



The Neural Mechanisms of Risky Decision Making

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Decision Making

- **Finances:** Save money or spend it?
- **Eating:** Indulge in a second dessert?
- **Medical:** Medication with side effects?
- **Underage drinking:** Risk of getting caught
- **Drugs:** Risk of overdose
- **Unprotected sex:** Risk of HIV





Adolescent Risk Taking




Number of Drownings

Age Group	Number of Drownings
5-9	~150
10-14	~100
15-24	~600
25-34	~400
35-44	~400

Accidents per 100 drivers

Age Group	Accidents per 100 drivers
16	~23
17	~20
18	~18
19	~15
20 to 24	~12
25 to 29	~10
30 to 34	~8
35 to 39	~7
40 to 44	~6
45 to 49	~5
50 to 54	~4
55 to 59	~3
60 to 64	~2
65 to 69	~1.5
70 and over	~1

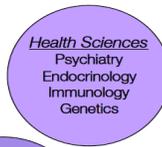
Multidisciplinary Science

Mind

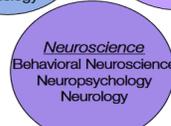


Behavioral Sciences
Psychology
Economics
Anthropology
Political Science
Sociology

Body



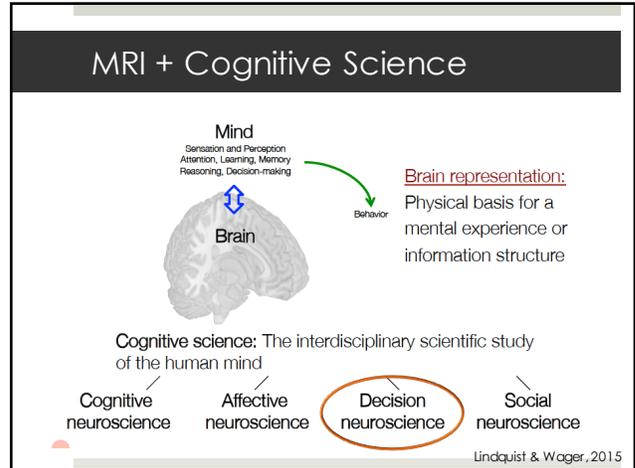
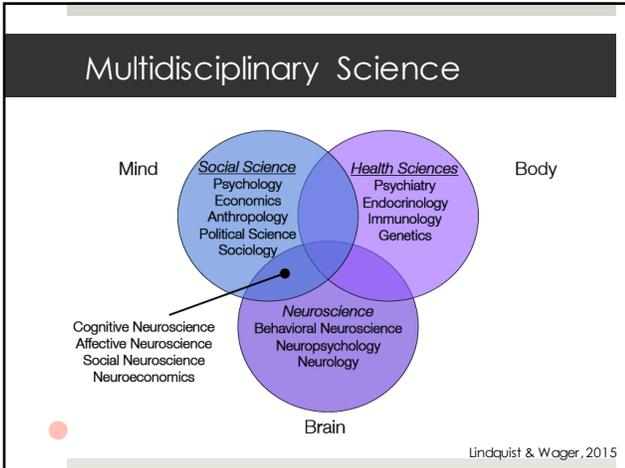
Health Sciences
Psychiatry
Endocrinology
Immunology
Genetics



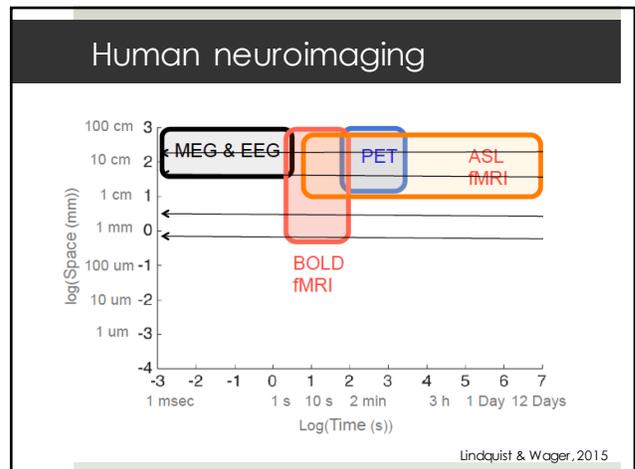
Neuroscience
Behavioral Neuroscience
Neuropsychology
Neurology

Brain

Lindquist & Wager, 2015



- ### Functional brain imaging
- Functional brain imaging can be used to study both cognitive and affective processes.
 - Modalities include:
 - Positron emission tomography (PET)
 - Functional magnetic resonance imaging (fMRI)
 - Electroencephalography (EEG)
- Lindquist & Wager, 2015



Magnetic Resonance Imaging (MRI)

- An MR scanner consists of an electromagnet with a very strong magnetic field (1.5-7.0 Tesla)
- **Earth's magnetic field** = .000005 Tesla
- 3 Tesla magnet is ~60,000 times stronger than the Earth's magnetic field.



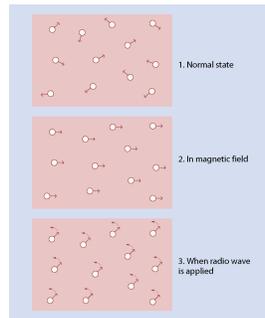
PRINCIPLES OF COGNITIVE NEUROSCIENCE 2e, Box 24 (Part 2)
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Lindquist & Wager, 2015

MRI Principles

Principles:

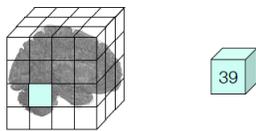
1. Tissues are full of protons (H^+)
2. Protons in a magnetic field align themselves and oscillate in an equilibrium state
3. Protons exposed to a directed radiofrequency (RF) pulse of magnetism absorb energy
4. When the RF pulse is removed, protons release energy as they relax toward their equilibrium state



From: William W. Seeley, MD: UCSF

fMRI data

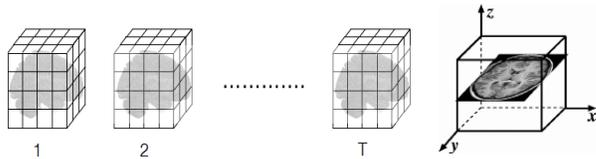
- Each image consists of ~100,000 'voxels' (cubic volumes that span the 3D space of the brain).
- Each voxel corresponds to a spatial location (x, y, z) in the brain.



Lindquist & Wager, 2015

fMRI data

- During the course of an experiment several hundred images are acquired (~ one every 2s).



Lindquist & Wager, 2015

fMRI data

- Tracking the intensity over time gives us a time series.

Lindquist & Wager, 2015

BOLD fMRI

- fMRI uses the **Blood Oxygenation Level Dependent (BOLD)** signal.
- BOLD fMRI measures the ratio of oxygenated to deoxygenated hemoglobin in the blood.
- BOLD fMRI does not measure neuronal activity directly--it measures the metabolic demands (oxygen consumption) of active neurons.

Lindquist & Wager, 2015

fMRI = Functional Magnetic Resonance Imaging

Stimulus → Increase in neuronal activity → Increase in blood flow to that neuronal region = **hemodynamic response function**

Lindquist & Wager, 2015

Data Processing Pipeline

```

graph TD
    ED[Experimental Design] --> DA[Data Acquisition]
    ED --> RE[Reconstruction]
    ED --> DA_ANAL[Data Analysis]
    DA --> RE
    DA --> PRE[Preprocessing]
    RE --> PRE
    PRE --> DA_ANAL
    subgraph PRE [Preprocessing]
        STC[Slice-time Correction]
        MC[Motion Correction, Co-registration & Normalization]
        SS[Spatial Smoothing]
    end
    subgraph DA_ANAL [Data Analysis]
        LBA[Localizing Brain Activity]
        C[Connectivity]
        P[Prediction]
    end
    
```

Lindquist & Wager, 2015

Risky Choice Framing Problems

Problem 1

A disease outbreak is expected to kill 600 people.

You must choose between two programs (A or B) to fight the disease:

A = 200 people will be saved

B = 1/3 probability that 600 people will be saved, 2/3 probability that no one will be saved

Basic paradigm (Tversky & Kahneman, 1986)

Problem 2

A disease outbreak is expected to kill 600 people.

You must choose between two programs (A or B) to fight the disease:

A = 400 people will die

B = 2/3 probability that 600 people will die, 1/3 probability that no one will die

Basic paradigm (Tversky & Kahneman, 1986)

Risky Choice Framing Problems

Disease outbreak expected to kill 600 people.

You must choose between two programs (A or B) to fight the disease:

GAIN

A = 200 people will be saved (*sure*) **200 saved**

B = 1/3 probability that 600 people will be saved, 2/3 probability that no one will be saved (*risky*)

LOSS

A = 400 people will die (*sure*) **600-400 = 200 saved**

B = 2/3 probability that 600 people will die, 1/3 probability that no one will die (*risky*)

Basic paradigm (Tversky & Kahneman, 1986)

Risky Choice Framing Problems

Adults derive the gist!

Disease outbreak expected to kill 600 people.
You must choose between two programs
(A or B) to fight the disease:

GAIN

A = 200 people will be saved (*sure*)

B = 1/3 probability that 600 people will be saved, 2/3 probability that no one will be saved (*risky*)
(Saving some people better than saving none.)

LOSS

A = 400 people will die (*sure*)

B = 2/3 probability that 600 people will die, 1/3 probability that no one will die (*risky*)
(None dying is better than some dying.)

Fuzzy-Trace Theory

Verbatim

92 quarters



Gist

A lot of quarters



Verbatim $\xrightarrow{\text{Age}}$ Gist

Reyna, 2012

Fuzzy-Trace Theory

Survey example

- Risk of contracting HIV from unprotected sex = "a 1/2000 chance"
- Risk of contracting HIV from unprotected sex = "a small chance"

Gist processing leads to better decision making!

Can we cue gist-based processing in adolescents to make their decision making resemble adult decision making?



fMRI Experiment: Adolescent Risk Taking

- How does representation of risk and reward information affect risky decision making?
 - Adolescents versus adults
 - Relationship between reward sensitivity and risky choice



Decisions task completed in MRI scanner: Experimental Design

- Between-subjects factors:
 - Age (adolescents, adults)
 - Hunger (non-hungry, hungry)
- Within-subjects factors:
 - Frame (gain, loss)
 - Fuzzy-trace truncation (verbatim, mixed, gist)
 - Reward type (candy, money)
 - Magnitudes (1, 6, 20)



Fuzzy-Trace Theory Manipulation

Condition	Sure Option	Risky Option	Prediction
Gist	Win \$20 for sure.	2/3 probability of winning nothing.	LARGE Framing Effect
	SOME	NONE	
Mixed	Win \$20 for sure.	1/3 probability of winning \$60; 2/3 probability of winning nothing.	NORMAL Framing Effect
	SOME	SOME or NONE	
Verbatim	Win \$20 for sure.	1/3 probability of winning \$60.	NO Framing Effect
	SOME	SOME	

Stimulus Presentation

You have entered a raffle and \$60 is at stake. Which would you choose?

4 seconds PREAMBLE

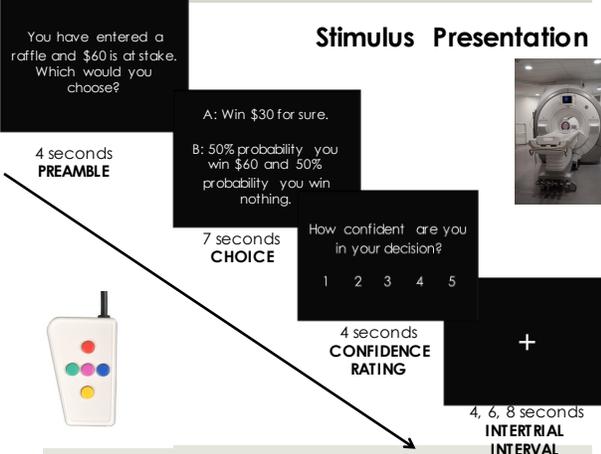
7 seconds CHOICE

4 seconds CONFIDENCE RATING

4, 6, 8 seconds INTERVAL

A: Win \$30 for sure.
B: 50% probability you win \$60 and 50% probability you win nothing.

How confident are you in your decision?
1 2 3 4 5



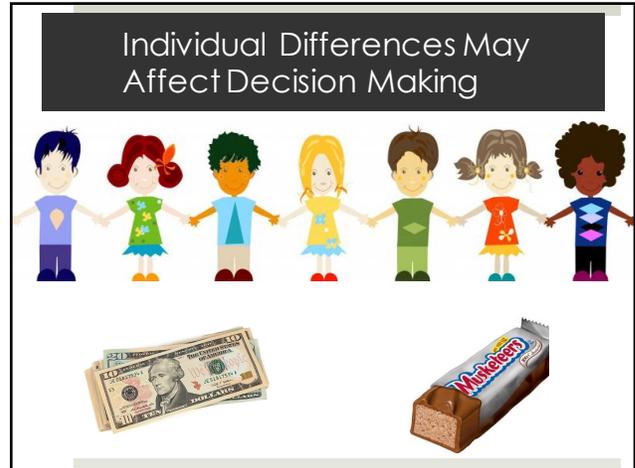
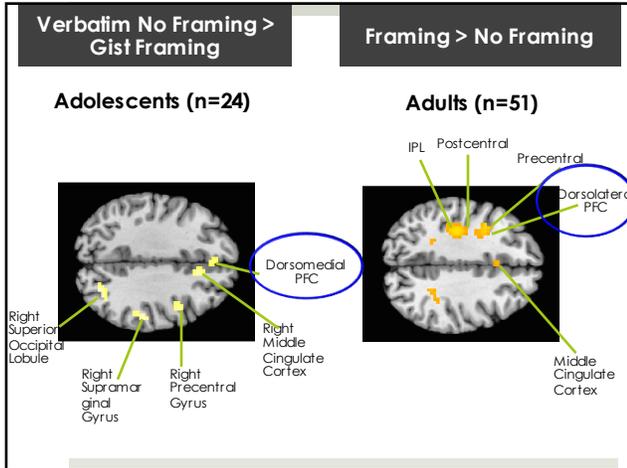
Whole Brain Contrasts

Activation in one experimental condition – activation in another experimental condition

Risky > Sure



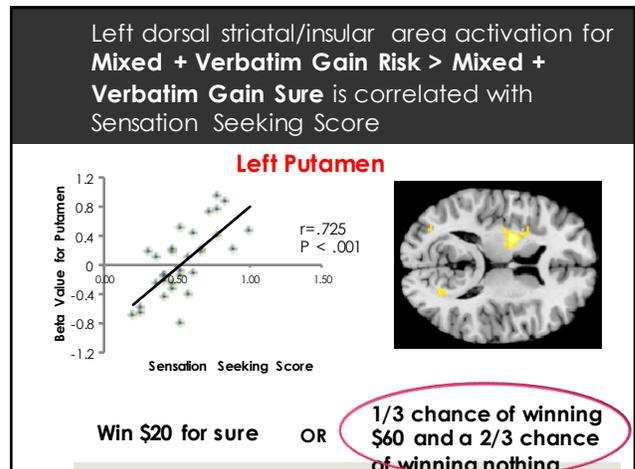
Risky



Individual Difference Measure: Sensation Seeking

19-item **Impulsive Sensation Seeking Subscale** - Zuckerman-Kuhlman Personality Questionnaire (Zuckerman et al., 1993)

- I like doing things just for the thrill of it.
- I sometimes like to do things that are a little frightening.
- I like "wild" uninhibited parties.



Summary

- fMRI is an incredibly powerful tool that allows us to examine activation in the entire brain in a matter of seconds.
- Risky decisions can be modulated as a function of the way information about risks and rewards is presented.
- There are specific gist-based processing areas (dorsolateral prefrontal cortex) and verbatim-based processing areas (dorsomedial prefrontal cortex) in the brain.
- People higher in sensation seeking show greater putamen activation during risky choice for gains.

Thank you!

