

Characterizing the Causes, Dynamics, and Consequences of Choice Deferral

Yi-Hsin Su, Xiamin Leng, Amitai Shenhav

Brown University



Introduction

People defer their choices in spite of the significant costs

People avoid decisions when all options are bad or all options are similar.^{1,2,3}

But **why do people defer when decisions are NOT avoidable?**

...because the choices take too long
(Time-Limit Model^{4,5})

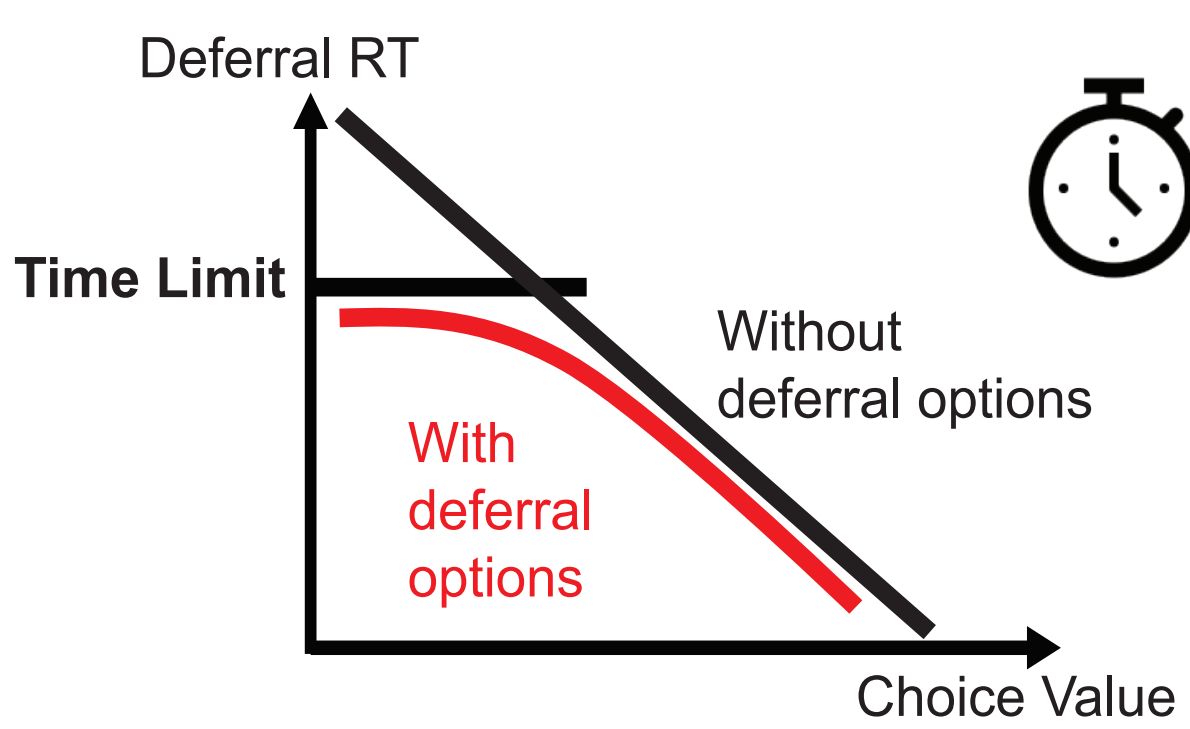
...because the choices aren't good enough
(Discrimination Model)

And how do people arrive at the decision to defer?

Predictions of Time-Limit Model

Slower to defer low-valued choices

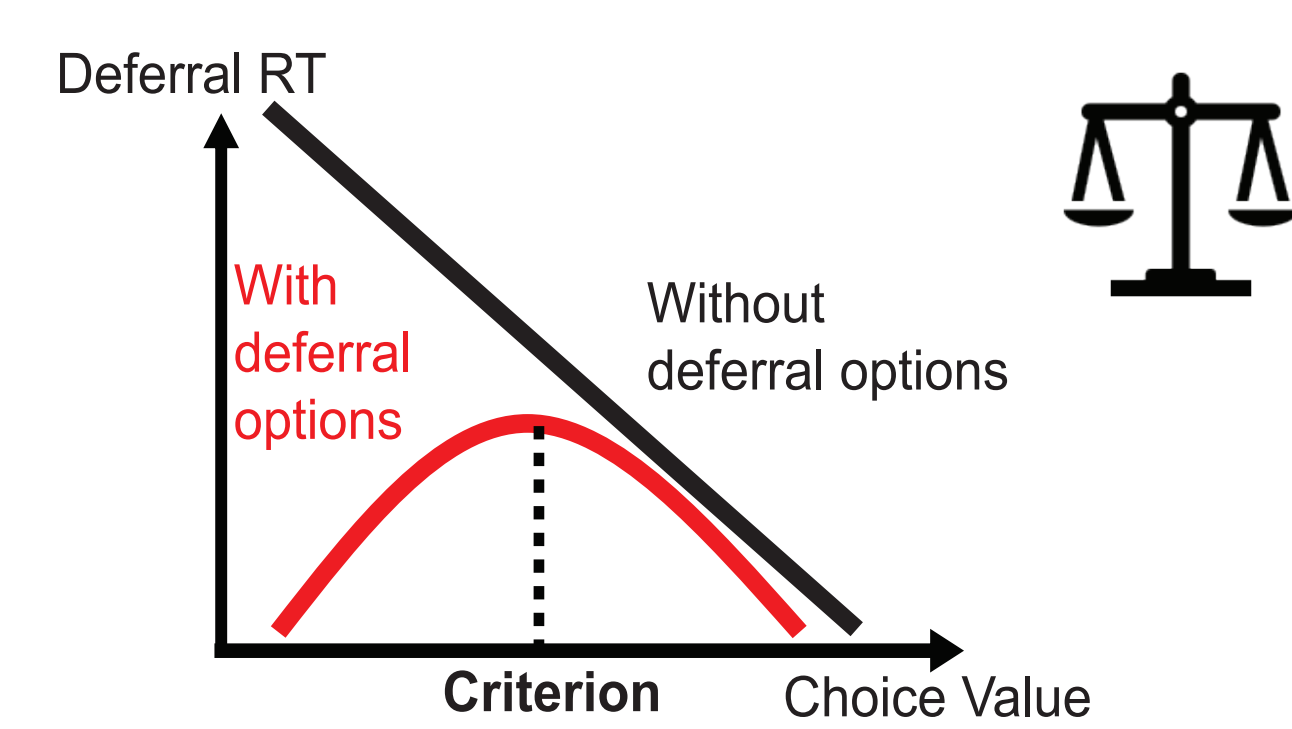
More likely to hit the **time limit** to defer



Predictions of Discrimination Model

Faster to defer low-valued choices

More evidence to defer when the choice value farther below certain **criterion**

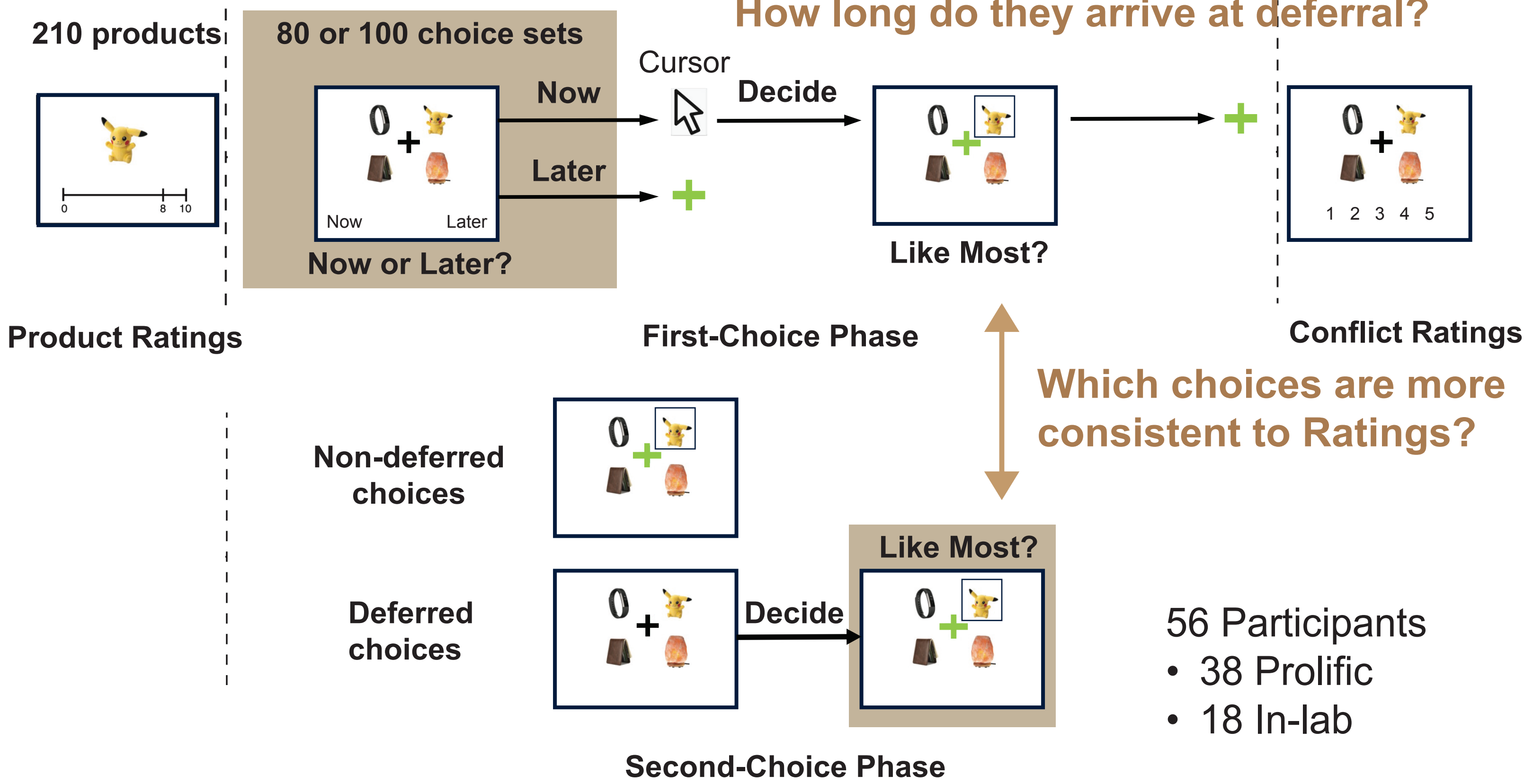


Few studies⁵ measure how long it takes to defer (deferral RT).
None have characterized how deferral RT varies with choices.

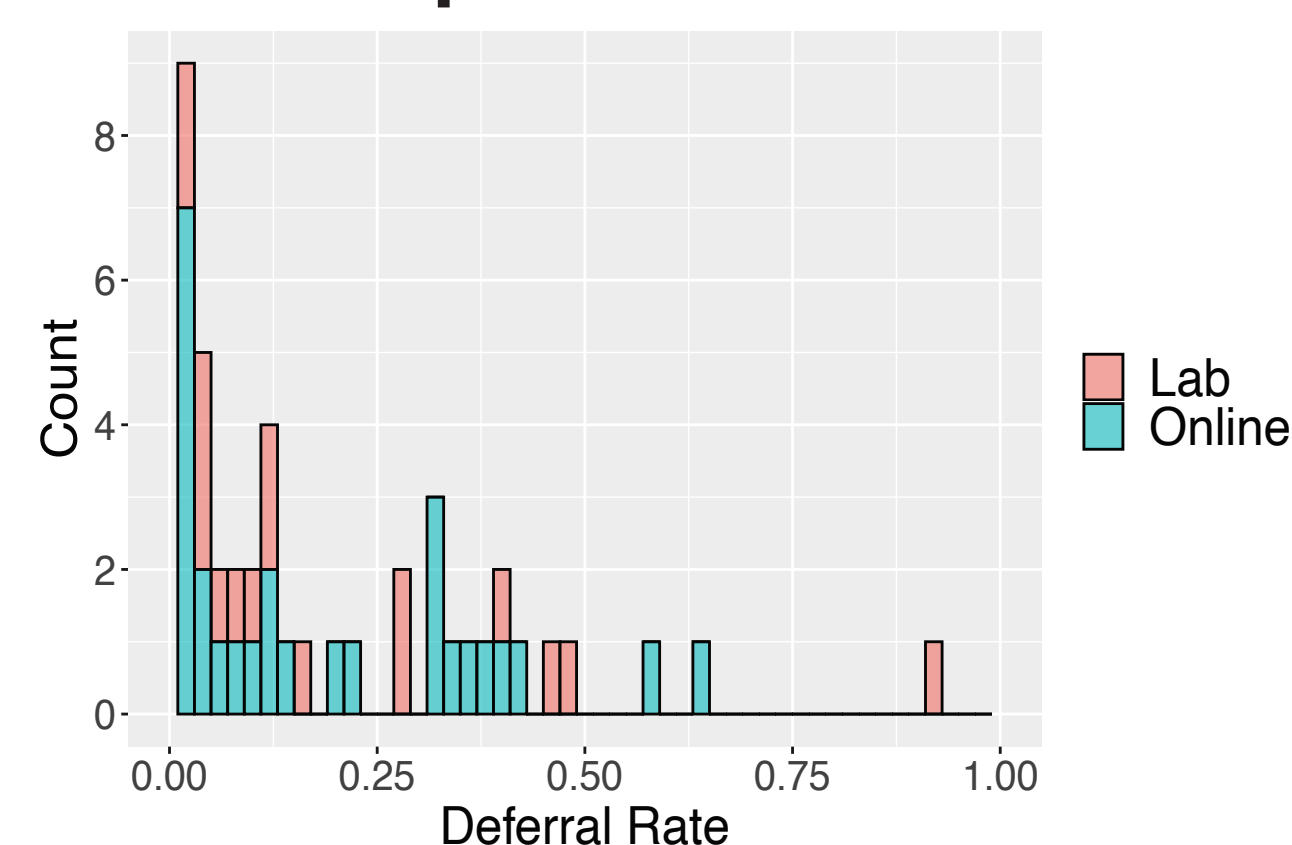
Finally, what consequences does deferral have for choice and wellbeing?
Does it result in a better ultimate decision? Or reduced feelings of conflict?

Deferral Task

Why do people defer?
How long do they arrive at deferral?



People Do Defer!



Deferrers (N=45) defer ~20% of choice sets

- Prolific: 27 out of 38 (~71%)
- In-lab: 18 out of 18 (100%)

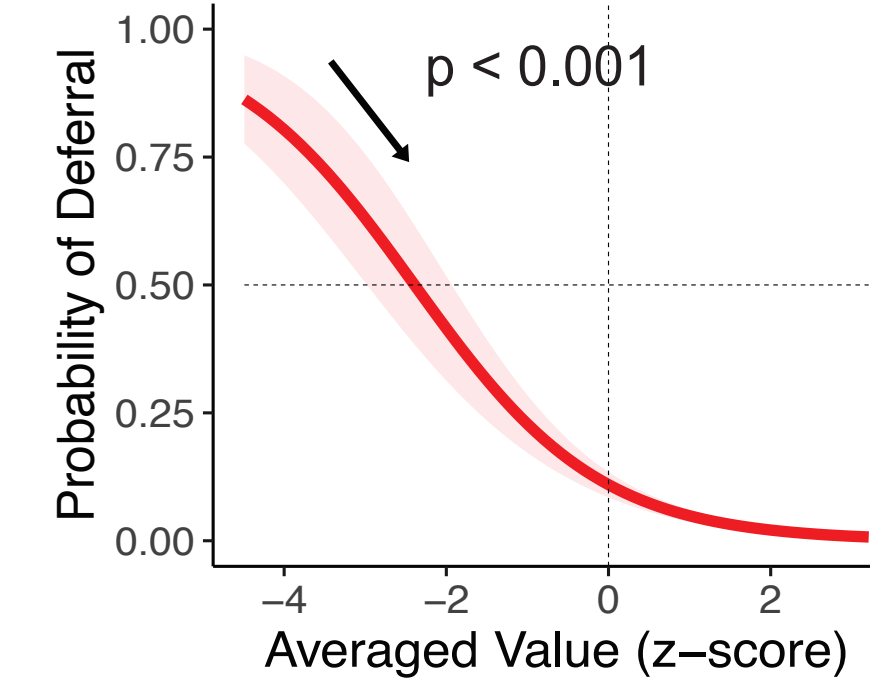
Some people defer a lot, others don't!

- Rare Deferrer (N = 28)**
 - Deferral rates < ~20%
 - Low criteria, most choices exceed criteria
- Occasional Deferrer (N = 17)**
 - Deferral rates > ~20%
 - High criteria, many choices fall below criteria

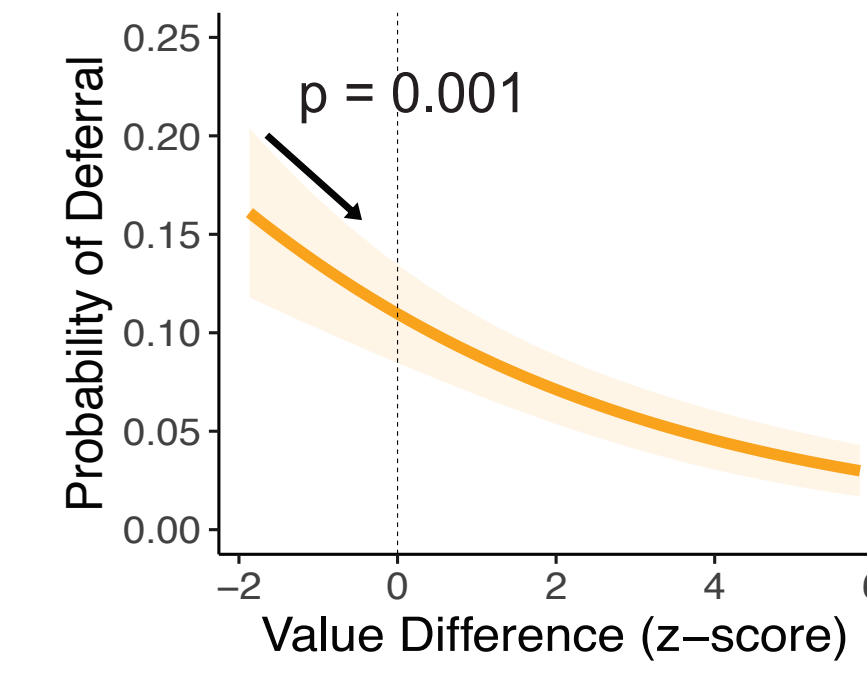
Why People Defer

Despite knowing they have to revisit those choices, people defer...

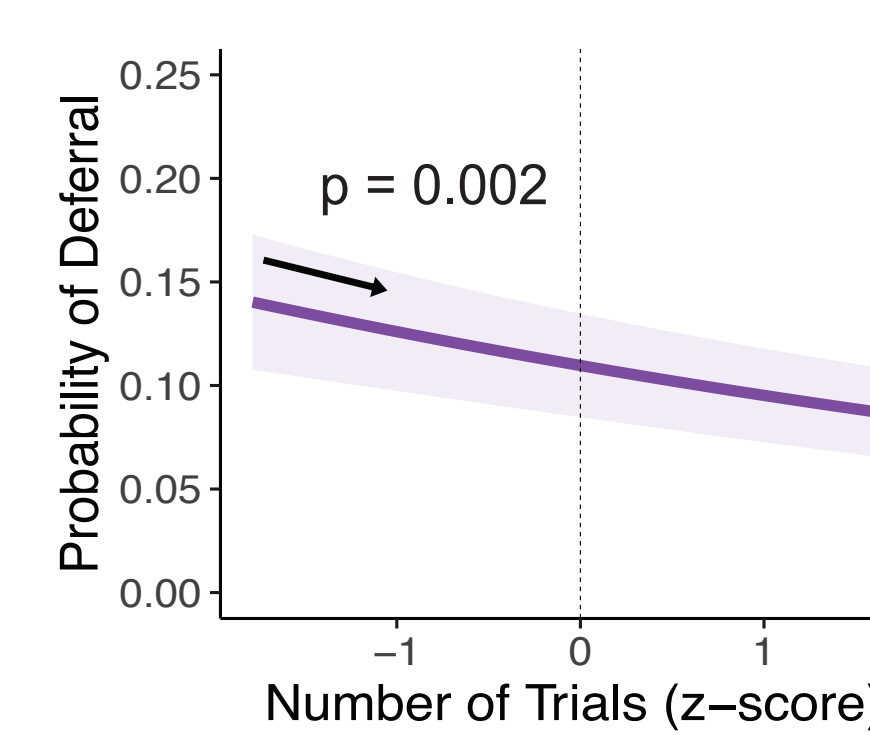
...when options are overall low in value



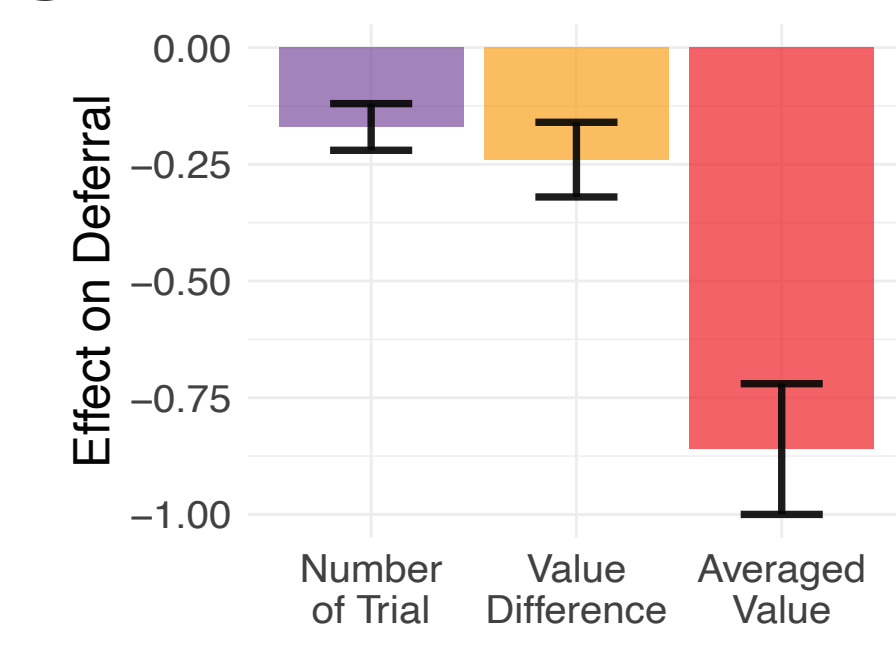
... when options are similar to one another



... earlier in the experiment



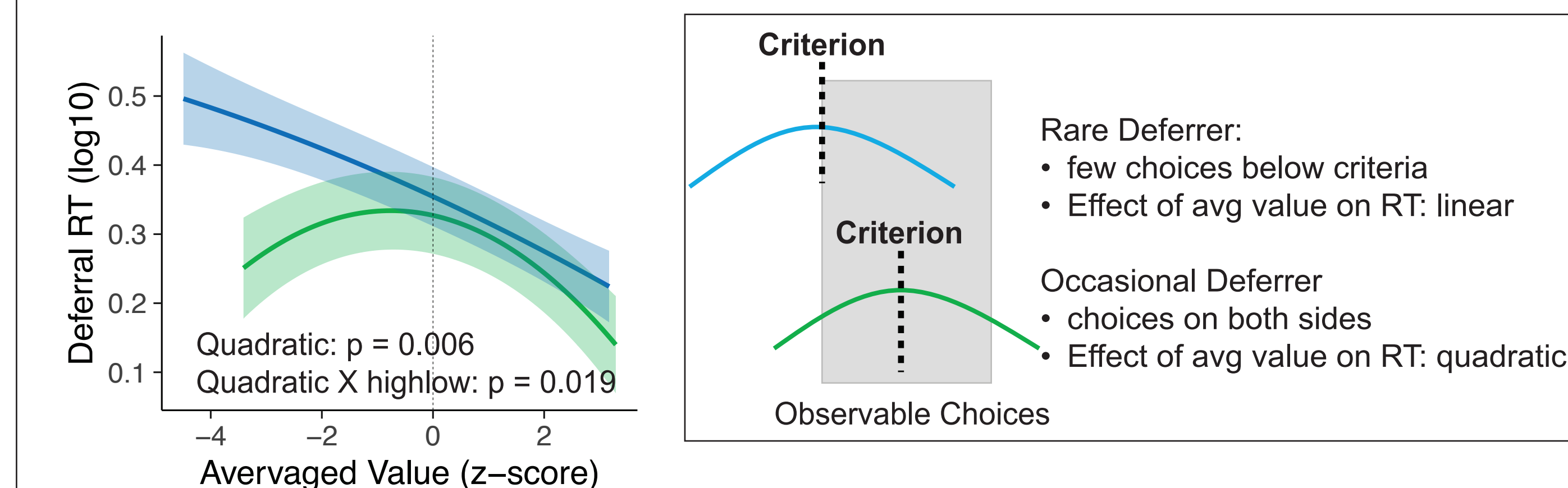
Of these, averaged value is the strongest predictor of deferral



How People Choose to Defer

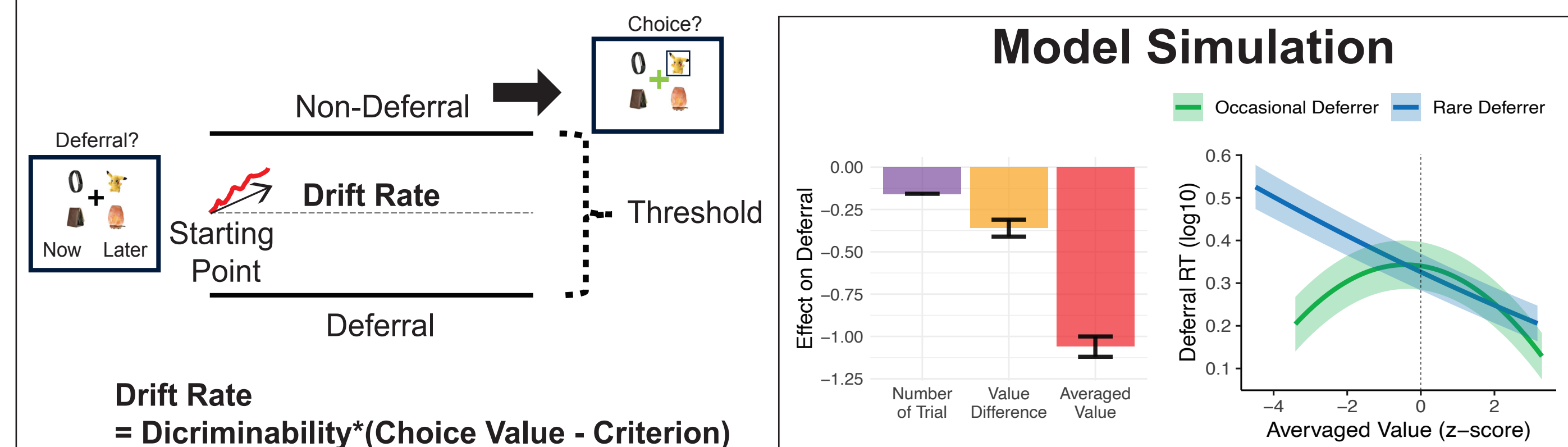
Consistent with the Discrimination Model, participants who were willing to defer were faster to defer low-value relative to high-value choice sets.

Occasional Deferrer (green), Rare Deferrer (blue)



Process Model

We implement the Discrimination Model of deferral as a **drift-diffusion process**, which can generate deferral choices and RTs!

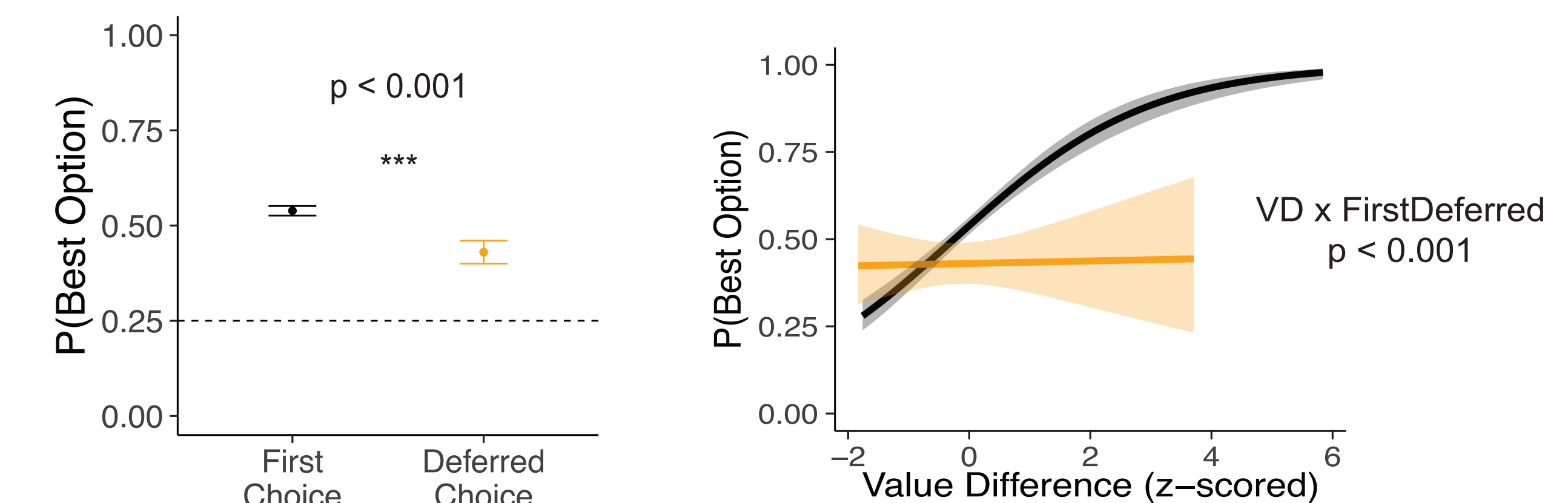


This model helps characterize multiple processes underlying deferral:

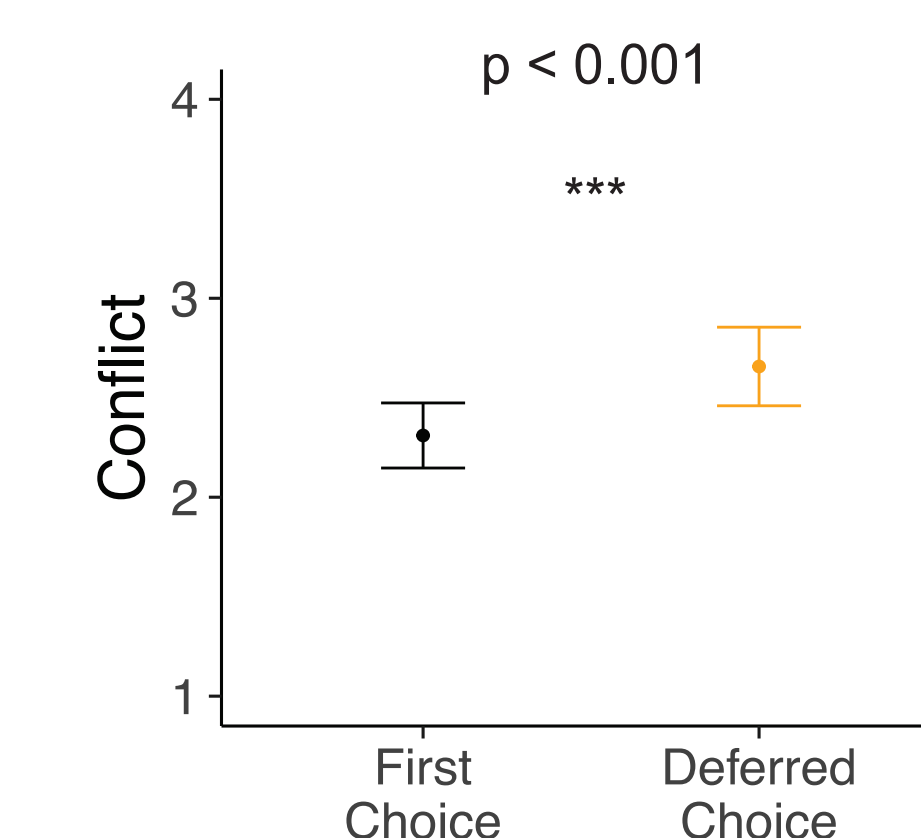
- **Evaluation:** How is the choice set evaluated as a whole?
 - Choice value is a weighted sum of option values, biased toward the best option.
- **Discrimination:** How is the choice value compared with a criterion?
 - Criteria and discriminability vary across individuals.
- **Evolution:** How does the discrimination process change over the experiment?
 - As the task proceeds, participants require less evidence for non-deferral.

Consequences of Deferral

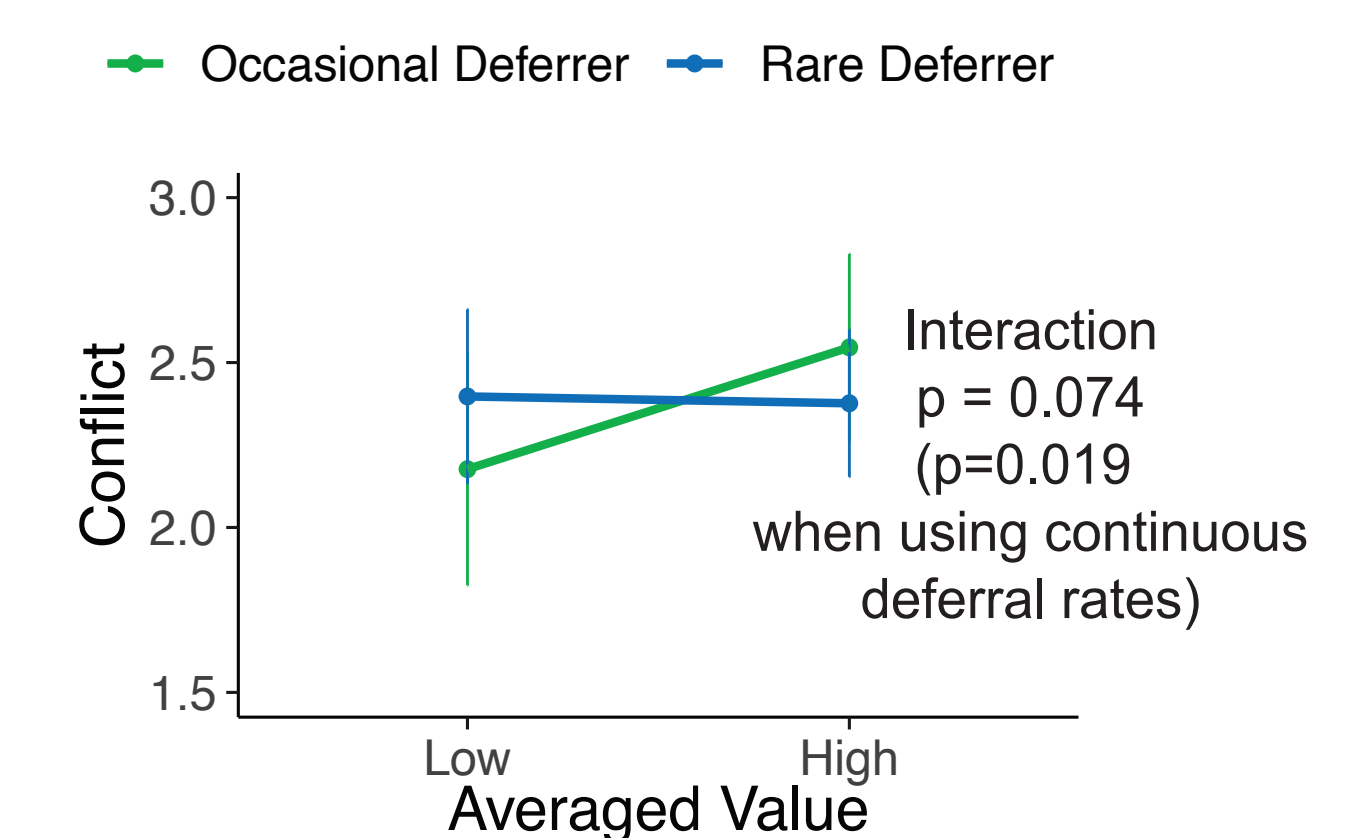
Decisions that were deferred ended up being **less consistent and less sensitive to value difference**



Deferred choice sets are reported as more conflicting



Occasional deferrers experience less conflict for low-value choice sets in particular



Conclusions

By combining computational modeling and a novel choice task, we showed that deferral is guided largely by a dynamic evaluation of the choice set as a whole.

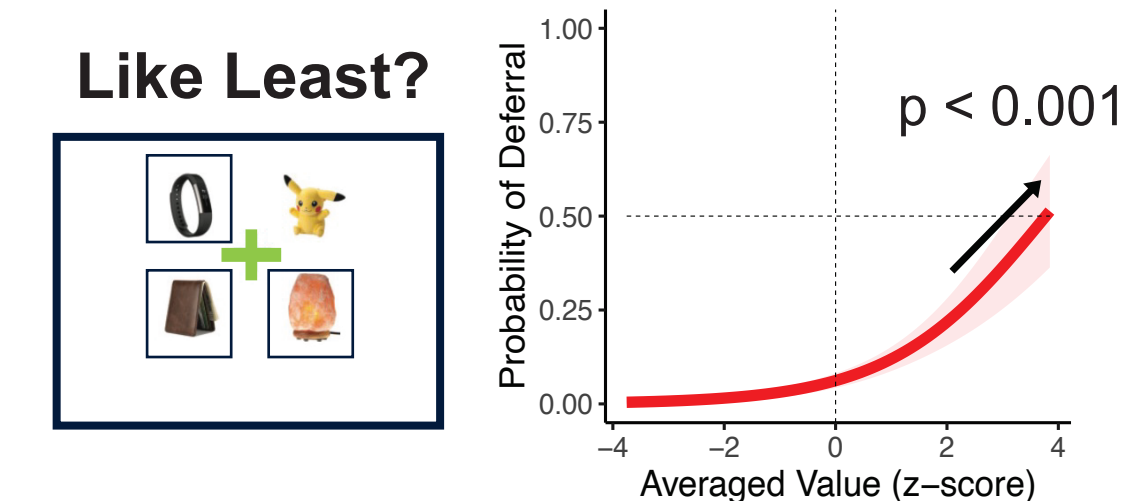
Participants accumulate evidence about the overall value of their options and defer choosing if that value falls below a certain criterion, resulting in the fastest deferral choices when the set value is especially high or low.

Despite being afforded additional time, deferred choices are less likely to arrive at the participant's originally most-preferred option.

Ongoing Work

• **Deferral Depends on One's Choice Goal**

When asked to remove the item they like the least, people reverse their criteria to defer for high-value rather than low-value options.

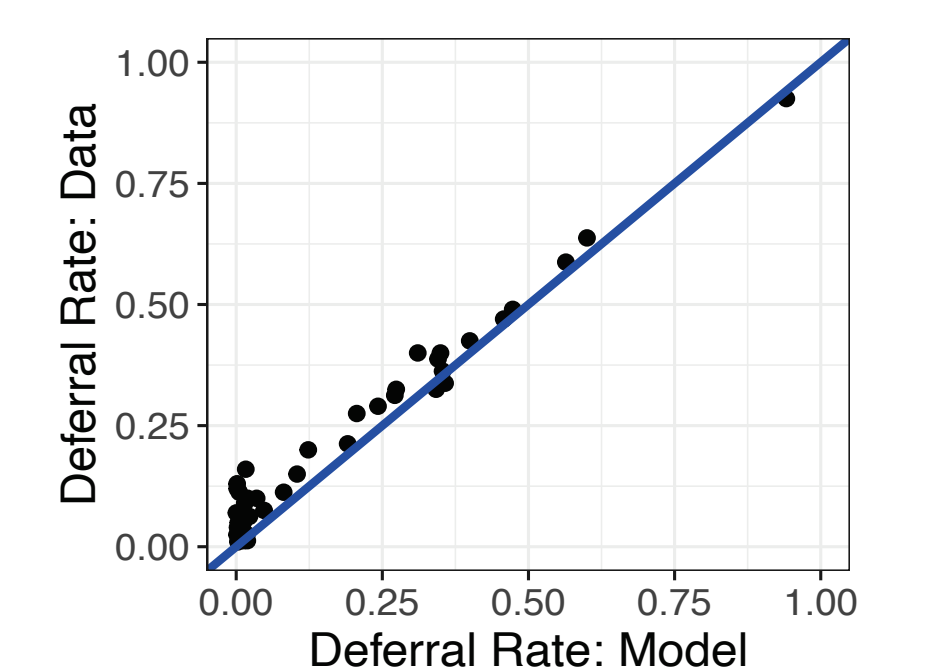


• **Individual Difference in Choice Deferral**

Our process model of deferral can capture individual deferral behavior, paving the way for studying individual differences.

• **Biologically-Plausible Models of Deferral**

We will explore alternative process models to the drift-diffusion model that provide additional levels of biological detail.



References

1. Tversky, A., & Shafir, E. (1992). Choice under conflict: The dynamics of deferred decision. *Psychological Science*, 3(6), 358-361.
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3. Anderson, C. J. (2003). The psychology of doing nothing: forms of decision avoidance result from reason and emotion. *Psychological Bulletin*, 129(1), 139.
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5. Bhatia, S., & Mullett, T. L. (2016). The dynamics of deferred decision. *Cognitive Psychology*, 86, 112-151.