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Between heuristics and optimality: Flexible integration of cost and evidence during information sampling

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31 **Abstract**
32
33 Effective decision making in an uncertain world requires balancing the benefits of acquiring
34 relevant information with the costs of delaying choice. Optimal strategies for information
35 sampling can be accurate but computationally expensive, whereas heuristic strategies are often
36 computationally simple but rigid. To characterize the computations that underlie information
37 sampling, we examined choice processes in human participants who sampled sequences of
38 images (e.g. indoor and outdoor scenes) and attempted to infer the majority category (e.g. indoor
39 or outdoor) under two reward conditions. We examined how behavior maps onto potential
40 information sampling strategies. We found that choices were best described by a flexible
41 function that lay between optimality and heuristics; integrating the magnitude of evidence
42 favoring each category and the number of samples collected thus far. Integration of these criteria
43 resulted in a trade-off between evidence and samples collected, in which the strength of evidence
44 needed to stop sampling decreased linearly as the number of samples accumulated over the
45 course of a trial. This non-optimal trade-off best accounted for choice behavior even under high
46 reward contexts. Our results demonstrate that unlike the optimal strategy, humans are performing
47 simple accumulations instead of computing expected values, and that unlike a simple heuristic
48 strategy, humans are dynamically integrating multiple sources of information in lieu of using
49 only one source. This evidence-by-costs tradeoff illustrates a computationally efficient strategy
50 that balances competing motivations for accuracy and cost minimization.

51

52 Introduction

53 Before making important decisions, humans often collect information about the likely
54 outcomes of different choice options. Consider the choice between two popular restaurants in a
55 new city. Collecting information about both restaurants can increase the likelihood of a positive
56 dining experience but also carries costs (e.g., time spent on evidence accumulation increases the
57 likelihood that the options will become unavailable). Effective decision making thus requires
58 information sampling strategies that balance accuracy and sampling costs – and understanding
59 this balance remains a critical topic for decision science (Averbeck, 2015; Blanchard &
60 Gershman, 2018; Cohen et al., 2007; Gigerenzer & Goldstein, 1996; Gold & Shadlen, 2007;
61 Kolling et al., 2012; H. A. Simon, 1990). In particular, how is information about evidence and
62 costs transformed into the decision to *sample* information or *stop*?

63 Current normative models of sequential information sampling posit that an optimal
64 information sampling strategy should compare the expected values of available actions (continue
65 sampling, choose option A, or choose option B) before selecting the action with the highest
66 expected value (Coenen & Gureckis, 2016; Furl & Averbeck, 2011; Hauser et al., 2017, 2018;
67 Moutoussis et al., 2011). Computing these expected values requires several steps. The decision
68 maker must first determine the expected value of stopping by calculating the probability that
69 each option is correct given the available evidence collected thus far. This estimate must, then,
70 be multiplied by the available reward minus the costs accrued. To determine the value of
71 continuing, the decision maker must estimate the expected values of potential future states, as if
72 an additional sample was drawn. Accurate estimation of these future expected values necessitates
73 an extensive backward induction process (Bellman, 1957) that must be updated with each new
74 sample drawn (Arrow et al., 1949; Furl & Averbeck, 2011; Hauser et al., 2017, 2018;
75 Moutoussis et al., 2011).

76 Prior work on information sampling has documented that humans sample information
77 sub-optimally, attending to extraneous information (Juni et al., 2016) or through biased
78 weighting of sampling costs (Cisek et al., 2009; Furl & Averbeck, 2011; Hauser et al., 2018).
79 Yet, computing and updating the value of continuing to sample evidence may require significant
80 computational resources, especially for complex decisions, as in sequential information sampling
81 (Bossaerts & Murawski, 2017; Bossaerts et al., 2019; Payzan-LeNestour & Bossaerts, 2011).
82 Indeed, evidence suggests that humans forgo using intensive updating computations, such as

83 Bayesian inference (Charness & Levin, 2005; Gigerenzer & Goldstein, 1996; Payzan-LeNestour
84 & Bossaerts, 2011; Steyvers et al., 2009), even for simpler decisions (Cassey et al., 2016). One
85 factor that might increase the likelihood that humans are willing to expend resources for more
86 optimal computations is the reward value for a correct decision (Bennett et al., 2019; Manohar et
87 al., 2015) but this has not been explored within the context of information sampling. Thus, it
88 remains unclear whether strategies that rely on computations of expected value reflect human
89 information sampling and whether the use of such computations depends on reward context.

90 If humans do not follow the computations of an optimal decision maker, what determines
91 when they stop sampling? Early accounts proposed that information search relies on simplified
92 heuristic strategies guided by bounded rationality (Conlisk, 1996; Gigerenzer & Goldstein, 1996;
93 Shah & Oppenheimer, 2008; H. A. Simon, 1990; Herbert A. Simon, 1955; Tversky & Edwards,
94 1966). In these strategies, a set of rules is established to guide both the process of information
95 acquisition (i.e., what information should be attended to and incorporated as evidence) and the
96 decision to stop sampling. Such heuristic strategies minimize cognitive resource expenditure by
97 leveraging declarative rules; however, by definition, these strategies are less flexible and less
98 adaptable to changes in incoming information or changes in context. While recent accounts have
99 demonstrated support for heuristic-style strategies in information gathering (Baumann et al.,
100 2020; Korn & Bach, 2018; Sang et al., 2020), these studies examined information sampling in
101 contexts where individuals received ongoing feedback about their choices, and it remains unclear
102 whether behavior follows heuristic strategies when individuals must collect and integrate
103 information without ongoing feedback – as in the case for many real-world decisions.

104 In the present study, we investigated whether humans rely on optimal or heuristic
105 strategies (or their combination) during information sampling, and whether their strategies
106 changed as a function of the reward at stake. We tested several potential models of strategic
107 information sampling that varied in the information used and how that information contributed to
108 the decision process. We found that participants' behavior was best explained by a simple yet
109 flexible strategy in which humans tracked a linear combination of both the evidence in favor of
110 each category and the accrued costs from sampling – but did not rely on a declarative rule or
111 estimations of expected values. This strategy explained a key pattern we observed in sampling
112 behavior: evidence and costs traded off within but not across trials such that as costs
113 accumulated over a trial, the strength of evidence needed for stopping decreased linearly.

114 Moreover, we found that high-reward contexts neither improved optimality nor impacted which
115 strategy best accounted for participants' decisions. Our results demonstrated how humans
116 implement simple yet flexible information sampling strategies to balance competing motivations
117 for accuracy and cost minimization.

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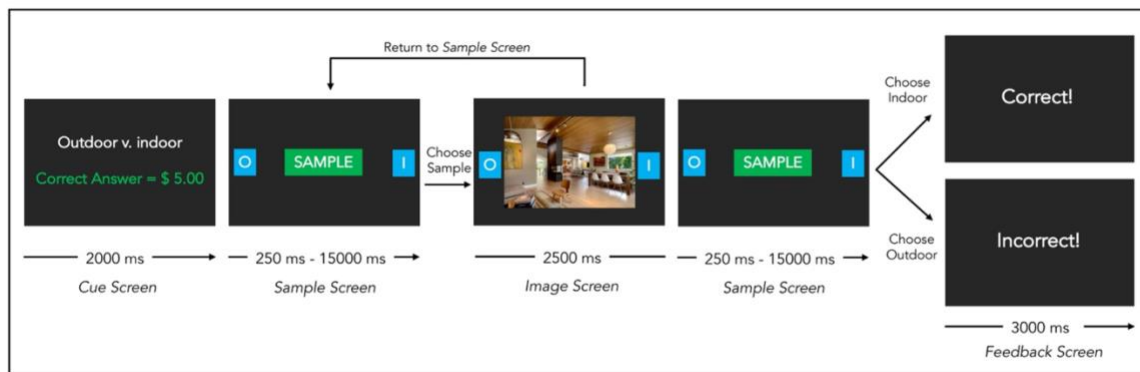
119 **Results**

120 We tested participants on a modified version of the Information Sampling Task (Fig. 1)
121 (Clark et al., 2006). Participants viewed a series of images randomly drawn from a pool of 25
122 images. The pool contained images from two categories (e.g., indoor vs. outdoor scenes), with
123 one category comprising 60% of the images and the other comprising 40%. Importantly,
124 participants were unaware of the true proportions of each image category for each trial, although
125 they were told that there would always be a majority category. Participants attempted to identify
126 which category was more prevalent on each trial, under either high (\$5.00) or low (\$1.00) reward
127 stakes for correct answers. Each image participants chose to draw came with a sampling cost of
128 2% of the maximum reward on that trial (i.e. \$0.10 for a \$5.00 trial; \$0.02 for a \$1.00 trial).
129 Thus, participants had to balance competing goals: sampling more images could increase the
130 accuracy of their guesses, but they would win less reward overall due to the increasing cost
131 accrued (see Supplementary Methods: Task Instructions).

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 136 **Figure 1: Task Design.** Participants completed a modified version of the Information Sampling Task (Clark et al.,
 137 2006). Each trial started with a Cue screen that informed the participant which of two domains the images were
 138 being drawn from (indoor vs. outdoor or living vs. non-living) and how much money that trial was worth if they
 139 performed successfully (high reward: \$5.00, low reward: \$1.00). Participants were then advanced to the Sample
 140 screen where they had a maximum of 15 seconds to sample an image or to indicate their final response for that trial
 141 (e.g., O for majority outdoor, I for majority indoor). If they chose to sample, an image appeared over the sample
 142 button for 2500 ms. The image then disappeared, and the participant returned to the Sample screen. Each time the
 143 participant returned to the Sample screen, the 15 second timer reset. When participants selected a final response,
 144 they received feedback on whether they were correct before moving on to the next trial.

145
 146 ***Greater sampling is associated with higher task accuracy, but at the expense of greater cost***
 147 ***accumulation***

148 We first investigated how well participants performed the task. Participants correctly
 149 identified the majority category 79% of the time (SD = 10%) (Fig 2a). Across the entire task,
 150 participants accumulated an average of \$95.07 (SD = \$10.52) but were only paid for a randomly
 151 selected subset of those trials (see Supplementary note 1 and Supplementary Fig. 1). On average,
 152 participants viewed 7.82 images (SD = 2.89 images, Range = 1 – 24 images) and reached an
 153 average difference in evidence between the currently held majority and minority category of 2.61
 154 images (SD = 0.62, Range = 0 – 8 images) before selecting a majority category (Fig. 2a-c).

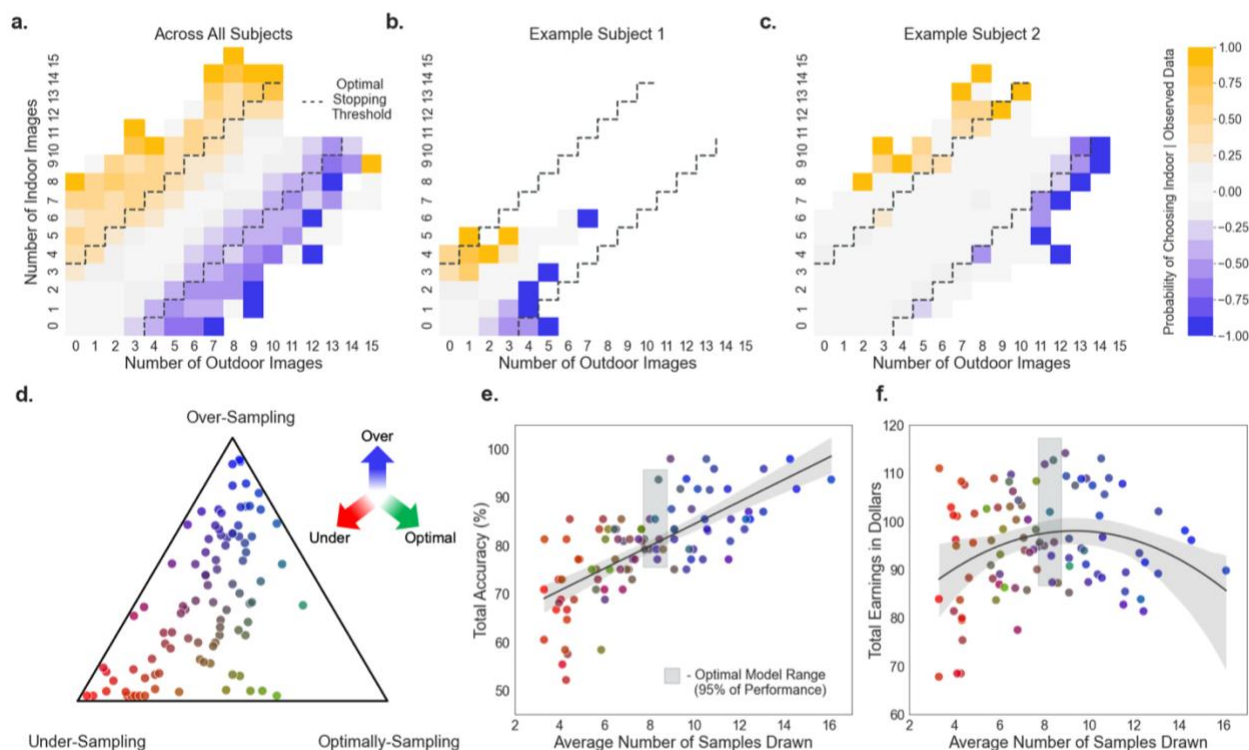
155 We next examined whether performance outcomes were predicted by participants'
 156 relative tendency to sample. Across participants, a higher average number of samples predicted
 157 better task accuracy (Fig. 2e) ($F(2, 91) = 43.5, p < 0.001, R^2 = 0.48, 95\% \text{ CI } [1.47, 3.09]$).
 158 Similarly, the average number of samples also predicted total earnings via an inverted-U shaped
 159 function (Fig. 2f) ($F(3, 90) = 3.239, p = 0.026, R^2 = 0.07, 95\% \text{ CI (quadratic) } [-49.91, -8.39]$;
 160 $\chi^2(91, N = 94) = 7.785, p = 0.006$). Thus, participants whose sampling was, on average, much

161 lower or much higher than average tended to have lower overall earnings. We repeated this
162 analysis at the trial-level within participants and found consistent results. The number of samples
163 drawn on a given trial predicted both accuracy ($\beta_{samples} = 0.0818$, $t = 7.49$, $p < 0.001$, 95% CI
164 [0.06, 0.10]) and earnings ($\beta_{samples} = -6.49$, $t = -4.38$, $p < 0.001$, 95% CI [-9.22, -
165 3.73]; $\beta_{samples^2} = -4.44$, $t = -3.46$, $p < 0.001$, 95% CI [-6.98, -1.93]). Overall, a higher average
166 number of samples collected prior to stopping resulted in better task accuracy but also greater
167 accumulation of sampling costs – leading to lower earnings.

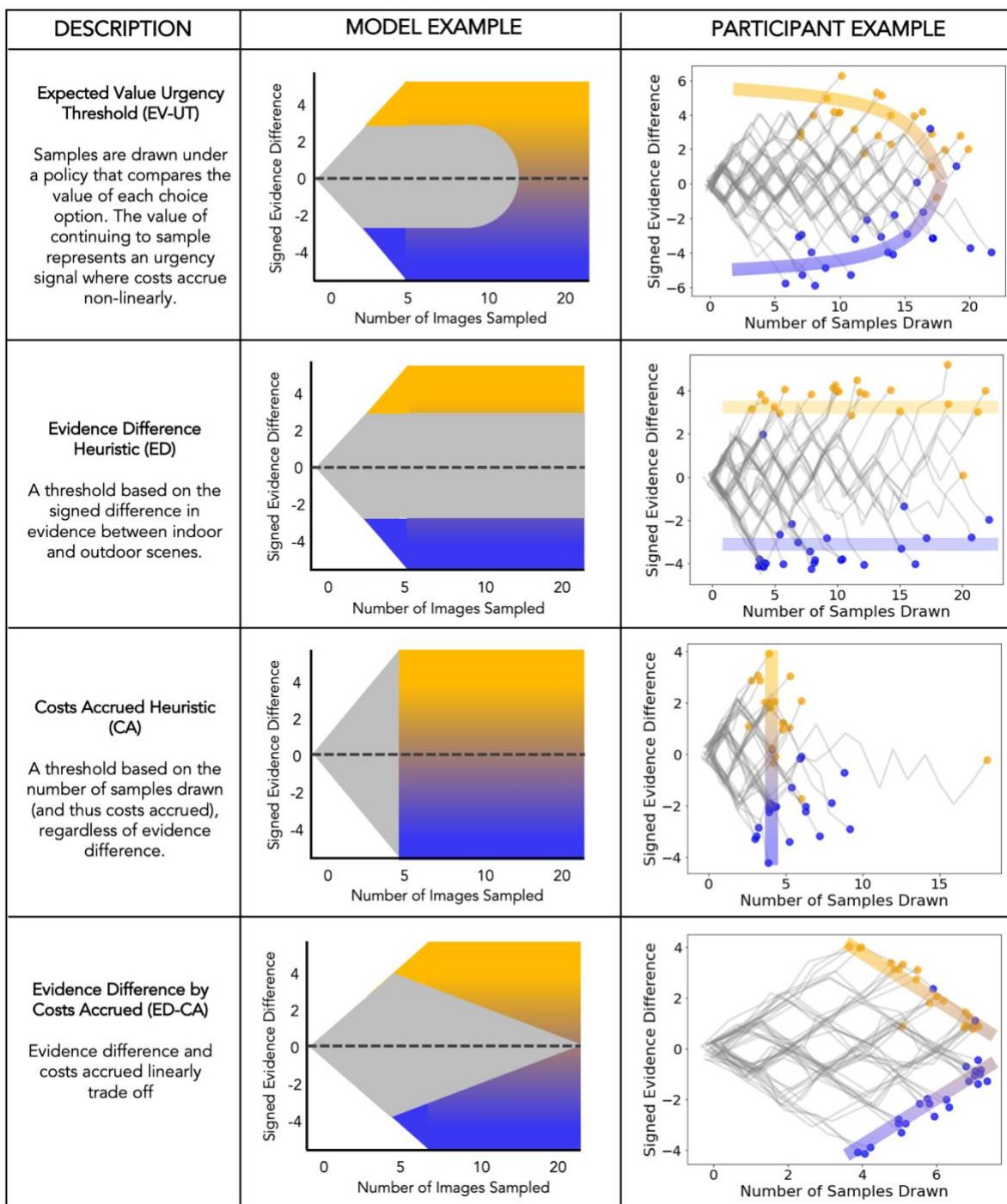
168 To compare participant performance to an optimal decision maker (Fig. 2e-f), we
169 computed optimal choices using an Ideal Observer model (see Supplementary Methods: Ideal
170 Observer Model). We used this model to label each trial for each participant as optimal (matched
171 the choice made by the Ideal Observer), under-sampled (stopped sampling earlier than the Ideal
172 Observer), or over-sampled (stopped sampling after the Ideal Observer). We then created
173 composite scores for each participant to assess how close participants were to optimal behavior
174 (Fig. 2d). Collectively, participants performed worse than the Ideal Observer, both in accuracy
175 (two-sided t-test: $t(186) = 6.33$, $p < 0.001$, $M_{ideal} = 85.6\%$, $SD = 5.2\%$) and in earnings (two-
176 sided t-test: $t(186) = 6.02$, $p < 0.001$, $M_{ideal} = \$101.97$, $SD = \$7.67$), but they did not differ
177 significantly from the Ideal Observer in the average number of samples drawn (two-sided t-test:
178 $t(186) = 1.38$, $p = 0.169$, $M_{ideal} = 8.24$ images, $SD = 5.21$). Upon further examination, however,
179 this was due to participants either over- or under-sampling relative to optimality ($F(5, 530) =$
180 20.54 , $p < 0.001$), indicating that participants are either estimating optimal behavior poorly or
181 relying on a different process to establish stopping criteria.

182

183



184
 185 **Figure 2. Sampling tendencies between participants relate to overall task accuracy and total earnings.** a) The
 186 proportion of trials where participants made a stop choice, conditioned on the current combination of images from
 187 both categories (collapsed across all participants). For ease of comparison to the task example shown in Figure 1, we
 188 label the axes according to “outdoor” and “indoor” categories but note that these data also include behavior from the
 189 living/non-living trials as well. The proportion was calculated by dividing the number of instances in which
 190 participants stopped by the total number of times all participants reached that combination of evidence. More
 191 saturated blues and yellows indicate a higher proportion of stopping across all participants. Dashed grey lines
 192 indicate the optimal stopping boundaries. b-c) Probability of stopping given observed data for two example
 193 participants. d) Comparison of each participant to optimal behavior. Each trial for each participant was binned into
 194 either under-, over- or optimally sampled. The proportion of trials in each bin is represented by the distance to each
 195 corner of the simplex and by color. Color mappings for e-f were drawn from d. e) Across participants, the higher the
 196 average number of samples a participant tended to draw before stopping, the higher the task accuracy. f) Across
 197 participants, the average number of samples predicted total earnings with an inverted-U shaped function. The gray
 198 boxes on e and f reflect confidence intervals around the performance range of an optimal model. For plots d-f, each
 199 dot reflects a single participant on each graph.



200
 201 **Figure 3. Tested information sampling strategies with model predictions and example representations.** We
 202 hypothesized that information sampling patterns would represent one of four potential strategies. The left column
 203 indicates the description of the sampling behavior for each hypothesized strategy. The middle column reflects an
 204 example model prediction for choices given an example set of parameters. Gray portions indicated predicted choices
 205 to continue collecting information where yellow and blue areas indicate predicted choices for selecting a particular
 206 majority category (e.g., indoor or outdoor). More saturated areas of yellow and blue reflect choices with strong

207 evidence for that choice while less saturated areas reflect choices for which the evidence is weaker. The last column
208 represents examples of each strategy seen in our participant data. Gray lines indicated participant choices to continue
209 sampling and dots represent the decision to select a majority (yellow = choose indoor, blue = choose outdoor).
210 Colored bars are illustrative to exemplify each strategy.

211

212 ***Models of information sampling strategies.***

213 Our next analysis investigated how participants sampled and integrated information
214 towards a decision. We first identified four potential information sampling strategies that relied
215 on a range of optimal and heuristic approaches (see Supplemental Methods: All Sampling
216 Strategies). Our first strategy was a probabilistic modification of the optimal Ideal Observer (see
217 Supplementary Methods: Expected Value Model Formulation). This strategy relied on the same
218 Bayesian updating and inference to estimate the expected value of each option but was adapted
219 to allow for inherent noise in participant decision making as well as to account for cost accrual
220 mechanisms that deviated from objective costs accumulation (Cisek et al., 2009; Ditterich, 2006;
221 Furl & Averbeck, 2011; Hauser et al., 2018) (see Methods). The cost mechanism that best
222 accounted for participant behavior was similar to the strategy from Hauser et al., (2018), in
223 which subjective costs were accumulated nonlinearly, representing a growing urgency across
224 information sampling to select a final option (Cisek et al., 2009). As such, the Expected Value
225 Urgency Threshold (EV-UT) strategy predicted that participants would sample until the value of
226 an option surpassed the value of continuing to gather information, and that the value of
227 continuing would sharply decline after the urgency threshold was met (Fig. 3, EV-UT).

228 The next two strategies were probabilistic adaptations of two common heuristics. The
229 first, Evidence Difference Heuristic (ED), was a heuristic that assumed participants tracked the
230 continuous signed difference in evidence between the two categories towards a threshold (e.g., “I
231 sample until one category has 4 more than the other”). This strategy predicted that participants
232 approach information sampling insensitive to the number of images sampled and implies that the
233 stopping boundary is stationary and constant across sampling (Fig. 3, ED). The second, Costs
234 Accrued Heuristic (CA), was a heuristic that assumed, participants used the continuous number
235 of samples drawn as a proxy for the costs accrued from sampling and only a binary
236 representation of the difference in evidence to inform choice (e.g. “I sample 5 images and then
237 choose the majority). Similar to the first, this strategy predicted a stationary threshold that

238 triggered the end of sampling, but now, bound to the number of samples drawn, implying that the
239 magnitude of evidence mattered less (Fig. 3, CA).

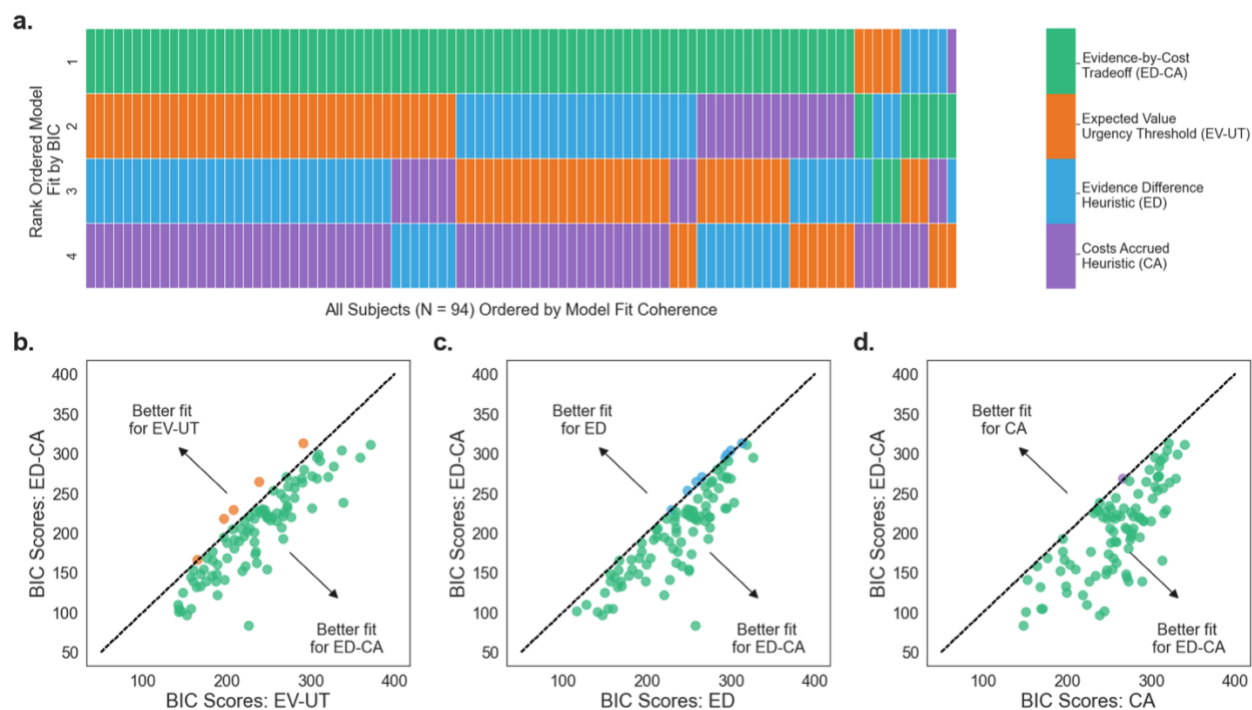
240 The last tested strategy, Evidence-by-Costs Tradeoff (ED-CA), was a combination of the
241 two heuristic approaches, such that participants used continuous representations of both the
242 difference in evidence between the categories and the number of images collected to inform their
243 choices. These two quantities were then linearly combined towards a threshold. This strategy
244 predicted that as the number of samples collected increased, the difference needed between the
245 evidence in favor of one category over the other would decrease, representing a non-stationary
246 but constant tradeoff between the two informational sources (Fig. 3, ED-CA).

247 Across these four strategies, there were striking visual distinctions in the types of choices
248 each predicted (Fig. 3, Model Example). Furthermore, models were distinguishable from one
249 another, as shown by model recovery such that choices generated by each model were best fit by
250 the model that generated them (see Supplemental Methods: Parameter Recovery and Model
251 Recovery). Thereby, we were not only able to detect descriptive differences in sampling
252 strategies but were also able to draw inferences about the underlying process guiding information
253 sampling (Fig. 3).

254
255 ***Moment-by-moment sampling decisions were best predicted by an Evidence-by-Costs (ED-CA)***
256 ***strategy.***

257 We next fit each participant's data to each of the four sampling strategies outlined above.
258 Participants overall were best fit by the Evidence-by-Costs Tradeoff (ED-CA), which used
259 continuous representations of both the difference in evidence between the categories and the
260 number of images collected to inform their choices. This strategy outperformed the three other
261 proposed strategies such that of our 94 participants, 83 were best fit by the ED-CA strategy (Fig.
262 4a). A repeated-measures ANOVA confirmed that the ED-CA strategy had significantly lower
263 BIC scores ($F(3, 279) = 81.17, p < 0.001$) compared to the CA strategy ($t(93) = -14.65, p <$
264 0.001), the ED strategy ($t(93) = -10.92, p < 0.001$), and the EV-UT strategy ($t(93) = -11.32, p <$
265 0.001) (Fig. 3b-d). There was no difference in fit between the ED strategy and the EV-UT
266 strategy ($t(93) = 1.17, p = 0.24$). The CA strategy fit the worst of all four strategies tested (ED
267 and CA: $t(93) = -4.83, p < 0.001$; EV-UT and CA: $t(93) = -5.40, p < 0.001$).

268 Results from the ED-CA strategy revealed that participants were sensitive to the costs of
 269 increased sampling (i.e., number of samples drawn) and the magnitude of evidence favoring one
 270 category over the other (i.e., signed difference in samples). We next sought to test whether there
 271 was a linear tradeoff between the difference in evidence for each category and the number of
 272 samples.



273
 274
 275 **Figure 4. Evidence-by-Costs (ED-CA) strategy outperforms both simpler heuristics and expected value**
 276 **models in predicting decisions.** BIC scores were calculated for each participant under each model. a) We ranked
 277 BIC scores from lowest (better fit) to highest (worse fit). Each participant represents a column on the heatmap. A
 278 rank of 1 indicates the best fitting model for that participant. Green represents the Evidence-by-Costs (ED-CA)
 279 strategy, orange represents the Expected Value Urgency Threshold (EV-UT) strategy, blue represents the Evidence
 280 Difference Heuristic (ED) strategy, and purple represents Costs Accrued Heuristic (CA) strategy. b-d) Plotted BIC
 281 scores for the ED-CA strategy compared to all other strategies. Each dot reflects a single participant. Dots are color
 282 coded by which model had the lower BIC score between the two models. b) BIC scores plotted between ED-CA and
 283 EV-UT. c) BIC scores plotted between ED-CA and ED. d) BIC scores plotted between ED-CA and CA.

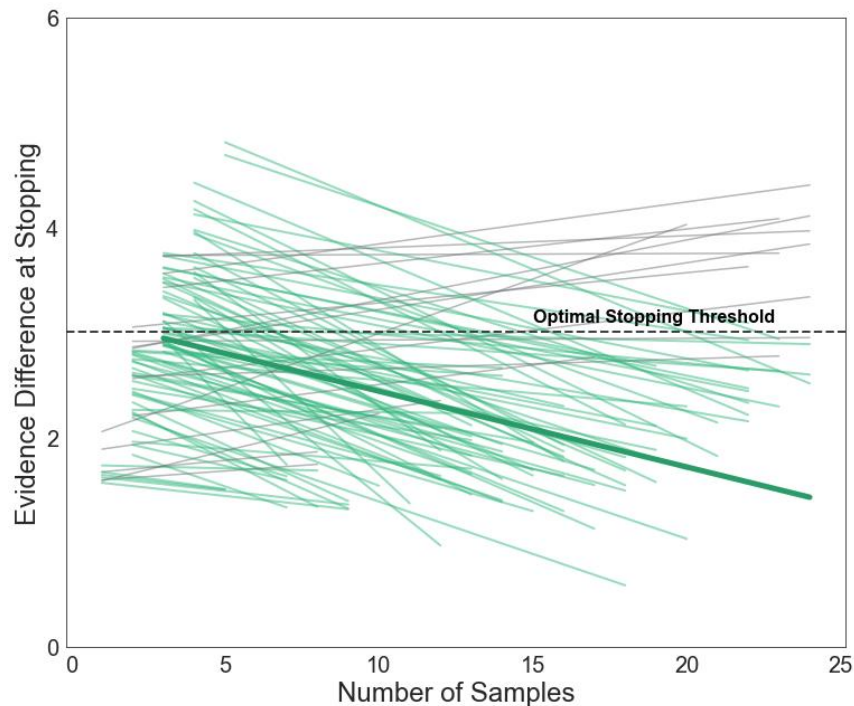
284
 285 **Stopping criteria were non-stationary within a trial but stationary across trials.**

286 The Evidence-by-Costs (ED-CA) strategy aggregates the currently available information
 287 and compares it to a decision threshold that reflects a participant-specific level of information

288 needed to terminate sampling. A prediction of this strategy is that, over the course of a trial, the
289 contributions of total samples drawn and evidence difference can trade off against each other.
290 We found that the number of samples drawn negatively predicted evidence difference at the time
291 of stopping ($\beta_{samples}$: -0.0722, $t(66.6) = -6.93$, $p < 0.001$ CI [-0.09, -0.05]) and that the majority
292 of our participants (N=78/94) evinced this negative relationship (Fig. 5). This result indicates
293 that the more images sampled (and thus the higher the costs), the less the evidence difference
294 must be in order to stop sampling, consistent with accounts of collapsing boundaries in evidence
295 accumulation (Ditterich, 2006; Drugowitsch et al., 2012; Malhotra et al., 2017; Murphy et al.,
296 2016). We tested whether this relationship was better fit with the inclusion of a quadratic term,
297 but that inclusion did not significantly improve model fit ($\chi^2(1, 94) = 2.94$, $p = 0.09$).
298 Interestingly, the initial threshold for stopping is similar to that of the Ideal Observer model but
299 quickly decreases as the trial progresses.

300 We also examined whether stopping criteria changed across trials in the task. We first
301 investigated whether there were changes in stopping criteria (i.e., changes in participant's
302 average sampling number or evidence difference prior to stopping) or changes in stopping
303 consistency between the first and second half of the task (i.e., changes in the standard deviation
304 of samples drawn or evidence difference). None of the dependent measures were significantly
305 different from the first to the second half of the experiment (all $p > 0.05$). Additionally, there
306 were no significant differences in accuracy from the first to the second half of the task ($p > 0.05$),
307 indicating that performance was relatively stable from trial to trial. Moreover, none of the
308 dependent measures were significantly different as a function of the outcome of the previous trial
309 (all $p > 0.05$). Collectively, these results suggest that behavior in this task was stable across
310 trials.

311



312
313 **Figure 5. Evidence difference and number of samples trade off.** Individual slopes modeled through linear mixed
314 effects model. As the number of samples increased, the difference in evidence needed to stop sampling decreased.
315 Green lines represent participants with negative slopes (N=78) and grey lines represent participants with slopes
316 greater than or equal to zero (N=16). The mean slope is represented by the bold green line. The optimal stopping
317 threshold from the Ideal Observer, which stays constant throughout sampling, is represented as the dotted black line.
318 Lines are truncated to reflect the minimal and maximal number of samples prior to stopping for a given subject.
319 Estimates for each participant and the mean are taken from linear mixed effects model with maximum random
320 intercept and slopes.

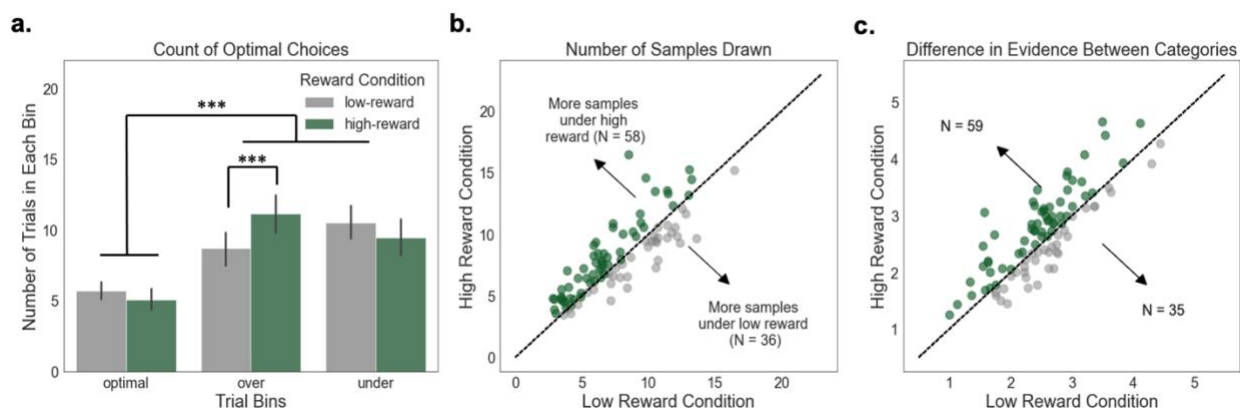
321
322 ***Increasing reward stakes does not encourage use of more optimal strategy.***

323 Lastly, we investigated whether an increase in reward stakes shifted strategy use across
324 our participants. We hypothesized that under high reward contexts, participants might expend
325 more computational resources to sample more optimally (Bennett et al., 2019; Manohar et al.,
326 2015), thus participants' behavior would be more similar to the Ideal Observer or be better fit by
327 a strategy that relies on optimal value estimation (e.g., the EV-UT strategy). To test this, we split
328 trials by reward condition within each participant and fit each subset of behavior to the ED-CA
329 strategy and to the EV-UT strategy. We found that overall, the ED-CA strategy provided the best
330 fit for the majority of our participants (N=69) across both high-reward and low-reward contexts.
331 Of the participants that had different fits between high-stakes and low-stakes trials, there was not

332 a consistent pattern of change (EV-UT strategy provided a better fit under high-reward trials for
333 7 participants and provided a better fit under low-reward trials for 12 participants) (See
334 Supplementary Note 4, Fig. 3 for more detail).

335 Similarly, changes in sampling as a function of reward condition did not encourage
336 optimal behavior compared to the Ideal Observer. We found no difference in the proportion of
337 trials in which participants sampled optimally across reward conditions ($t(441) = 0.847$, $p =$
338 0.958). Instead, we see an increase in the relative number of over-sampling trials in high-reward
339 contexts, compared to low-reward contexts ($t(446) = 3.068$, $p = 0.023$) (Fig. 6a). Follow-up trial-
340 by-trial analyses confirmed that participants sampled more images under high-reward compared
341 to low-reward ($\beta_{reward} = 0.503$, $t = 4.762$, $p < 0.001$ CI [0.29, 0.71]) (Fig. 6b) and required a
342 larger evidence difference to stop ($\beta_{reward} = 0.147$, $t = 4.428$, $p < 0.001$ CI [0.08, 0.21]) (Fig.
343 6c). Despite the adjustments in sampling behavior under high-reward compared to low-reward,
344 there was no difference in performance outcomes between the two conditions ($\beta_{reward} = 0.02$, $t =$
345 0.25 , $p = 0.803$). High-reward trials, thereby, did not encourage more optimal choices but
346 instead, drove participants to simply adjust the threshold for stopping within their existing
347 strategy. These adjustments, however, ultimately did not improve performance on high-reward
348 trials. Our reward manipulation provides support that participants adopt a global policy for
349 stopping behavior – and adjust that policy in different reward conditions – but do not
350 systematically deploy different policies in different reward contexts.

351



352
 353
 354 **Figure 6. High reward stakes increase sampling but do not encourage more optimal behavior.** Changes in
 355 behavior as a function of reward condition were assessed across three variables of interest: changes in the proportion
 356 of optimal choices, number of samples drawn, and the evidence difference at time of stopping. a) Both over- and
 357 under-sampling were significantly more common than optimal sampling. We also observed an interaction such that
 358 in high-stakes trials, participants over sampled more than in low-stakes trials. Error bars reflect standard error of the
 359 mean. b) Participants sampled more images under high stakes compared to low stakes. c) Participants waited for
 360 greater evidence differences in high-stakes trials compared to low-stakes trials. Each dot represents a participant;
 361 color coding indicates the condition with greater sampling. Dots closer to the diagonal indicate less change between
 362 conditions, while dots that deviate from the line indicate greater changes by reward condition.

363

364 Discussion

365 Balancing the costs of gathering information with the desire to accurately choose
 366 outcomes represents a fundamental challenge for human decision-making. Various theoretical
 367 models of information sampling have been developed to explain how humans address this
 368 challenge, but these models tend to either emphasize resource-intensive optimal computations or
 369 efficient but rigid heuristics. Our results support an alternative perspective: information sampling
 370 relies on a computationally simple and flexible strategy that accumulates task-relevant
 371 information until a threshold is reached. This Evidence-by-Costs strategy also predicted other
 372 key features of sampling behavior, including the tradeoff such that more evidence was required
 373 when costs were low but that less evidence was required when accrued costs were high. In
 374 addition, we found that changing the reward value for a correct choice did not encourage more
 375 optimal behavior nor a switch to using more computationally expensive estimations.

376 Collectively, we concluded that humans flexibly adapt the information accumulation process to
377 balance competing motivations for accuracy and cost minimization.

378 Previous work has demonstrated that humans exhibit subjective biases in the computation
379 and integration of accruing costs that limit the optimality of behavior (Cisek et al., 2009; Coenen
380 & Gureckis, 2016; Furl & Averbeck, 2011; Hauser et al., 2017, 2018). However, these policies
381 still assume that humans engage in the computational expensive estimations of the value of
382 stopping and the value of continuing in the same manner as an Ideal Observer (Bossaerts &
383 Murawski, 2017; Payzan-LeNestour & Bossaerts, 2011). The Evidence-by-Costs strategy
384 provides a starkly simpler rule that reduces computational demands through limits both on the
385 number of steps involved and the amount of information held in memory (Bossaerts &
386 Murawski, 2017; H. A. Simon, 1990). It also provides a better account of behavior: instead of
387 computing the probability of success in accordance with Bayesian inference, participants relied
388 on a mechanism that estimated success by tracking the evidence difference between the two
389 categories of images.

390 The use of an Evidence-by-Costs strategy was evident in the trial-by-trial behavior of our
391 participants. Consistent with prior work (Ditterich, 2006; Malhotra et al., 2017; Murphy et al.,
392 2016), we found that there was a tradeoff between two quantities: as the number of samples
393 (costs accrued) increased, the smaller the evidence difference needed to stop sampling. The
394 existence of this tradeoff could reflect two possibilities. First, as more samples are drawn,
395 individuals could be relying on smaller but more reliable differences between the majority and
396 minority category. Although we cannot rule this possibility out completely, it is unlikely given
397 that participants were kept blind to the true underlying distribution and thus the proportion of the
398 samples not yet drawn was also unknown. Alternatively, this tradeoff could mean that the
399 stopping threshold may be reached from different linear combinations of two quantities: a large
400 number of samples or a large evidence difference, and individuals actively use both to inform
401 stopping. The result is that as sampling continues and costs are accrued, people begin to
402 prioritize different information – moving from an initial bias toward larger evidence differences
403 toward a later bias against costs.

404 Our results extend prior research positing tradeoffs between evidence and sampling costs,
405 akin to the speed-accuracy tradeoff, to determine choice. Murphy et al. (2016) saw this tradeoff
406 under conditions in which participants were pressed for time, yet our results suggest that this

407 trade-off can exist even without external time pressures. Additionally, Malhotra et al. (2017)
408 found that the tradeoff between costs and evidence only existed when participants completed
409 intermixed trials of varying difficulty, yet we show that the trade-off persists even when
410 difficulty is fixed across trials. It is possible that our task, similar to that of Malhorta et al.
411 (2017), had increased uncertainty because the distribution of images from either category was
412 unknown to our participants. This could have encouraged a strategy that did not rely on a single
413 information factor (e.g., evidence) to inform stopping. Additionally, our tradeoff appears linear
414 in form, as opposed to exponential or sigmoidal, which are indicative of a growing urgency
415 signal (Cisek et al., 2009). Unique to our results is that this tradeoff was predicted by the specific
416 strategy (Evidence-by-Costs) individuals used to arbitrate between sampling and stopping.

417 We also found that increasing the financial stakes for a trial did not encourage adoption
418 of a strategy that relies on optimal value estimation nor did it increased the likelihood of optimal
419 behavior (i.e., participants did not move closer to the stopping decisions that would be made by
420 an Ideal Observer (Achtziger et al., 2015)). Instead, we saw that participants were still best fit by
421 the Evidence-by-Costs strategy. Behaviorally, participants in the high-reward condition over-
422 sampled, effectively raising the stopping threshold without changing the underlying
423 computations; both drawing more samples and waiting until they achieved a larger difference
424 between categories. This stands in contrast with prior work that suggested increasing monetary
425 stakes can increase one's motivational state, thereby encouraging the use of more optimal but
426 expensive strategies (Bennett et al., 2019; Manohar et al., 2015) .

427 Why might increased monetary stakes encourage behavioral adjustments but not push
428 participants towards optimal behavior? One possible explanation is that conditions of equal
429 difficulty but with higher monetary stakes could increase the effort put into the trial because of
430 lower opportunity costs (Otto & Daw, 2019; Shenhav et al., 2013), but still not warrant the
431 adoption of a completely new and expensive strategy. This is likely the case given that our task
432 had intermixed high and low reward trials, such that participants would have to continually
433 switch between strategies, which introduces cognitive costs (Luwel et al., 2009). Alternatively,
434 our task was more difficult than prior information sampling paradigms because participants had
435 to remember their previous samples – and thus the added memory demands might have deterred
436 adoption of a more resource-intensive strategy. Although prior work has suggested that working
437 memory capacity can impact the amount and use of information during information acquisition

438 (Rakow et al., 2010), we did not measure the working memory capacities of our participants.
439 Future research will need to explore how working memory demands and the cost of switching
440 information sampling strategies shape stopping policies.

441 This study raises an important set of questions regarding how individuals determine their
442 idiosyncratic thresholds. Evidence-by-Costs sampling provides two unique informational
443 components that contribute to stopping – and individual model fits revealed variability in how
444 participants weighed information about evidence and costs. Specifically, variability in the
445 weighting of evidence could reflect varying levels of confidence required for stopping across
446 individuals, as seen in other work (Hausmann-Thürig & Läge, 2008). In line with prior work
447 (Hauser et al., 2017, 2018; Juni et al., 2016; Otto & Daw, 2019; Petit et al., 2021), we also see
448 individual differences in sensitivity to accruing costs. Future work towards encouraging more
449 optimal behavior can leverage our approach by specifically targeting informational components
450 that most contribute to a person’s sub-optimal sampling behavior. For example, an individual
451 who consistently over-samples might do so because they are more sensitive to accuracy (a higher
452 threshold starting point) or because they are less sensitive to accruing costs (a shallower trade-off
453 slope). The ability to arbitrate between potential sources of error could provide a more targeted
454 prescription to ameliorating the cause of over-sampling.

455 Moreover, our findings emphasize key directions for understanding sampling strategies
456 themselves. First, additional research should identify and delineate strategies that do not
457 completely conform to either heuristics or optimal behavior. A recent study (Korn & Bach,
458 2018), demonstrated the use of both heuristic and optimal strategies (but not a combination of the
459 two) across a foraging task, providing insights into factors that shape strategy selection; for
460 example, higher levels of experienced uncertainty may push sampling toward optimality.
461 Similarly, in our current study, the Evidence-by-Costs strategy did not specifically integrate
462 components from the optimal strategy but was sensitive to the same information sources.
463 Cataloging a more complete space of sampling strategies will advance our understanding of how
464 humans select what information to attend to and how that information is transformed into
465 potential actions.

466 Future research should also explore how people determine what strategies to implement
467 in different contexts. During information sampling, individuals not only decide how to balance
468 sampling costs with accuracy but also contend with balancing the costs and benefits of exerting

469 control (Shenhav et al., 2013). Previous information sampling accounts have examined the
470 impact of contexts such as changes in task difficulty (Coenen & Gureckis, 2016; Malhotra et al.,
471 2017) and changes in sampling costs (Hauser et al., 2018; Juni et al., 2016) in altering sampling
472 behavior but have not specifically examined if these contexts changed the underlying strategy.
473 We examined the context of varying reward stakes on information sampling and found that while
474 individuals maintained the same underlying strategy between both contexts, reward increased the
475 overall information that people gathered. Our results differ from that observed in a reinforcement
476 learning task, where reward stakes resulted in a switch to a more intensive but optimal strategy
477 (Bennett et al., 2019). Additional investigation is needed into how individuals use context to
478 evaluate when to switch information sampling strategies and when to adapt an existing strategy.
479 Prior work has indicated that humans can learn to use context to determine strategy selection
480 (Lieder & Griffiths, 2017; Payne et al., 1988; Rieskamp & Otto, 2006); for example, experience
481 with a problem leads to adoption of more heuristic strategies and can even direct selection
482 amongst different heuristics (Rieskamp & Otto, 2006). Although we did not find any changes in
483 strategy in the current study, our task involved a longer sampling process and fewer sampling
484 episodes, thus making it harder for participants to explore a variety of strategies. Future work
485 will need to investigate how much experience individuals need in order to use contextual factors
486 to inform both the selection and implementation of information sampling strategies.

487 Information sampling is a complex but ubiquitous challenge for decision makers. In the
488 present study, we show that humans confront this challenge by adopting a strategy that balances
489 the efficiency of heuristics but with increased flexibility. Specifically, our results demonstrate
490 that unlike optimal strategies, humans are performing simple accumulations instead of
491 computing expected values, and unlike heuristic strategies, humans are dynamically integrating
492 information instead of using rigid rules. Future work expanding how humans build such flexible
493 strategies and how individual differences determine the relative weighting of different elements
494 of those strategies (e.g., reward sensitivity) will provide further insight into the mechanisms by
495 which bounded rationality guides decision-making processes.

496

497 **Methods and Materials**

498

499 ***Participants***

500 Participants (N = 105, Mean age = 26.14, SD = 4.79, 69 female) were recruited from the
501 Durham community using flyers and online postings. Our demographic breakdown included 37
502 participants who identified as White/Caucasian, 47 identified as Asian/South Asian, 14 identified
503 as Black/African American, 3 identified as Hispanic/Latinx, and 4 identified as multi-
504 racial/ethnic. To participate, individuals had to 1) be within the age range of 18-50 years old, 2)
505 have no history of neurological injury or disorders (including seizures and epilepsy), and 3) be
506 fluent in English. Eleven participants were excluded from all analyses, three due to computer
507 error and eight due to having unusable sampling data (failed to sample more than once on over
508 25% of trials), leaving a final total of 94 participants. All participants received informed consent
509 under the guidelines of Duke University's Institutional Review Board.

510

511 ***Procedure***

512 At the outset of each experimental session, participants provided informed consent,
513 received task instructions (see Supplementary Methods: Task Instructions) before practicing the
514 experimental task (Fig. 1). Participants returned to the laboratory approximately 24h later for to
515 complete a surprise memory test for the images sampled during the first experimental task.
516 Results for the memory test can be found in the Supplement (see Supplementary Methods:
517 Memory Task, Descriptions, and Findings) but will not discussed in the main manuscript.

518 Participants performed a modified version of the Information Sampling Task (Clark et al.,
519 2006) displayed using PsychoPy 2.7 (Peirce et al., 2019). Participants were told that on each trial
520 there was a box that contained 25 images from one of two possible domains: scenes and objects.
521 Each domain had two categories (scenes: indoor or outdoor, objects: living or non-living) and
522 each image belonged exclusively to one category. Each trial contained images from only one
523 domain. Images were all naturalistic photos collected from Google Image searches and scaled to
524 the same size in pixels.

525 On each trial, participants were tasked with identifying the underlying majority category
526 for a given domain. Participants could sample images from the box serially until they felt they
527 had enough evidence to select a majority category (max of 25 images per trial). Participants were

528 told that there would always be a majority category, but they were not told the true proportions
529 of each image category and were instructed that the proportions could change between trials. The
530 true proportion was kept constant at 60/40 for majority/minority categories (i.e., 15 of the 25
531 images would be from the majority category). The order of the images was randomized.
532 Participants performed trials under high (\$5.00) and low (\$1.00) reward stakes. Incorrect
533 responses in both stakes conditions resulted in a reward of \$0.00 for that trial. In addition,
534 participants incurred a cost for each sample they made (2% of the max reward they could earn
535 for that trial). Thus, participants had to balance their confidence in identifying the true majority
536 against accruing sampling costs.

537 At the start of each trial, a *cue screen* (2000 ms) appeared, informing participants of the
538 image category judgment (e.g. indoor vs. outdoor or living vs. non-living) as well as the
539 monetary reward available for a correct response (e.g. Correct Response = \$1.00/Correct
540 Response = \$5.00, before sampling costs). They then viewed the *sample screen*, whereupon they
541 had the option to either sample an image or make a final choice as to what category they thought
542 predominated on the trial. If they chose to sample (by selecting the down arrow key), one image
543 would immediately appear in the middle of the screen for 2500 ms (*image screen*). After the
544 image disappeared, participants were returned to the *sample screen*. Images did not stay visible
545 to participants after the 2500 ms presentation; thus, participants had to remember past images to
546 guide their choices. At each instance of the sample screen, participants had 15 seconds to make a
547 choice before they automatically advanced to the next trial, with the previous trial being marked
548 as incorrect. This happened on approximately 0.003% of trials across all participants (17 out of
549 5004 trials).

550 Participants were free to sample as few or as many images as they deemed necessary to
551 guess the more prevalent category. When participants decided to stop sampling, they indicated
552 their decision about which category they felt predominated on that trial by choosing the box (by
553 pressing either the right or left arrow key) that was associated with that category, which were
554 displayed on either side of the sample button throughout the trial. After participants made their
555 final choice, they were shown a *feedback screen* (2000 ms) that displayed if their guess matched
556 the true majority in the box (e.g. “Correct”/ “Incorrect”).

557 Participants completed 48 trials in the task. Trials were fully counterbalanced such that
558 they saw an equal number of trials from either category, and each category was equally

559 represented in both high and low reward stakes. Additionally, each category had the same overall
560 probability of winning. To ensure incentive compatibility, participants were paid for 4 trials,
561 randomly chosen. Because the task was self-paced and participants varied in how many images
562 they collected, the session length ranged from 11 minutes to 47 minutes (Mean time: 24.86
563 minutes, SD: 7.63 minutes).

564

565 *Data Analysis*

566 To understand how participants determined when to switch from gathering information to
567 selecting a final choice, we compared participants' behavior using a series of computational
568 models. We first measured how close each participant's stopping choices were to the Ideal
569 Observer (model-predicted optimal choices). We then fit each subject's behavior to four
570 sampling strategies. The first strategy, Expected Value Urgency Threshold (EV-UT), relied on
571 expected value computations to inform choices. We used an adaptation of this strategy similar to
572 Hauser et al., (2018), that suggested humans integrate costs non-linearly. In this strategy, the
573 threshold to transition from sampling to selecting an option was both non-stationary and
574 inconstant across the number of images collected. The second strategy, Evidence Difference
575 Heuristic (ED), was a heuristic that assumed participants tracked the continuous signed
576 difference in evidence between the two categories towards a threshold (e.g., "I sample until one
577 category has 4 more than the other"). This strategy suggests that participants approach
578 information sampling insensitive to the number of images sampled and implies that the stopping
579 boundary is stationary and constant across sampling. The third strategy, Costs Accrued Heuristic
580 (CA), was another heuristic that assumed, participants used the continuous number of samples
581 drawn and only a binary representation of the difference in evidence to inform choice (e.g. "I
582 sample 5 images and then choose the majority). Similar to the first, this strategy maintained a
583 stationary threshold that triggered a decision to select an option but implied that the magnitude of
584 evidence mattered less. The last strategy, Evidence-by-Costs Tradeoff (ED-CA), was a
585 combination of the two heuristic approaches, such that participants used both continuous
586 representations of the difference in evidence between the categories and the number of images
587 collected to inform their choices. This strategy reflected a linear threshold that decreased as the
588 number of samples collected increased, representing a non-stationary but constant tradeoff
589 between the two informational sources. Detailed descriptions of the strategies are outlined below.

590 In all models, choices were assumed to be probabilistic and were all fit using a SoftMax
 591 function. To emphasize, participants were given the following information: each box on each
 592 trial contains a total of 25 unique images, the maximum reward value for a trial is either \$5.00 or
 593 \$1.00 and the cost per image is a constant 2% of the maximum reward available on a trial (\$0.10
 594 for \$5.00, \$0.02 for \$1.00), the proportion of images from either category is specifically withheld
 595 and participants are told that the proportion may change on a trial-by-trial basis.

596 *Optimality.* To compare participant sampling behavior to that of an Ideal Observer, we
 597 first calculated the optimal stopping points using a model adapted from Hauser et al. (2018).
 598 Because the proportion of reward to costs was equivalent for high vs. low stake trials, the
 599 computations and optimal stopping points are the same across reward conditions. After each
 600 sample (N_{samp}), the optimal agent compares the value of stopping given the current evidence
 601 against the value of continuing to sample. In order to determine the value of each action, the
 602 agent computes the probability of success in selecting the correct category given the current
 603 evidence (i.e., the number of indoor (n_i) and outdoor samples ($N|samp - n_i$) collected thus
 604 far). Because the true underlying distribution of indoor to outdoor images is unknown, the
 605 optimal agent must also estimate the underlying distribution (q) from which the samples are
 606 being drawn from. Then, it must compute the probability of success under each possible
 607 proportion of majority to minority images weighted by the likelihood that that is the true
 608 distribution (Eq. 1.1, 1.2). We set prior beliefs, α and β , about the true underlying distribution
 609 equal to 1.

610

$$P(Indoor|n_i, N) = \sum_{Indoor > \frac{N_{tot}}{2}}^{N_{tot} - (N - n_i)} \int_0^1 P(Ind|q, n_i, N) P(q|n_i, N) dq \quad (1.1)$$

$$= \sum_{Indoor > \frac{N_{tot}}{2}}^{N_{tot} - (N - n_i)} \binom{N_{tot} - N}{Ind - n_i} \frac{B(Y + \alpha, N_{tot} - Y + \beta)}{B(\alpha + n_i, \beta + N - n_i)} \quad (1.2)$$

611
 612 The expected value of stopping is then computed by taking the probability of success of
 613 stopping multiplied by the reward (\$5.00 for high stakes, \$1.00 for low stakes) minus the accrued
 614 costs, c , per sample (\$0.10 for high stakes, \$0.02 for low stakes) (Eq. 2).

615

$$Q(\text{Indoor}|n_i, N) = R_{\text{correct}}P(\text{Indoor}|n_i, N) - \text{cost} * N_{\text{samp}} \quad (2)$$

$$Q(\text{Outdoor}|n_o, N) = R_{\text{correct}}P(\text{Outdoor}|n_o, N) - \text{cost} * N_{\text{samp}}$$

616
617 The expected value of stopping is then compared to the expected value of continuing to
618 sample. To compute the expected value of continuing to sample, the optimal agent calculates the
619 expected value of stopping for each state using backward induction to solve for the Bellman
620 equation (Bellman, 1957). Briefly, the expected value of continuing at timepoint 25 is equal to 0
621 because no additional samples can be drawn. Thus, the expected value at timepoint 25 is equal to
622 the expected value of stopping given all available evidence. Given a behavioral policy that
623 always chooses the highest valued action, the value of all possible states at timepoint 24 (and
624 prior timepoints) can then be calculated using backward induction. Thus, for each possible state,
625 the expected value of continuing, averages over all potential future states, weighting them by the
626 likelihood that that state will be reached (Eq. 3). s' represents the next immediate state, which
627 can either reveal another indoor image ($i = 1$) or an outdoor image ($i = 0$).

$$Q(\text{Continue}|n_i, N) = \sum_{\text{all possible } s'} P(s'|n_i, N)V(s') \quad (3)$$

629
630 To examine how participants' behavior compared to optimal behavior, we binned each
631 trial for each participant as either optimal, under-sampled, or over-sampled based on where each
632 stopping decision fell compared to optimal. Because of the cost and reward structure of this
633 specific task, optimal behavior followed an easily verbalized heuristic of "sample until a
634 difference of 3 is achieved." This heuristic fits with "fast and frugal" criteria of being
635 computationally simple and relying on only a fraction of available information but still
636 performing optimally (Gigerenzer & Goldstein, 1996; Todd & Gigerenzer, 2000). Thus, optimal
637 behavior could be achieved through multiple routes of computation.

638 *Expected Value Computation Strategy.* We examined a probabilistic modification of the
639 optimal strategy. This strategy relied on the same Bayesian updating and inference to estimate
640 the probability of success given the available evidence but was adapted to allow for inherent
641 noise in participant decision making as well as to test different cost accrual mechanisms (see
642 Supplementary Methods: Expected Value Model Formulation). Prior research has documented
643 that human deviation from optimality could arise from the accumulation of costs that are

644 different from the specified objective sampling costs (Cisek et al., 2009; Ditterich, 2006; Hauser
 645 et al., 2017, 2018). We therefore tested whether the cost per step (c_{step}) was being subjectively
 646 accrued in either a linear (Eq. 5), or non-linear (sigmoidal, Eq. 6) manner, and if these
 647 outperformed the use of objective costs (Eq. 4). In equations 5, t represents the subjective scaling
 648 of objective costs. In equation 6, p represents the sample number where costs begin to
 649 accumulate. In all equations, R represents the reward condition, 0.02 represents the percentage of
 650 the max reward, which equates to the objective cost per sample. Overall, our non-linear cost
 651 accrual outperformed our other two models of cost (see Supplementary Methods: All Sampling
 652 Strategies).
 653

$$c_{\text{per step}} = R * 0.02 * n$$

$$c_{\text{per step}} = R * 0.02 * n * t \tag{4, 5, 6}$$

$$c_{\text{per step}} = \frac{0.02 * R}{1 + e^{-10(n-p)}}$$

654
 655 To test the different models of cost, we isolated the impact of costs to the choice to
 656 continue sampling. To do so, we updated the action values for choosing each final option as well
 657 as the value of continuing to sample as such.

$$Q(\text{Indoor}|n_i, N) = R_{\text{correct}}P(\text{Indoor}|n_i, N) \tag{7}$$

$$Q(\text{Outdoor}|n_o, N) = R_{\text{correct}}P(\text{Outdoor}|n_o, N)$$

$$Q(\text{Continue}|n_i, N) = -c_{\text{per step}} + \sum_{s'=\begin{cases} n_i+x \\ N+1 \end{cases}}^{x=[0,1]} P(s'|n_i, N)V(s') \tag{8}$$

661
 662
 663 These expected values were then transformed into probabilities using the following
 664 Softmax function with inverse temperature parameter, β , and irreducible noise parameter, ξ (Eq.
 665 9). Importantly, this first family of models relied on the assumption that humans were still

666 performing the underlying Bayesian operations to determine their policies, albeit with noise in
667 their choice process.

668

$$\pi(\text{Choice}|n_i, N) = \frac{e^{Q(\text{Cont.}|n_i, N)\beta}}{e^{Q(\text{Cont.}|n_i, N)\beta} + e^{Q(\text{Ind.}|n_i, N)\beta} + e^{Q(\text{Out.}|n_i, N)\beta}} (1 - \xi) + \frac{\xi}{3} \quad (9)$$

669

670 For all of the models tested within the Expected Value Computation framework,
671 participant data was best fit by the subjective non-linear cost model, giving rise to the Expected
672 Value Urgency Threshold strategy and replicating previous work (Hauser et al. 2018). Given our
673 two reward contexts, we also tested whether participants adapted this strategy based on the
674 reward available for that trial. To do so, we tested three separate modifications of the subjective
675 non-linear Expected Value Computation strategy. In our first model, we fit separate models for
676 each reward condition for each participant, suggesting that participants could have completely
677 difference parameter values for each reward condition. In our second model, we fit one model
678 for both reward conditions and included a parameter that scaled the reward value for low-reward
679 trials to be between \$1.00 and \$5.00, suggesting that the parameter values for both conditions
680 could be equivalent, but participants were still sensitive to the difference in reward outcomes.
681 Our last model either through the same model under just one of the t the high reward condition
682 models treated all trials as operating under the high-reward conditions and fit one set of
683 parameters for all trials. This was our best fitting model, as such the best model from the
684 Expected Value Computation strategy was one that included a subjective non-linear cost accrual
685 and treated high and low-rewarded trials as the same (see Supplementary Methods: All Sampling
686 Strategies).

687 *Evidence Difference Heuristic Strategy.* Our second model, Evidence Difference
688 Heuristic (ED), was a heuristic that assumed participants tracked the continuous signed
689 difference in evidence between the two categories towards a threshold (e.g., “I sample until one
690 category has 4 more than the other”). This strategy suggests that participants approach
691 information sampling insensitive to the number of images sampled and implies that the stopping
692 boundary is stationary and constant across sampling (Baumann et al., 2020; Korn & Bach, 2018;
693 Shah & Oppenheimer, 2008; Herbert A. Simon, 1955; Tversky & Edwards, 1966). To fit this
694 heuristic, we adapted the rule into a probabilistic account that used the signed difference in
695 evidence drawn to predict choice. The signed difference in evidence between the current

696 majority and minority in the samples collected at each timepoint was submitted to a multinomial
697 SoftMax regression along with a subject-specific intercept, β_0 , in order to produce a probability
698 for each action (Eq. 10).

699

$$P(Y_i = \text{Choose Indoor}) = \frac{e^{\beta_0 + \beta_{in} * X_{in}}}{1 + \sum_{k=1}^{K-1} e^{\beta_k * X_i}} \quad (10)$$

700

701 *Sample Number Heuristic Strategy.* Our third model, Sample Number Heuristic (SN),
702 was another heuristic that assumed, participants used the continuous number of samples drawn
703 and only a binary representation of the difference in evidence to inform choice (e.g. “I sample 5
704 images and then choose the majority). Similar to the first, this strategy maintained a stationary
705 threshold that triggered a decision to select an option but implied that the magnitude of evidence
706 mattered less. Identical to our Evidence Difference Heuristic Strategy, to fit this heuristic, we
707 adapted the rule into a probabilistic account that used the number of samples drawn and a
708 binarized difference in evidence to predict choice. These variables were submitted to a
709 multinomial SoftMax regression along with a subject-specific intercept, β_0 , in order to produce a
710 probability for each action (Eq. 11).

711

$$P(Y_i = \text{Choose Indoor}) = \frac{e^{\beta_0 + \beta_{in} * X_{in} + \beta_{samp} * X_{samp}}}{1 + \sum_{k=1}^{K-1} e^{\beta_k * X_i}}, \text{ where } X_{in} = 0 \text{ or } 1 \quad (11)$$

712

713

714 *Evidence-by-Costs Tradeoff (ED-CA) Strategy.* Our third series of models were built on
715 the assumption that participants’ decisions to continue sampling or stop and commit to a
716 category could be described by a strategy that depended on multiple forms of information but did
717 not require the computational complexity of optimal strategies. Specifically, the Evidence-by-
718 Costs Tradeoff (ED-CA) strategy, was a combination of the above heuristic strategies, such that
719 participants used both continuous representations of the difference in evidence between the
720 categories and the number of images collected to inform their choices. This strategy reflected a
721 linear threshold that decreased as the number of samples collected increased, representing a non-
722 stationary but constant tradeoff between the two informational sources. To fit this model, both
723 sample number and the signed difference in evidence were submitted to a multinomial SoftMax

724 regression along with a subject-specific intercept, β_0 , in order to produce a probability for each
725 action (Eq. 12).

726

$$P(Y_i = \text{Choose Indoor}) = \frac{e^{\beta_0 + \beta_{in} * X_{in} + \beta_{samp} * X_{samp}}}{1 + \sum_{k=1}^{K-1} e^{\beta_k * X_i}} \quad (12)$$

727

728

729 Similar to the Expected Value Computation model, we were also interested in whether
730 participants treated information similarly across the different reward conditions. To test if reward
731 significantly changed model fits, we tested two different model iterations. First, to test if
732 participants were using completely difference parameter estimates for the different reward
733 conditions, we split participant trials into high- and low-reward trials and fit each subset of trials
734 to our SoftMax multinomial regression (Eq. 12). We then compared the difference in parameter
735 values for high- vs. low-rewards. Second, to test if reward independently modified choice but did
736 not impact the weight of individual information quantities, we added an additional reward
737 parameter into the original SoftMax multinomial regression. Interestingly, parameter values were
738 comparable across the two reward conditions and adding reward as an independent parameter did
739 not improve model fit beyond Eq. 12. Thus, the best fitting model from the ED-CA Tradeoff
740 strategy was one that also treated high and low-rewarded trials as the same (see Supplementary
741 Methods: All Sampling Strategies).

742 *Model Comparison.* For each model, we optimized the parameters to maximize the log
743 likelihood for each participant individually. We used SciPy's standard `optimize.minimize`
744 function to minimize the negative loglikelihood of the observed choices. Parameters for our
745 Optimal Stopping were bounded based on previous studies (p : [0-25] for sigmoidal, p : [0, 0.2]
746 for linear, β : [1,10], ξ : [0, 0.5]) (Hauser et al., 2018) and both our Heuristic and Evidence-by-
747 Cost models were bounded based on preliminary mixed effects multinomial regression
748 [β_1 (samples drawn): [-1,5], β_2 (evidence difference): [-4,8], β_3 (reward context): [-5,8]). In every
749 case, we ensured the best fitting parameters each fell within these boundaries. We fit each
750 participant 10 times per model to ensure convergence and stability of best fitting parameters.

751 To compare participants' fits from our models, we first took the top performing models
752 from each strategy if a strategy had more than one iteration before examining cross-group
753 comparisons. All models in the final group were compared using both Akaike Information

754 Criterion (AIC) (Akaike, 1974) and Bayesian Information Criterion (BIC) (Schwarz, 1978)
755 scores. To examine patterns of best model fits on the group level we ran a repeated measures
756 ANOVA to determine if participant-specific AIC or BIC scores differed significantly amongst
757 models. Distributions of AIC and BIC scores per top performing can be found in the Supplement
758 (see Supplementary Note 3, Figure 2).

759
760 **Statistics.** All other statistics are stated in the text and figure captions. Normality was not
761 directly tested because of our large sample sizes, but unless otherwise noted, data were assumed
762 to be normally distributed and individual data points are provided in the figure scatterplots.

763
764 **Programming environments.** Python 3 was used to run information sampling computation
765 models and make data plots and figures. R, version 4.0.5, was used to calculate statistics (R Core
766 Team, 2017).

767
768 **Code availability**
769 Requests for the data can be sent via email to the corresponding author.

770
771 **Data availability**
772 Requests for the code used for all analyses can be sent via email to the corresponding author.

773

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