

From rationality to reality: The role of heuristics in everyday choices.

Layla Kingston*

Department of Clinical Neuroscience, Karolinska Institutet, Sweden

Introduction

In the realm of decision-making, the rational actor model—where individuals weigh every option carefully and choose the most logical outcome—has long served as a foundation. However, real-life decisions rarely follow such neat, calculated processes. Whether it's choosing what to eat for dinner, selecting a route to work, or making a major financial investment, people often rely on mental shortcuts known as *heuristics* [1].

Coined by Nobel Laureate Herbert Simon and further developed by cognitive psychologists like Daniel Kahneman and Amos Tversky, heuristics reflect bounded rationality—decision-making that is rational within the limits of cognitive capacity and available information. This article delves into the types of heuristics we use daily, how they operate, and their implications [2].

Heuristics are cognitive strategies or rules of thumb that simplify decision-making. They do not guarantee optimal outcomes but often lead to good-enough solutions quickly. Rather than assessing every possible variable, heuristics allow individuals to focus on the most relevant information, minimizing cognitive load. Judging the probability of events based on how easily examples come to mind. For example, people may overestimate the risk of airplane crashes after seeing media coverage, despite statistical safety [3].

Assessing similarity to a prototype while ignoring base rates. For instance, someone who wears glasses and reads a lot might be assumed to be a professor rather than a truck driver, despite statistics suggesting otherwise. Relying heavily on an initial piece of information (the "anchor") and adjusting from it. For example, during price negotiations, the first number mentioned heavily influences the final outcome [4].

Our brains seek shortcuts to conserve mental energy. Processing every piece of information analytically would be overwhelming, especially in high-stakes or time-sensitive situations. Real-life decisions often need to be made quickly. Heuristics allow for fast judgments that are often "good enough." We frequently lack complete data, forcing reliance on estimation or intuition. Emotions influence decision-making, and heuristics often align with gut feelings or past experiences [5].

Investors often rely on heuristics when making quick judgments about stocks or assets. The *recency effect* (a type of

availability heuristic) can cause investors to overvalue recent performance and undervalue long-term fundamentals.

People frequently misjudge risks. For example, someone might choose not to vaccinate their child due to the availability heuristic—overexposure to stories of rare side effects can outweigh actual statistics indicating safety. Marketing heavily exploits heuristics. A common trick is the anchoring effect in pricing: showing an inflated "original price" makes a discount seem more appealing, even if the "sale" price is still high [6].

We use heuristics to form impressions of others. The *halo effect*, where one positive trait (like physical attractiveness) influences overall judgment, is a common example. Such biases can have significant real-world consequences in areas like public policy, medicine, and justice [7].

Conclusion

From rationality to reality, heuristics highlight the complexity of human cognition. These mental shortcuts are not merely flaws in reasoning; they are integral to how we navigate the world. By understanding when and why heuristics are used—and how they can lead us astray—we can make better decisions in both personal and professional life.

As cognitive science continues to evolve, recognizing the power and limits of heuristics will be crucial for improving decision-making systems, education, and even artificial intelligence. In the end, acknowledging the gap between perfect rationality and real-world behavior is the first step toward making smarter, more human-centered choices.

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*Correspondence to: Layla Kingston, Department of Clinical Neuroscience, Karolinska Institutet, Sweden. E-mail: layl@kgtn.net

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