

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
Ambiguity effect	Avoiding options for which missing information makes the probability seem "unknown".	s					It is hard to evaluate an option about which we are highly uncertain - we will discard it and consider another option
Anchoring	Relying too heavily, or "anchor," on a past reference or on one trait or piece of information when making decisions.			m			Prejudgments lead to anchoring on a particular option or viewpoint
Attentional bias	Neglecting relevant data when making judgments of a correlation or association.		m				We pay attention to particularly prominent experiences and data when making judgments - we do not consider all our experiences
Availability heuristic	Focusing on the most salient and emotionally-charged information		m				Emotional tags lead us to focus on salient and emotionally charged experiences
Bandwagon effect	Doing (or believing) things because many other people do (or believe) the same. Related to groupthink, herd behavior, and "manias".		m		s	s	Emotional tagging to (potentially misleading) group views is reinforced by attachments to the group and self interest in being part of the group
Base rate bias	Ignoring available relevant base data in favor of data to which attention has been drawn	-	m				Emotional tagging to misleading available data causes focuses on limited data set
Bias blind spot	Not compensating for one's own cognitive biases.	m					A common trait of decision making is the unconscious nature of many biases - hence the tendency not to adjust for them
Bounded rationality	Not considering all the options - picking an option that satisfies our minimum criteria and sticking with it	m					Once we find an acceptable choice we stick with it rather than find and evaluate more options
Choice-supportive bias	Remembering one's choices as better than they actually were.	-		m			Once we have made a prejudgment we seek confirmatory evidence and have negative emotions about contradictory viewpoints

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
Clustering illusion	Seeing patterns where none exist.	m					Our decision process works by interpreting the disparate inputs we are sensing - so we may see patterns even if they don't actually exist
Confirmation bias	Searching for or interpreting information in a way that confirms one's preconceptions.	m	s	m	s	s	Our one plan at a time decision process tends to seek confirmatory evidence - particularly when we have made prejudgments
Congruence bias	Testing hypotheses exclusively through direct testing of that hypothesis, rather than testing possible alternative hypotheses.	m					Our one plan at a time decision process tends to test existing hypotheses rather than search for others
Conjunction fallacy	Assuming that specific conditions are more probable than general ones.	m					Our one plan at a time decision process can be tricked into choosing a specific option because it is more memorable
Contrast effect	Our assessment of an object is affected by recently observed contrasting objects e.g., we will judge a weight as heavier if we have just been shown a feather than if we have just been shown a lead weight	-	m				The recently observed contrasting object creates a misleading experience against which the second observation is contrasted
Déformation professionnelle	Looking at things according to the conventions of one's own profession, forgetting any broader point of view	-	m	m		s	Experience and past judgments made are shaped by one's professional background which then affects future decision making
Distinction bias	Viewing two options as more dissimilar when evaluating them simultaneously than when evaluating them separately			s			If we have made a prejudgment that there are only two options we may look for differences between them rather than for more different alternatives
Extreme aversion	Avoiding extremes, being more likely to choose an option if it is the intermediate choice			m			The act of deciding on a range creates an emotional tag related to that range that causes us to reject options outside the range and regard the extremes of the range as more risky

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
Focusing effect	Placing too much emphasis on highly visible criteria e.g., interviewees think people must be happier in California than the Midwest because it is sunny - but in fact there is no difference in happiness	-	m				We will over weight certain criteria just because we have more accessible memories (experiences) of them
Framing	Using too narrow an approach or description of the situation or issue.	m	m	m			Our one-plan-at-a-time decision process tends to focus on a particular situation assessment
Gambler's fallacy	Assuming that individual random events are influenced by previous random events. For example, "I've flipped heads with this coin five times consecutively, so the chance of tails coming out on the sixth flip is much greater		m				Experience may suggest that if you have waited a while, something is more likely to happen. But, this is not true for flipping coins. We may decide on the basis of experience, not probability theory.
Hindsight bias	Seeing past events as being predictable. Sometimes called the "I-knew-it-all-along" effect.			m	s		When we see something that may act as a "post" judgment - resulting in anchoring to what actually happened and resisting other possibilities
Hyperbolic discounting	Having a stronger preference for more immediate payoffs relative to later payoffs, the closer to the present both payoffs are.	-			m		People are particularly sensitive to their short term interests
Illusion of control	Believing that we can control or at least influence outcomes that we cannot.	-		s			This effect is not easily explained by our model - although it is somewhat linked to strongly held prejudices and cognitive dissonance. Once we have decided something we reject the idea that we might be wrong e.g., because the decision outcome is not in our control
Illusory correlation	Inaccurately supposing a relationship between a certain type of action and an effect.		m	m			Experience or prejudices may suggest relationships between variables - for example, because of false analogies
Impact bias	Overestimating the length or the intensity of the impact of future feeling states	s		s			This effect is not easily explained by our model – although cognitive dissonance (prejudgments)

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
							and the one plan at a time process may lead to an excessively polarized view of how things will work out
Information bias	Seeking information even when it cannot affect action. For example – doctors will run test that will not affect their actions	-			s		This effect is not easily explained by our model - in fact we often see the opposite effect - that people stop searching for information once they have come to a hypothesis. There may be a self interest in running more tests – or a prejudgment in favor of more information
Irrational escalation	Making irrational decisions based upon rational decisions in the past or to justify actions already taken.	-		m			Our past decisions create prejudgments that bias our future decisions - increasing the chance that they will be irrational
Loss aversion	Valuing the cost of giving up an object as greater than the utility associated with acquiring it (see also sunk cost effects and Endowment effect)			s		m	We become attached to objects. We may also have formed a prejudgment that something is good because we decided to acquire it
Mere exposure effect	Having an undue liking for things merely because they are familiar with them	-				m	Just being familiar with things makes us feel attached to them
Need for closure	Needing to reach a verdict in important matters; to have an answer and to escape the feeling of doubt and uncertainty. The personal context (time or social pressure) might increase this bias	m					Our one-plan-at-a-time decision process results in us jumping to conclusions - rejecting ambiguity
Neglect of prior base rates effect	Failing to incorporate prior known probabilities which are pertinent to the decision at hand.		m				We reason using experience-based heuristics which can lead us to make erroneous judgments based
Neglect of probability	Disregarding probability when making a decision under uncertainty.	m					Emotional tags and cognitive recognition do not use probability theory to make decisions

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
Observer-expectancy effect	Expecting a given result and therefore unconsciously manipulating an experiment or misinterpreting data in order to find it (see also subject-expectancy effect)			m			Prejudgment leads to anchoring and cognitive dissonance
Omission bias	Judging harmful actions as worse, or less moral, than equally harmful omissions (inactions)	-				s	This effect is not easily explained by our model - although it relates to our attachment to the status quo
Optimism bias	Being over-optimistic about the outcome of planned actions			m			Once we have decided on a plan we seek confirmatory evidence and ignore challenging data
Outcome bias	Judging a decision by its eventual outcome instead of based on the quality of the decision at the time it was made	-	m				We evaluate things based on our emotionally tagged experiences. A bad outcome will likely lead us to tag a decision as having been a poor one
Overconfidence effect	Overestimating one's own abilities			m			Once we have decided on a plan we seek confirmatory evidence and ignore challenging data
Planning fallacy	Underestimating task-completion times	-	m				We may underestimate the time required based on misleading experiences. This bias may disappear with experience
Positive outcome bias	Overestimating the probability of good things happening (see also wishful thinking, optimism bias and valence effect)			m			Once we have decided on a plan we seek confirmatory evidence and ignore challenging data - although a more generally positive view of likely outcomes is neither explained nor is it universal
Post-purchase rationalization	Persuading oneself through rational argument that a purchase was a good value	-		m	m		Once having decided to make a purchase, we will develop a prejudgment that the purchase was a good one - and get attached to what we bought

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
Presumed association bias	When we are asked whether there is an association between two things, looking for situations where there is an association more than we look for situations where there is no association	-	m				If we have vivid experiences that two things are associated we will assume that this is the general case
Primacy effect	Weighing initial events more than subsequent events e.g., remembering early numbers in a list		m				If initial experiences are more memorable then they will be more easily recalled
Pseudocertainty effect	Making risk-averse choices if the expected outcome is positive, but making risk-seeking choices to avoid negative outcomes.	-		s		m	We develop attachments to what we believe we can have - explaining the risk aversion. We are attached to what we already have - explaining the risk seeking. May also link to cognitive dissonance/ prejudgments
Reactance	Doing the opposite of what someone wants you to do out of a need to resist a perceived attempt to constrain your freedom of choice	-			s		If we perceive that doing what we are told is belittling, then we may do the opposite to preserve our reputation and self image
Recency and vividness bias	Weighing recent or vivid experiences more than earlier events (see also peak-end rule).		m				Recent experiences are more available in our memory
Regression toward the mean disregarded	Expecting extreme performance to continue.		m				We over-weight our experience - thus over estimating the likelihood of continued extreme performance
Reminiscence bump	Recalling more personal events from adolescence and early adulthood than from other lifetime periods.		m				Some experiences from early life may have particular emotional significance and thus be more strongly tagged
Retrievability bias	Making more use of easy to access information and memories, even when harder to access information is more relevant		m				Our more accessible memories may come from misleading experiences
Rosy retrospection	Rating past events more positively than they had actually rated them when the event occurred						This tendency is not easily explained by our framework - although it does not clearly affect decision making
Selective perception	Expectations affect perception. Similar to the placebo effect	-		m			Expectations create prejudgments that affect how we perceive the situation

Legend: m=major contributor to effect, s=somewhat of a contributor							
Effect	Description of the effect	One-plan-at-a-time	Misleading Experience	Pre-judgments	Self interest	Attachments	Comments
Status quo bias	Liking things to stay relatively the same (see also Loss aversion and Endowment effect)					m	We become attached to what we already have
Stereotyping	Expecting a member of a group to have certain characteristics without having actual information about that individual		m				We judge people on the basis of the experiences we have of similar people from their group
Sub-additivity effect	Judging the probability of the whole to be less than the probabilities of the parts.	m					We do not make decisions using probability - we use a simpler, more intuitive process
Texas sharpshooter fallacy	Selecting or adjusting a hypothesis after the data are collected, making it impossible to test the hypothesis fairly			m			Once we have begun to make judgments about a situation we are influenced by those judgments and do not retain an open mind
Unit bias	Wanting to finish a given unit of a task or an item - with strong effects on the consumption of food in particular	-		m			Once we have decided to start something we tag that decision positively - making giving up half way harder to do
Von Restorff effect	Remembering an item that "stands out like a sore thumb" more than other items	-	m				More vivid experiences are tagged more strongly and thus are more easily recalled
Zero-risk bias	Preferring to reduce a small risk to zero more than a greater reduction in a larger risk	m					Our one-plan-at-a-time decision process assumes certainty - therefore the chance to eliminate uncertainty is positively tagged