An increasing number of consumers engage in high- and extreme-risk activities. To help explain this phenomenon, we introduce a comprehensive model of high- and extreme-risk consumption (HERC) based on the theory that the human body is hotwired to accept and thrive on certain types of stress that are not provided in contemporary Western society. Factors influencing one’s likelihood of engaging in high or extreme risk behaviors include level of perceived risk, level of sex hormones and MAO enzyme levels present in the body, self-efficacy, age, gender and personality factors (e.g., extraversion, sensation-seeking, agreeableness, conscientiousness).

Keywords: Marketing; Risk consumption; HERC Model