1	0.03

	2	-0.11*
	3	0.03
	4	-0.08
	5	0.49
Strategy	1	-0.001
	2	-0.01
	3	0.07**
	4	0.58
	5	0.44
Time	1	0.01
	2	-0.21*
	3	0.002
	4	0.02
	5	-0.35
Confidence	1	-0.08***
	2	0.07*
	3	0.10***
	4	0.08
	5	-0.29
Obligation	1	-0.07*
	2	-0.04
	3	-0.01
	4	0.5
	5	-0.25
Reversibility	1	-0.16***
	2	-0.21***
	3	-0.07
	4	0.15
	5	0.33
Evaluation	1	-0.12***
	2	-0.08

3	0.06
4	-0.38
5	-0.46

*Note.* \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$  according to one sample  $t$ -test comparing value to 0 (excluding Clusters 4 and 5 due to insufficient number of decision types in cluster).



*How are Big Life Decisions Retrospectively Evaluated?***Table A19***Average Evaluation of Big Life Decisions for each Age Group and Decision Category in Study 3*

Decision Category	Decision Type	N	Age Group <sup>1</sup>						All <sup>2</sup>
			20-29	30-39	40-49	50-59	60-69	70-79	
Career	Start a new job/position	586	4.44	4.18	4.31	4.16	4.35	4.49	<b>4.33</b> <sup>ABE</sup>
	Quit a job/position	242	3.89	4.11	4.21	3.71	3.94	4.44	<b>4.05</b> <sup>BCE</sup>
	Start a new business	123	4.09	4.11	4.10	4.13	4.13	4.50	<b>4.19</b> <sup>ABCE</sup>
	Close down a business	32	3.00	4.43	4.00	4.67	4.40	4.55	<b>4.25</b> <sup>ABCDE</sup>
	Join the military	84	3.33	4.45	3.85	3.50	4.72	4.83	<b>4.39</b> <sup>ABE</sup>
	Leave the military	34		4.00	3.67	3.00	4.44	4.50	<b>4.12</b> <sup>ABCDE</sup>
	Retire	102	3.00	4.00	5.00	4.55	4.64	4.48	<b>4.54</b> <sup>ABE</sup>
	Other (Career)	89	4.70	3.71	4.16	4.27	3.86	4.71	<b>4.25</b> <sup>ABCE</sup>
Education	Pursue a degree	425	4.24	4.04	3.79	3.91	4.30	4.64	<b>4.11</b> <sup>BCE</sup>
	Choose a major/specialization	84	3.95	4.28	4.41	4.00	4.27	4.75	<b>4.20</b> <sup>ABCE</sup>
	Choose where to study	194	3.95	3.93	3.93	3.84	4.39	4.46	<b>4.05</b> <sup>BCE</sup>
	Other (Education)	185	4.06	3.60	4.00	3.92	4.46	3.77	<b>3.94</b> <sup>BCDE</sup>
Family	Have/adopt a child	375	4.48	4.51	4.77	4.39	4.67	4.61	<b>4.60</b> <sup>A</sup>
	End a life	62	5.00	4.08	3.92	3.91	3.64	4.00	<b>3.98</b> <sup>ABCDE</sup>
	Make a decision for your child	147	4.76	4.71	4.19	4.47	2.89	4.40	<b>4.26</b> <sup>ABE</sup>
	Caring for family member	131	3.88	4.22	4.22	3.86	4.23	4.33	<b>4.12</b> <sup>ABCE</sup>
	Having a family member move in	58	3.80	4.50	3.86	3.08	3.71	3.00	<b>3.64</b> <sup>CDEFG</sup>
	Get pet	151	4.28	4.26	4.29	4.61	4.00	4.82	<b>4.33</b> <sup>ABE</sup>
	Put pet down	97	4.12	4.24	4.20	3.71	4.31	4.77	<b>4.22</b> <sup>ABCE</sup>
	Other (Family)	220	4.20	4.33	3.57	3.96	3.73	4.26	<b>4.01</b> <sup>BCE</sup>
Finances	Buy home	275	4.27	4.08	4.09	4.29	4.62	4.49	<b>4.28</b> <sup>ABE</sup>
	Sell home	48	4.00	4.33	4.29	3.73	4.14	3.78	<b>4.04</b> <sup>ABCDE</sup>
	Buy something	183	4.00	4.30	3.82	4.31	4.42	4.50	<b>4.16</b> <sup>ABCE</sup>

Relationships	Sell something	20	5.00	3.50	4.40	3.80	5.00	2.00	<b>3.95</b> <sup>ABCDEFGG</sup>
	Create a plan/budget	20	3.60	5.00	4.50	4.67	1.00	3.00	<b>4.15</b> <sup>ABCDEFGG</sup>
	Take social security	11				5.00	4.50	5.00	<b>4.82</b> <sup>ABCDE</sup>
	Buy investment	52	3.77	4.56	3.93	4.00	3.67	3.67	<b>3.96</b> <sup>ABCDEFGG</sup>
	Make a will	12	3.00		4.67	5.00		5.00	<b>4.75</b> <sup>ABCDE</sup>
	Other (Finances)	85	4.36	4.18	4.50	3.75	3.30	4.31	<b>4.12</b> <sup>ABCDE</sup>
	Begin non-romantic relationship	19	5.00	4.00	1.00	2.00	4.00	3.00	<b>3.32</b> <sup>BCDEFGH</sup>
	End non-romantic relationship	46	4.28	4.60	4.83	4.33	4.33	4.33	<b>4.43</b> <sup>ABCE</sup>
	Begin romantic relationship	149	3.83	3.78	3.87	3.97	3.47	3.88	<b>3.83</b> <sup>BCDE</sup>
	End romantic relationship	147	4.47	4.04	4.41	4.43	4.59	3.77	<b>4.33</b> <sup>ABE</sup>
	Get married	472	4.32	4.33	4.09	3.52	3.33	3.63	<b>3.76</b> <sup>CDG</sup>
	Get divorced	186	4.50	4.33	4.09	4.45	4.29	4.44	<b>4.33</b> <sup>AB</sup>
	Engage in sexual activity	62	3.33	3.54	3.64	2.33	1.71	3.50	<b>3.18</b> <sup>DFGH</sup>
	Disclose secret information	27	3.09	3.67	4.67	4.00	3.00	4.00	<b>3.56</b> <sup>BCDEFG</sup>
Relocation	Other (Relationships)	87	4.28	3.75	3.81	3.18	4.18	3.92	<b>3.93</b> <sup>ABCDE</sup>
	Move to new place in same city	85	4.07	4.38	4.50	4.35	4.60	3.92	<b>4.31</b> <sup>ABCE</sup>
	Move to new city	132	4.17	4.08	4.13	3.96	3.88	4.47	<b>4.09</b> <sup>ABCE</sup>
	Move to new state	272	3.77	4.05	3.94	4.06	3.84	4.24	<b>4.00</b> <sup>BCE</sup>
	Move to new country	50	4.43	4.50	4.56	4.13	5.00	3.83	<b>4.32</b> <sup>ABCE</sup>
	Other (Relocation)	46	4.55	4.00	3.63	3.33	3.00	4.00	<b>3.89</b> <sup>ABCDE</sup>
Self-Destruction	Commit crime	24	2.86	3.17	1.67		1.75	4.00	<b>2.50</b> <sup>FH</sup>
	Self-harm	33	4.46	2.00	3.27	5.00	1.50	5.00	<b>3.61</b> <sup>ABCDEFGG</sup>
	Begin an addiction	32	2.10	3.00	2.00	1.50	1.00	1.00	<b>2.06</b> <sup>H</sup>
	Other (Self-destruction)	14	2.25	3.67	3.00		1.00		<b>2.43</b> <sup>FGH</sup>
Self-Development	Accept/change sexuality	22	4.25	4.00	5.00	5.00	5.00	5.00	<b>4.64</b> <sup>ABCE</sup>
	Quit an addiction	65	4.91	4.62	4.75	4.33	5.00	5.00	<b>4.78</b> <sup>A</sup>
	Travel/holiday	72	4.64	4.29	4.88	4.78	4.22	4.17	<b>4.54</b> <sup>ABE</sup>
	Pursue religion/spirituality	70	4.42	4.50	4.64	5.00	4.89	4.86	<b>4.73</b> <sup>AB</sup>
	Pursue a philosophy/ideology	16	4.67	5.00	5.00	5.00		4.83	<b>4.88</b> <sup>ABCE</sup>
	Change physical appearance	40	4.39	4.14	4.78	5.00	5.00	3.50	<b>4.45</b> <sup>ABCE</sup>

Get treatment/medicine	110	4.43	4.08	4.85	4.60	4.08	4.10	<b>4.36</b> <sup>ABE</sup>
Engage in a hobby/sport	62	3.84	4.25	3.75	4.86	4.60	4.29	<b>4.13</b> <sup>ABCE</sup>
Learn new skill	33	4.75	4.00	5.00	4.75	4.50	4.20	<b>4.48</b> <sup>ABCE</sup>
Other (Self-development)	42	4.21	4.67	4.50	5.00	3.86	5.00	<b>4.43</b> <sup>ABCE</sup>
Other decision	38	4.25	3.78	4.71	3.00	4.14	4.20	<b>4.13</b> <sup>ABCDE</sup>

<sup>1</sup> Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup> Values in the same column not connected by the same number are significantly different by Tukey HSD.

**Table A20***Pearson Correlations between Decision Factors and Decision Evaluation for each Decision Category in Study 3*

Decision Category	Decision Factor										
	Decision Age	Bigness	Change	Unexpectedness	Advice	Responsibility	Strategy	Time	Confidence	Obligation	Reversibility
Career	0.06*	0.17***	0.11***	-0.03	0.04	0.05	0.13***	0.02	0.32***	0.01	-0.02
Education	0.07*	0.18***	0.11**	-0.01	0.04	0.02	0.20***	0.07	0.34***	0.04	-0.12***
Family	-0.01	0.13***	0.05	-0.07*	0.04	0.10***	0.07**	0.10***	0.42***	-0.01	0.01
Finances	0.03	0.15***	0.12**	-0.12**	0.14***	0.01	0.27***	0.15***	0.38***	0.02	-0.07
Relationships	0.12***	0.07*	0.13***	-0.12***	0.13***	-0.02	0.17***	0.15***	0.36***	-0.08**	0.03
Relocation	0.10*	0.06	0.11**	-0.07	0.07	0.01	0.17***	0.14***	0.36***	-0.08*	-0.04
Self-Destruction	0.09	0.37***	-0.08	-0.55***	0.21*	-0.04	0.21*	0.34***	0.37***	0.15	-0.17
Self-Development	0.02	0.22***	0.19***	0.05	0.09*	0.00	0.11*	0.11*	0.36***	0.06	-0.06
Other	0.21	0.27	0.08	-0.28	0.09	0.34*	0.39*	0.07	0.68***	0.18	0.00

Note. \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$ .

**Table A21***Pearson Correlations between Decision Factors and Decision Evaluation for each Decision Type in Study 3*

Decision Type	Decision Factor										
	Decision Age	Bigness	Change	Unexpectedness	Advice	Responsibility	Strategy	Time	Confidence	Obligation	Reversibility
Start a new job/position	-0.02	0.12**	0.14***	0.06	0.00	0.05	0.06	-0.05	0.31***	-0.07	-0.04
Quit a job/position	0.05	0.22***	0.16*	-0.11	0.05	0.05	0.09	0.06	0.31***	0.05	0.00
Start a new business	0.22*	0.09	0.07	0.05	0.07	-0.01	0.17	0.03	0.18*	-0.10	-0.15
Close down a business	0.42*	0.71***	-0.14	0.12	-0.11	0.00	0.33	0.43*	0.33	0.40*	0.31
Join the military	-0.13	0.26*	0.16	0.07	-0.08	-0.17	0.22*	-0.12	0.26*	0.12	0.22*
Leave the military	0.29	0.30	-0.11	-0.19	0.32	0.40*	0.29	0.11	0.35*	0.17	-0.18
Retire	0.10	0.16	0.01	-0.25*	-0.07	0.05	0.21*	-0.02	0.35***	-0.01	0.15
Other (Career)	0.00	0.17	0.05	-0.12	0.28**	0.12	0.24*	0.25*	0.41***	0.15	-0.06
Pursue a degree	0.08	0.20***	0.14**	-0.04	0.11*	0.06	0.24***	0.07	0.36***	0.05	-0.13**
Choose a major/specialization	-0.05	0.24*	0.10	0.05	-0.09	0.06	0.01	0.11	0.33**	-0.04	0.04
Choose where to study	-0.03	0.20**	0.14	0.03	-0.07	-0.06	0.10	0.01	0.34***	0.00	-0.17*
Other (Education)	0.11	0.12	0.02	0.05	0.01	-0.01	0.27***	0.05	0.30***	0.09	-0.14
Have/adopt a child	-0.04	0.23***	0.06	-0.06	0.00	0.07	0.00	0.07	0.47***	-0.07	0.06
End a life	0.18	0.11	0.15	-0.43***	0.12	0.07	0.09	-0.09	0.18	0.14	-0.04
Make a decision for your child	-0.13	-0.06	0.04	0.07	0.07	-0.02	0.19*	-0.03	0.43***	-0.02	-0.13
Caring for family member	0.05	0.09	-0.03	-0.01	0.06	0.23**	0.08	0.03	0.45***	0.07	-0.10
Having a family member move in	-0.20	0.21	-0.16	-0.24	-0.02	-0.05	0.32*	0.28*	0.53***	-0.10	-0.07
Get pet	0.02	0.17*	0.08	-0.10	0.05	-0.05	0.06	0.10	0.38***	0.07	-0.02
Put pet down	0.24*	-0.06	0.16	-0.16	0.12	0.12	0.17	0.16	0.59***	0.00	-0.13

Other (Family)	0.10	0.11	0.04	0.05	0.09	0.04	0.09	0.05	0.34***	0.13*	0.01
Buy home	-0.01	0.13*	0.29***	-0.08	0.11	0.03	0.27***	0.09	0.24***	0.02	-0.06
Sell home	0.12	-0.08	-0.02	0.00	0.16	-0.05	0.33*	0.05	0.58***	-0.19	-0.07
Buy something	0.14	0.17*	0.07	-0.12	0.17*	-0.04	0.32***	0.17*	0.40***	0.00	-0.08
Sell something	-0.25	-0.54*	-0.31	-0.38	0.00	0.02	-0.40	0.08	0.22	-0.47*	-0.46*
Create a plan/budget	-0.02	-0.06	0.29	0.41	-0.10	-0.17	0.48*	-0.26	0.55*	0.33	-0.09
Take social security	-0.28	0.03	^	0.43	-0.21	0.43	0.09	-0.11	0.39	0.49	0.39
Buy investment	-0.14	0.27	-0.13	-0.29*	0.16	-0.14	0.43**	0.13	0.33*	0.25	-0.09
Make a will	0.57	0.75**	-0.13	-0.30	0.31	0.07	-0.15	0.31	0.83***	0.17	0.31
Other (Finances)	-0.10	0.28**	0.03	-0.14	0.22*	0.07	0.22*	0.32**	0.51***	0.03	-0.03
Begin non-romantic relationship	-0.10	-0.21	-0.05	0.36	-0.29	0.28	-0.21	-0.08	0.68**	-0.16	0.10
End non-romantic relationship	-0.13	0.10	0.35*	0.06	-0.17	0.06	0.17	0.00	0.23	-0.21	0.14
Begin romantic relationship	0.08	0.01	0.02	-0.10	0.12	0.07	0.02	0.17*	0.35***	-0.15	-0.16*
End romantic relationship	-0.09	-0.07	0.26**	-0.03	0.10	-0.05	0.15	0.15	0.31***	-0.08	0.00
Get married	0.16***	0.19***	0.06	-0.19***	0.07	0.01	0.09	0.10*	0.40***	-0.11*	0.12**
Get divorced	0.04	0.02	0.30***	-0.12	0.21**	-0.03	0.23**	0.12	0.33***	0.01	0.03
Engage in sexual activity	0.17	0.16	-0.15	-0.24	0.11	-0.13	0.54***	0.15	0.45***	0.11	-0.03
Disclose secret information	0.17	0.32	0.26	0.02	0.00	-0.14	0.31	0.10	0.27	0.24	0.14
Other (Relationships)	0.19	-0.18	0.23*	-0.19	0.08	0.12	0.13	0.09	0.54***	-0.23*	0.01
Move to new place in same city	0.06	0.14	-0.01	0.02	-0.03	0.04	0.11	0.09	0.22*	-0.09	0.08
Move to new city	0.12	-0.02	0.30***	-0.11	0.05	-0.11	0.23**	0.10	0.46***	-0.16	-0.10
Move to new state	0.18**	0.12	0.16**	-0.02	0.09	0.03	0.19**	0.20***	0.36***	-0.06	0.00
Move to new country	-0.10	-0.01	-0.07	-0.06	-0.04	-0.05	0.00	-0.08	0.33*	-0.03	-0.07

Other (Relocation)	-0.08	0.10	-0.16	-0.32*	0.26	0.39**	0.16	0.23	0.23	0.00	-0.15
Commit crime	0.02	0.27	-0.09	-0.50*	-0.18	-0.26	-0.07	-0.21	0.44*	-0.01	-0.03
Self-harm	-0.06	0.09	-0.26	-0.52**	0.32	0.22	0.29	0.33	0.23	0.16	-0.31
Begin an addiction	0.03	0.33	-0.02	-0.61***	0.27	0.11	0.60***	0.43*	0.50**	0.34	-0.24
Other (Self-destruction)	0.17	0.43	0.07	-0.38	0.23	-0.16	-0.10	0.64*	0.82***	-0.05	-0.28
Accept/change sexuality	-0.04	-0.07	0.15	0.29	0.05	-0.43*	-0.27	-0.10	0.42	-0.14	0.28
Quit an addiction	0.16	0.40**	0.40***	0.1	-0.03	-0.22	0.24	0.13	0.33**	0.29*	-0.34**
Travel/holiday	-0.04	0.26*	0.24*	0.01	0.10	0.03	0.21	0.42***	0.13	-0.08	0.00
Pursue religion/spirituality	0.02	0.05	-0.15	-0.03	0.08	-0.16	-0.05	0.05	0.44***	0.17	-0.08
Pursue a philosophy/ideology	0.21	0.30	0.3	0.1	0.10	0.14	0.00	-0.12	0.00	0.36	0.34
Change physical appearance	0.05	-0.17	-0.08	-0.19	0.16	0.11	0.44**	0.04	0.44**	0.31	-0.40*
Get treatment/medicine	-0.02	0.19*	0.24*	-0.04	0.12	0.08	0.05	0.00	0.24*	-0.12	0.02
Engage in a hobby/sport	0.18	0.18	0.05	0.32*	0.2	0.25	0.10	-0.05	0.45***	-0.10	0.04
Learn new skill	-0.08	0.25	0.27	0.22	-0.01	-0.24	-0.03	-0.12	0.52**	-0.12	-0.21
Other (Self-development)	-0.09	0.35*	0.35*	-0.15	0.16	0.01	0.20	0.27	0.46**	0.42**	0.05
Other decision	0.21	0.27	0.08	-0.28	0.09	0.34*	0.39*	0.07	0.68***	0.18	0.00

Note. \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$ .

^ Insufficient data to perform analysis.

**Table A22***Correlation between Decision Evaluation and Clusters for each Decision Factor in Study 3*

Decision Factor	Cluster	Cluster Correlation with Decision Evaluation
Decision Age	1	-0.01
	2	0.10***
	3	-0.25
	4	-0.19
	5	0.39
	6	0.01
Bigness	1	0.16***
	2	0.09***
	3	-0.54
	4	-0.09
	5	0.63
	6	0.20***
Change	1	0.14**
	2	0.13***
	3	-0.31
	4	-0.03
	5	-0.07
	6	-0.05
Unexpectedness	1	0.05
	2	-0.07*
	3	-0.38
	4	0.40
	5	-0.18
	6	-0.27***



Advice	1	-0.03
	2	0.10***
	3	-0.002
	4	-0.25
	5	0.14
	6	0.19***
Responsibility	1	-0.09*
	2	0.04
	3	0.02
	4	0.36
	5	-0.03
	6	0.12*
Strategy	1	0.09*
	2	0.16***
	3	-0.40
	4	-0.06
	5	0.03
	6	0.34***
Time	1	-0.03
	2	0.09***
	3	0.08
	4	-0.10
	5	0.46
	6	0.22***
Confidence	1	0.35***
	2	0.36***
	3	0.22
	4	0.53
	5	0.66
	6	0.43***

Obligation	1	0.04
	2	-0.03
	3	-0.47
	4	0.16
	5	0.17
	6	0.17**
Reversibility	1	0.01
	2	-0.03
	3	-0.46
	4	0.24
	5	0.11
	6	-0.13**

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*Note.* \* denotes  $p < .05$ , \*\* denotes  $p < .01$ , and \*\*\* denotes  $p < .0001$  according to one sample  $t$ -test comparing value to 0 (excluding Clusters 3, 4, and 5 due to insufficient number of decision types in cluster).

***Which Individual Difference Variables Relate to Decision Evaluation?***

Correlations between individual difference variables and decision evaluation are presented in Table A23. As can be seen:

- Regarding personality, correlations revealed that decisions were more positively evaluated when the decision-maker was higher in conscientiousness, neuroticism, and extraversion as well as lower in openness and agreeableness.
- Regarding life orientation, correlations revealed that decisions were more positively evaluated when the decision-maker was higher in optimism life orientation as well as lower in pessimism life orientation.
- Regarding impulsiveness, correlations revealed that decisions were more positively evaluated when the decision-maker was higher in impulsiveness, especially non-planning impulsiveness, as well as lower in motor impulsiveness.
- Regarding wellbeing, correlations revealed that decisions were more positively evaluated when the decision-maker was higher in life satisfaction and life flourishing (i.e., psychological wellbeing).
- Regarding cultural orientation, correlations revealed that decisions were more positively evaluated when the decision-maker was higher in horizontal collectivism and vertical collectivism.

**Table A23***Pearson Correlations Between Individual Difference Measures and Decision Evaluation in Study 3*

Variable	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Extraversion	-													
2. Agreeableness	-0.08	-												
3. Conscientiousness	0.01	-0.33	-											
4. Openness	-0.09	0.35	-0.47	-										
5. Neuroticism	0.29	-0.17	0.04	-0.17	-									
6. Maximization (Search)	0.01	-0.19	0.32	-0.21	0.13	-								
7. Maximization (Outcomes)	0.06	-0.23	0.32	-0.16	0.16	0.33	-							
8. Rational	-0.08	-0.14	0.30	-0.19	0.16	0.65	0.36							
9. Intuitive	0.15	0.02	-0.09	0.10	0.01	-0.18	0.00	-0.20	-					
10. Life Orientation	0.29	-0.27	0.34	-0.51	0.22	0.23	0.22	0.19	-0.03	-				
11. Life Orientation (Optimism)	0.31	-0.26	0.32	-0.49	0.21	0.25	0.26	0.21	0.07	0.90	-			
12. Life Orientation (Pessimism)	-0.22	0.24	-0.30	0.44	-0.18	-0.18	-0.14	-0.14	0.12	-0.93	-0.67	-		
13. Impulsiveness	0.13	0.18	-0.16	0.16	0.00	0.03	0.03	0.03	0.25	-0.04	0.11	0.17	-	
14. Impulsiveness (Attentional)	-0.03	0.24	-0.29	0.30	-0.08	0.00	-0.03	0.01	0.13	-0.22	-0.13	0.26	0.77	-
15. Impulsiveness (Motor)	0.21	0.21	-0.35	0.22	-0.04	-0.24	-0.12	-0.25	0.38	-0.11	0.03	0.22	0.77	0.45
16. Impulsiveness (Non-planning)	0.03	-0.08	0.36	-0.21	0.12	0.42	0.26	0.39	-0.07	0.26	0.32	-0.17	0.54	0.24
17. Life Satisfaction	0.23	-0.17	0.27	-0.32	0.08	0.18	0.20	0.12	0.02	0.61	0.61	-0.51	0.16	-0.03
18. Life Flourishing	0.32	-0.39	0.40	-0.42	0.27	0.30	0.39	0.27	0.04	0.66	0.66	-0.55	0.10	-0.14
19. Horizontal Individualism	-0.04	-0.01	0.08	-0.09	0.22	0.18	0.20	0.19	0.08	0.00	0.05	0.05	0.01	-0.01
20. Vertical Individualism	0.04	0.22	-0.04	0.04	-0.08	-0.01	0.05	-0.01	0.15	-0.13	0.00	0.22	0.31	0.23
21. Horizontal Collectivism	0.26	-0.40	0.24	-0.22	0.21	0.21	0.30	0.21	0.07	0.39	0.41	-0.31	0.13	-0.05
22. Vertical Collectivism	0.09	-0.28	0.24	-0.17	0.00	0.21	0.25	0.19	0.09	0.17	0.24	-0.08	0.09	-0.05
23. Risk (Ethical Domain)	0.04	0.38	-0.33	0.19	-0.10	-0.20	-0.23	-0.19	0.15	-0.22	-0.13	0.26	0.33	0.26
24. Risk (Financial Domain)	0.06	0.27	-0.17	0.01	0.01	-0.10	-0.11	-0.07	0.08	-0.06	0.02	0.12	0.34	0.22
25. Risk (Health Domain)	0.03	0.33	-0.29	0.19	-0.05	-0.22	-0.17	-0.18	0.13	-0.21	-0.14	0.24	0.26	0.24
26. Risk (Recreational Domain)	0.12	0.19	-0.11	0.00	0.12	-0.06	-0.06	-0.06	0.04	-0.05	0.02	0.11	0.32	0.18
27. Risk (Social Domain)	0.11	0.06	-0.03	-0.02	0.28	0.10	0.09	0.15	-0.06	0.08	0.06	-0.08	0.10	0.07

28. Evaluation	0.04	-0.09	0.13	-0.12	0.05	0.11	0.08	0.09	-0.03	0.18	0.17	-0.16	0.03	0.01
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[illegible]

4. Openness														
5. Neuroticism														
6. Maximization (Search)														
7. Maximization (Outcomes)														
8. Rational														
9. Intuitive														
10. Life Orientation														
11. Life Orientation (Optimism)														
12. Life Orientation (Pessimism)														
13. Impulsiveness														
14. Impulsiveness (Attentional)														
15. Impulsiveness (Motor)	-													
16. Impulsiveness (Non-planning)	0.01	-												
17. Life Satisfaction	0.02	0.38	-											
18. Life Flourishing	-0.05	0.42	0.63	-										
19. Horizontal Individualism	-0.03	0.08	-0.10	0.07	-									
20. Vertical Individualism	0.26	0.15	0.01	-0.06	0.05	-								
21. Horizontal Collectivism	-0.01	0.32	0.37	0.59	0.01	-0.03	-							
22. Vertical Collectivism	-0.04	0.28	0.26	0.37	0.03	0.19	0.51	-						
23. Risk (Ethical Domain)	0.42	-0.06	-0.05	-0.24	-0.06	0.31	-0.21	-0.19	-					
24. Risk (Financial Domain)	0.33	0.12	0.03	-0.03	-0.05	0.35	-0.05	-0.09	0.48	-				
25. Risk (Health Domain)	0.38	-0.14	-0.12	-0.23	0.00	0.23	-0.19	-0.19	0.55	0.37	-			
26. Risk (Recreational Domain)	0.33	0.12	0.04	-0.03	0.00	0.29	-0.01	-0.02	0.35	0.41	0.45	-		
27. Risk (Social Domain)	0.06	0.09	-0.04	0.13	0.21	0.00	0.02	-0.16	0.06	0.19	0.24	0.29	-	
28. Evaluation	-0.06	0.15	0.27	0.20	-0.02	0.00	0.14	0.10	-0.08	0.00	-0.09	-0.01	0.00	-

*When do Big Life Decisions Happen?***Table A24***Average Age at Time of Big Life Decision for each Decision Type and Age Group in Study 3*

Decision Category	Decision Type	N	Age Group <sup>1</sup>						All <sup>2</sup>
			20-29	30-39	40-49	50-59	60-69	70-79	
Career	Start a new job/position	586	22.26 <sup>B</sup>	25.66 <sup>B</sup>	32.08 <sup>A</sup>	34.90 <sup>A</sup>	33.13 <sup>A</sup>	32.63 <sup>A</sup>	<b>30.77</b> <sup>IMNOQR</sup>
	Quit a job/position	242	22.54 <sup>D</sup>	28.33 <sup>C</sup>	32.13 <sup>BC</sup>	34.14 <sup>AB</sup>	38.91 <sup>A</sup>	36.63 <sup>AB</sup>	<b>31.38</b> <sup>MNOQR</sup>
	Start a new business	123	21.55 <sup>B</sup>	26.72 <sup>B</sup>	34.16 <sup>A</sup>	37.33 <sup>A</sup>	39.92 <sup>A</sup>	40.17 <sup>A</sup>	<b>34.63</b> <sup>DEFGHIJKLQ</sup>
	Close down a business	32	22.60 <sup>C</sup>	31.29 <sup>C</sup>	40.00 <sup>ABC</sup>	49.00 <sup>AB</sup>	44.80 <sup>B</sup>	58.3 <sup>B</sup>	<b>43.28</b> <sup>BCD</sup>
	Join the military	84	21.33 <sup>A</sup>	19.73 <sup>A</sup>	20.62 <sup>A</sup>	20.20 <sup>A</sup>	19.06 <sup>A</sup>	20.72 <sup>A</sup>	<b>20.18</b> <sup>TU</sup>
	Leave the military	34		25.00 <sup>A</sup>	23.17 <sup>A</sup>	24.25 <sup>A</sup>	28.67 <sup>A</sup>	26.50 <sup>A</sup>	<b>26.09</b> <sup>MNOPQRSTUV</sup>
	Retire	102	21.00 <sup>C</sup>	36.00 <sup>C</sup>	39.00 <sup>C</sup>	54.18 <sup>B</sup>	59.36 <sup>AB</sup>	62.75 <sup>A</sup>	<b>59.13</b> <sup>A</sup>
Education	Other (Career)	89	22.50 <sup>B</sup>	26.50 <sup>AB</sup>	31.21 <sup>AB</sup>	35.55 <sup>AB</sup>	30.21 <sup>AB</sup>	37.62 <sup>A</sup>	<b>31.38</b> <sup>GHIJLMNOPQR</sup>
	Pursue a degree	425	19.83 <sup>C</sup>	22.39 <sup>BC</sup>	25.30 <sup>AB</sup>	25.63 <sup>AB</sup>	27.20 <sup>A</sup>	24.90 <sup>AB</sup>	<b>24.03</b> <sup>STU</sup>
	Choose a major/specialization	84	18.27 <sup>A</sup>	18.22 <sup>A</sup>	18.29 <sup>A</sup>	21.25 <sup>A</sup>	18.55 <sup>A</sup>	17.50 <sup>A</sup>	<b>18.69</b> <sup>U</sup>
	Choose where to study	194	19.53 <sup>B</sup>	18.79 <sup>B</sup>	22.14 <sup>AB</sup>	24.26 <sup>A</sup>	21.00 <sup>AB</sup>	20.19 <sup>AB</sup>	<b>20.71</b> <sup>TU</sup>
Family	Other (Education)	185	16.78 <sup>B</sup>	19.43 <sup>AB</sup>	20.80 <sup>AB</sup>	23.36 <sup>A</sup>	20.31 <sup>AB</sup>	24.15 <sup>A</sup>	<b>20.25</b> <sup>U</sup>
	Have/adopt a child	375	23.33 <sup>B</sup>	28.02 <sup>AB</sup>	29.29 <sup>A</sup>	29.39 <sup>A</sup>	29.60 <sup>A</sup>	26.81 <sup>AB</sup>	<b>28.24</b> <sup>NOP</sup>
	End a life	62	21.00 <sup>B</sup>	25.77 <sup>B</sup>	31.85 <sup>B</sup>	32.27 <sup>B</sup>	35.64 <sup>AB</sup>	51.00 <sup>A</sup>	<b>33.71</b> <sup>DEFGHIJLMNQR</sup>
	Make a decision for your child	147	23.88 <sup>B</sup>	30.41 <sup>AB</sup>	34.81 <sup>A</sup>	35.85 <sup>A</sup>	37.89 <sup>A</sup>	39.20 <sup>A</sup>	<b>34.40</b> <sup>DEFGHIJKLQ</sup>
	Caring for family member	131	23.81 <sup>B</sup>	27.83 <sup>B</sup>	33.52 <sup>B</sup>	43.32 <sup>A</sup>	46.68 <sup>A</sup>	44.83 <sup>A</sup>	<b>37.93</b> <sup>CDEFK</sup>
	Having a family member move in	58	21.00 <sup>C</sup>	28.30 <sup>C</sup>	35.36 <sup>BC</sup>	41.25 <sup>AB</sup>	47.86 <sup>AB</sup>	51.90 <sup>A</sup>	<b>38.48</b> <sup>CDEFGJK</sup>
	Get pet	151	20.31 <sup>D</sup>	27.51 <sup>C</sup>	35.69 <sup>B</sup>	39.09 <sup>B</sup>	40.06 <sup>B</sup>	53.00 <sup>A</sup>	<b>33.14</b> <sup>FGHIJLMQR</sup>
Finances	Put pet down	97	20.53 <sup>E</sup>	30.00 <sup>D</sup>	38.60 <sup>C</sup>	42.79 <sup>BC</sup>	50.19 <sup>B</sup>	60.23 <sup>A</sup>	<b>39.34</b> <sup>CDE</sup>
	Other (Family)	220	18.43 <sup>C</sup>	24.85 <sup>BC</sup>	29.00 <sup>AB</sup>	33.32 <sup>AB</sup>	37.68 <sup>A</sup>	37.38 <sup>A</sup>	<b>31.18</b> <sup>HIMNOQR</sup>
	Buy home	275	23.67 <sup>D</sup>	28.65 <sup>CD</sup>	32.07 <sup>BC</sup>	38.21 <sup>AB</sup>	35.00 <sup>A</sup>	39.58 <sup>A</sup>	<b>33.90</b> <sup>EFGHIJKLQ</sup>
	Sell home	48	21.00 <sup>B</sup>	33.67 <sup>B</sup>	37.18 <sup>B</sup>	40.18 <sup>B</sup>	58.43 <sup>A</sup>	51.44 <sup>A</sup>	<b>43.08</b> <sup>BC</sup>
	Buy something	183	21.87 <sup>D</sup>	28.60 <sup>CD</sup>	31.66 <sup>C</sup>	41.27 <sup>B</sup>	50.27 <sup>A</sup>	51.61 <sup>A</sup>	<b>34.72</b> <sup>DEFGHJKL</sup>

Relationships	Sell something	20	21.00 <sup>C</sup>	30.17 <sup>C</sup>	34.40 <sup>BC</sup>	48.20 <sup>AB</sup>	54.50 <sup>A</sup>	68.00 <sup>A</sup>	<b>39.60</b> <sup>CDEFGHIJKL</sup>
	Create a plan/budget	20	20.60 <sup>B</sup>	28.00 <sup>AB</sup>	35.25 <sup>AB</sup>	45.00 <sup>A</sup>	37.00 <sup>AB</sup>	61.00 <sup>A</sup>	<b>34.80</b> <sup>CDEFGHIJKLMNOPQR</sup>
	Take social security	11				49.75 <sup>B</sup>	63.00 <sup>A</sup>	62.67 <sup>A</sup>	<b>58.09</b> <sup>AB</sup>
	Buy investment	52	20.46 <sup>C</sup>	28.67 <sup>BC</sup>	33.07 <sup>B</sup>	39.14 <sup>AB</sup>	48.33 <sup>A</sup>	40.67 <sup>AB</sup>	<b>32.17</b> <sup>EFGHIJKLMNOPQR</sup>
	Make a will	12	23.00 <sup>A</sup>		36.00 <sup>A</sup>	50.25 <sup>A</sup>		60.25 <sup>A</sup>	<b>47.75</b> <sup>ABCD</sup>
	Other (Finances)	85	21.29	31.18	32.11	42.81	40.70	59.19	<b>38.33</b> <sup>CDEFGK</sup>
	Begin non-romantic relationship	19	26.00	20.00	24.00	28.75	40.25	20.00	<b>26.95</b> <sup>GHIJKLMNOPQRSTU</sup>
	End non-romantic relationship	46	19.78	27.80	28.50	43.50	36.67	54.67	<b>29.13</b> <sup>HILMNOPQRSV</sup>
	Begin romantic relationship	149	21.20	26.00	29.68	34.06	33.40	29.71	<b>28.59</b> <sup>MNOPRV</sup>
	End romantic relationship	147	20.16	23.65	27.28	31.33	32.00	36.46	<b>26.73</b> <sup>NOPSV</sup>
	Get married	472	20.92	27.00	28.16	30.76	28.14	27.54	<b>27.93</b> <sup>NOP</sup>
	Get divorced	186	24.75	27.78	33.20	36.48	35.53	40.13	<b>35.99</b> <sup>CDEFGJKL</sup>
	Engage in sexual activity	62	19.50	22.54	26.14	31.17	20.00	45.25	<b>24.48</b> <sup>PSTUV</sup>
	Disclose secret information	27	17.91	21.33	22.67	39.67	39.00	35.00	<b>26.11</b> <sup>HIMNOPQRSTU</sup>
Relocation	Other (Relationships)	87	21.39	26.25	26.00	29.82	40.50	39.58	<b>31.09</b> <sup>HIJLMNOPQR</sup>
	Move to new place in same city	85	21.57	24.63	26.10	34.29	34.93	44.00	<b>31.01</b> <sup>HIJLMNOPQR</sup>
	Move to new city	132	22.06	26.25	30.29	36.57	34.23	37.82	<b>31.27</b> <sup>HIJLMNOPQR</sup>
	Move to new state	272	20.09	26.23	29.88	36.00	35.40	40.11	<b>32.88</b> <sup>GHIJLMQ</sup>
	Move to new country	50	14.57	27.10	25.11	34.38	35.75	31.75	<b>27.96</b> <sup>HIMNOPQRSTV</sup>
Self-Destruction	Other (Relocation)	46	20.18	23.29	24.88	36.33	39.25	37.70	<b>29.04</b> <sup>HILMNOPQRSV</sup>
	Commit crime	24	17.29	23.17	22.33		37.25	19.00	<b>23.42</b> <sup>MNOPRSTUV</sup>
	Self-harm	33	17.46	26.50	28.82	44.00	35.50	28.00	<b>25.91</b> <sup>MNOPQRSTU</sup>
	Begin an addiction	32	19.30	24.14	22.29	16.50	22.33	19.00	<b>20.94</b> <sup>STUV</sup>
Self-Development	Other (Self-destruction)	14	18.00	17.33	37.00		21.50		<b>19.71</b> <sup>OPSTUV</sup>
	Accept/change sexuality	22	20.25	22.80	29.50	21.20	24.50	27.50	<b>23.59</b> <sup>MNOPRSTUV</sup>
	Quit an addiction	65	22.00	24.54	36.25	33.17	38.22	45.40	<b>32.89</b> <sup>EFGHIJKLMNOPQR</sup>
	Travel/holiday	72	22.93	28.12	33.59	36.56	52.44	31.67	<b>32.79</b> <sup>EFGHIJKLMNOPQR</sup>
	Pursue religion/spirituality	70	20.17	23.25	25.93	34.08	23.56	23.00	<b>25.26</b> <sup>OPSTUV</sup>
	Pursue a philosophy/ideology	16	17.33	23.50	18.00	44.00		32.33	<b>28.81</b> <sup>EFGHIJKLMNOPQRSTU</sup>
	Change physical appearance	40	21.39	26.71	32.56	48.33	43.00	55.00	<b>29.08</b> <sup>HIJLMNOPQRSV</sup>



Other	Get treatment/medicine	110	20.86	25.58	34.40	46.55	48.50	57.75	<b>38.75</b> <sup>CDEF</sup>
	Engage in a hobby/sport	62	15.79	21.92	26.17	37.14	27.40	39.29	<b>24.98</b> <sup>OPSTUV</sup>
	Learn new skill	33	19.38	23.88	30.25	15.75	40.00	22.20	<b>24.27</b> <sup>NOPRSTUV</sup>
	Other (Self-development)	42	19.93	21.67	36.13	40.38	38.57	44.00	<b>31.29</b> <sup>EFGHIJKLMNOPQRSV</sup>
	Other decision	38	21.25	25.11	26.57	21.50	41.57	54.00	<b>31.21</b> <sup>EFGHIJKLMNOPQRSV</sup>

<sup>1</sup> Values in the same row not connected by the same letter are significantly different by Tukey HSD.

<sup>2</sup> Values in the same column not connected by the same number are significantly different by Tukey HSD.

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