

1 **Altered learning under uncertainty in unmedicated mood and anxiety disorders**

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1 **Abstract**

2 Anxiety is characterized by altered responses under uncertain conditions, but the precise
3 mechanism by which uncertainty changes the behaviour of anxious individuals is unclear. Here
4 we probe the computational basis of learning under uncertainty in healthy individuals and
5 individuals with a mix of mood and anxiety disorders. Participants chose between four
6 competing slot machines with fluctuating, reward/punishment outcomes during safety and
7 stress. We predicted that anxious individuals under stress would learn faster about
8 punishments, and exhibit choices that were more affected by them, formalising our predictions
9 as parameters in reinforcement-learning accounts of behaviour. Overall, data suggest that
10 anxious individuals are quicker to update their behaviour in response to negative outcomes (i.e.
11 increased punishment learning-rates). When treating anxiety, it may therefore be more fruitful to
12 encourage anxious individuals to integrate information over longer horizons when bad things
13 happen, rather than try to blunt responses to negative outcomes.

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1 **Introduction**

2 Mood and anxiety disorders are the most common mental health problems in the developed
3 world, accounting for 4% of all years lived with disability¹. Despite this, we have very little
4 understanding of the mechanisms driving pathological feelings of anxiety, and the associated
5 alterations to cognitive processes, such as decision-making, when people are anxious. This
6 hinders our ability to improve treatments².

7 Altered psychological, behavioural and neural responses to uncertainty are thought to be key to
8 the manifestation of anxiety³. Firstly, anxious individuals report finding uncertain situations
9 distressing⁴. Secondly, anxious individuals have been shown to be averse to uncertain
10 decisions – preferring less profitable but more predictable options over more profitable but
11 uncertain ones⁵. Finally, in translational research, a well-established dissociation is made
12 between the processing of predictable and unpredictable threats⁶, with unpredictable threats
13 used as a pre-clinical model of anxiety, in which uncertainty is a central component, while
14 predictable shocks are a model for fear/phobias. In humans, the neural signatures of
15 unpredictable threat responding⁷ overlap with those engaged by pathological anxiety⁸ indicating
16 that this model is relevant to understanding the pathological state.

17 Decision-making under uncertainty is nevertheless ubiquitous in daily life⁹. ‘Multi-armed bandit’
18 tasks can probe this decision making under uncertainty by asking individuals to select one of
19 multiple slot machines (i.e. bandits) with slowly fluctuating payoffs. On any given trial, the best
20 option might be one that you chose recently (and so have some knowledge about), or it might
21 be one you haven’t chosen (and so do not have up-to-date information about). Computationally
22 it has been demonstrated that the balance of decision-making about which bandit to choose can
23 be captured through reinforcement-learning algorithms, which approximately optimise decisions
24 based on the history of feedback from the bandits^{9,10}. Specifically, decisions are made according
25 to the relative weights afforded to rewards and punishments (i.e. sensitivity – how much one
26 anticipates liking being rewarded or disliking being punished), and how quickly information is
27 integrated over time (i.e. learning rates – how quickly one might switch bandits following a
28 punishment, or how long one persists in choosing a previously rewarded bandit). If altered
29 response to uncertainty were a core feature of anxiety symptoms, we would predict that the
30 mechanisms parameterised by reinforcement-learning models should differ in individuals with
31 high levels of anxiety symptomatology¹¹. Specifically, given that anxiety is associated with a bias
32 towards aversive processing – i.e., negative affective bias¹²⁻¹⁴- we might predict that anxiety will

1 selectively increase the weights of aversive-specific parameters in reinforcement-learning
2 algorithms: i.e., punishment sensitivity and punishment learning rate.

3 In this study, we therefore sought to formalise the differences in decision-making under
4 uncertainty between healthy individuals and those with high levels of anxiety in terms of
5 differences in the parameters of reinforcement-learning models. Moreover, given that the
6 diathesis-stress hypothesis¹⁵ predicts that some symptoms of mood and anxiety disorders are
7 only revealed when an individual is under stress¹³, we also transiently induced stress in
8 participants using threat of unpredictable shock (where shock probability was unrelated to the
9 participant's behaviour). We predicted, therefore, that anxiety symptoms would selectively
10 increase punishment sensitivity and punishment learning rate in the reinforcement-learning
11 algorithm, and that this would be exaggerated under acute stress.

1 Results

2 Healthy controls (M=88) and individuals with unmedicated mood and anxiety symptoms (N=44;
3 see **Table 1** for full demographics), completed a four armed bandit task under conditions of
4 threat of shock (stress) and safety as illustrated in Figure 1. Data available online¹⁶ see data
5 availability statement.

6 ***Self-report analysis***

7 As expected the mood and anxiety group demonstrated higher levels of trait anxiety (data
8 missing from 1 participant in each group; $t(128)=8.7$, $p<0.001$, $d=1.6$, [95%CI 1.2, 2.0]), and
9 recent depression symptoms (data missing from 3 patients; 4 controls; $t(124)=9.0$, $p<0.001$,
10 $d=1.7$, [95%CI 1.2, 2.01]), relative to healthy controls (**Table 2**). Moreover, participants reported
11 feeling more anxious under the threat relative to the safe conditions (data missing for the
12 second block for 1 patient; $F(1,129)=319$, $p<0.001$, $\eta^2=0.7$, [95%CI 0.62, 0.77]) but this did not
13 differ according to group (group*condition interaction: $F(1,129)=0.04$, $p=0.8$, $\eta^2<0.001$, [95%CI
14 0, 0.03]).

15 ***Model agnostic task analysis***

16 As expected, participants were more likely to repeat a choice following a win than a loss
17 ($F(1,130)=78$, $p<0.001$, $\eta^2=0.4$, [95%CI 0.25, 0.48]). However this was not modulated by group
18 (group x outcome interaction: $F(1,130)=0.18$, $p=0.68$, $\eta^2=0.001$, [95%CI 0, 0.04]) or stress
19 condition (stress condition x outcome interaction: $F(1,130)=2.6$, $p=0.11$, $\eta^2=0.019$, [95%CI 0,
20 0.09]), and the three-way interaction was not significant ($F(1,130)=3.6$, $p=0.061$, $\eta^2=0.026$,
21 [95%CI 0, 0.1]).

22 A Bayesian version of the same analysis confirmed that the winning model included only
23 outcome ($\log BF_{10}=91$), which scored 8 times better than the next best model (main effects of
24 outcome and stress condition; $\log BF_{10}=89.3$). The full set of Bayes Factors from this analysis is
25 presented in supplementary table 1.

26 ***Modelling results***

27 We fit seven models to the data (**Table 2**). The winning model fit with a full prior specification
28 was the six-parameter model that included a lapse and a decay parameter (**Table 3a**). We then
29 fit the top two models with the different combinations of group/condition hierarchical priors and
30 demonstrated that both models were actually best fit using only two priors; one for each group
31 (**Table 3b**). Of note, however, uniquely for the decay model using a single prior, our model

1 fitting procedure did not converge, likely because the single prior failed to capture the nature of
2 the underlying distribution (which may be better represented by two distributions as seen in
3 **Table 3**). Specifically, there are multiple Gelman-Rubin statistics¹⁷ (R^\wedge) greater than 1.1 (even if
4 we increase the number of samples in the chains from 2k to 10K). As such, fit indices such as
5 LOOIC are not meaningful and are not reported.

6 Extracting the parameters from the models fit using two priors (one for each group)
7 demonstrated elevated (i.e., HDI for the comparison across groups does not overlap zero)
8 punishment learning rate and lapse parameters in symptomatic relative to control individuals. In
9 the model including a decay parameter, decay rate was *also* elevated in the symptomatic group
10 (**Table 4; Figure 2**). Of note, this same pattern (main effect of group on punishment learning
11 rate and lapse parameters only) was seen when parameters were extracted from the 4 prior
12 model, and there was no effect of condition on any parameter (see supplementary results 1).

13 **Model check**

14 Finally, we simulated data for this model for each participant based on their parameter
15 estimates. For both the simulated and real data we calculated the proportion of all trials on
16 which participants switched bandits. Real and simulated data showed close correspondence
17 ($r(132)=0.84$, $p<0.001$, [95%CI 0.78, 0.89] for both models; **Figure 3**).

18 Moreover, simulated data recapitulated the model-agnostic analysis. There was a main effect of
19 outcome ($F(1,130)=434$, $p<0.001$, $\eta^2=0.8$, [95%CI 0.70, 0.81]) driven by greater stay probability
20 following wins than losses, which did not interact with diagnosis ($F(1,130)=0.003$, $p=0.95$,
21 $\eta^2<0.001$, [95%CI 0, 0.008]).

22 **Continuous symptom analyses**

23 Extracting each individual's posterior mean estimated parameters supported the existence of
24 positive correlations between trait anxiety and the lapse (*lapse*: $r(130)=0.32$ [95%CI 0.16, 0.47],
25 $\log BF_{10}=4.5$, $p<0.001$, *lapse_decay*: $r(130)=0.42$ [95%CI 0.27, 0.56], $\log BF_{10}=10.44$, $p<0.001$),
26 and punishment learning rate (*lapse* $r(130)=0.28$ [95%CI 0.11, 0.43], $\log BF_{10}=2.9$, $p=0.001$,
27 *lapse_decay*: $r(130)=0.42$ [95%CI 0.27, 0.56], $\log BF_{10}=10.4$, $p<0.001$), but no supported
28 correlation for the decay parameter (*lapse_decay*: $r(130)=0.19$ [95%CI 0.02, 0.35], $\log BF_{10}=0.074$,
29 $p=0.032$) or any other parameter (all $\log BF_{10}<0.4$). Trait anxiety was, as expected,
30 strongly correlated with recent depression symptoms (BDI; $r(126)=0.8$, [95%CI 0.73, 0.85]
31 $\log BF_{10}=60$, $p<0.001$), and so similar correlations were observed between BDI scores and model
32 parameters (**Figure 4**). Of note, the interaction between trait anxiety and parameters of interest

1 remained significant (all $t=3.1-5.1$, $p<0.002$) when age was additionally included as a predictor
2 in the models, suggesting that the effects were not driven by age.

3 **Discussion**

4 We found that higher mood and anxiety symptoms were associated with altered decision-
5 making in the aversive domain; specifically greater punishment-learning rates. This finding was
6 partially consistent with our hypotheses. Contrary to our hypotheses, however, we found no
7 evidence that this was influenced by stress, and no evidence of a group difference in
8 punishment sensitivity. Moreover, the higher learning rate for punishments occurred in
9 combination with lower reliance on the modelled reinforcement-learning parameters in general
10 (as evidenced by an increased influence of the lapse parameter in the symptomatic group) and
11 increased propensity to 'forget' the previous values of unchosen options (i.e. increased reliance
12 on a decay parameter).

13 A greater punishment learning rate means that individuals with mood and anxiety symptoms
14 learn faster about punishments, and will therefore more readily update their behaviour on the
15 basis of more recent negative outcomes instead of integrating over longer time scales. This is
16 also reflected in the lower stay probabilities immediately following punishment in the model
17 agnostic analysis (which was recapitulated in the model simulations). Importantly, this occurred
18 in the absence of evidence for a group difference in punishment sensitivity, which suggests that
19 anxious individuals do not over-weigh punishments *per se*. This lack of evidence for an effect of
20 anxiety on punishment sensitivity is consistent with our prior work with reinforcement learning
21 paradigms¹³, as well as work indicating similar loss aversion between anxious and healthy
22 individuals (albeit in the context of higher risk aversion)⁵. Taken together these results indicate
23 that it is not that anxious individuals weigh negative outcomes more heavily in themselves;
24 rather they use that information differently. Specifically, a greater punishment learning rate
25 implies that individuals with anxiety integrate information about threats over fewer trials, will
26 over-estimate the probability of bad outcomes, and hence engage in avoidance behaviours¹⁸.
27 Clinically this might result in overestimating negative events. For example, in the aftermath of a
28 heavily reported plane crash an anxious individual might overestimate the risk of it re-occurring
29 and therefore avoid flying¹⁴. In the long run, such avoidance behaviour will reduce an anxious
30 individual's ability to update learning and hence over-estimation persists, and avoidance
31 behaviour is upheld.

32 The clarity that it is the learning rate, rather than sensitivity to punishment, which is elevated in
33 mood and anxiety disorders^{12,19} may be important in relation to potential interventions that could

1 mitigate such a negative bias. Specifically, we may not need to ‘blunt’ aversive responses
2 through treatment – rather we should focus on treatments that seek to modify how negative
3 information is used²⁰. Indeed, changing the way individuals use the same information is one
4 principle underpinning psychological interventions for mood and anxiety disorders, such as
5 Cognitive Behavioural Therapy²⁰. One specific recommendation that follows from our findings is
6 in line with what is already practiced in exposure therapy²⁰: Therapists expose patients to
7 sources of anxiety (e.g. a spider) and encourage them to hold off on implementing decisions on
8 the basis of predicted negative outcomes (i.e. running away) until they learn how infrequent (or
9 frequent) the negative outcomes (i.e. the spider causing them harm) are²⁰. The present work
10 takes us a step towards formalising the behavioural effect as a defined parameter in a
11 reinforcement learning model which we can directly measure and hence target to refine future
12 treatments.

13 The altered punishment learning rates in the symptomatic group do, however, need to be
14 considered in the context of an accompanying increased reliance on the lapse parameter and
15 the decay parameter. In the model, the lapse parameter quantifies dependence on a form of
16 ‘unexpected’ responding. This could occur from participants losing concentration on a trial and
17 choosing at random, or possibly increasing their tendency towards undirected exploration in an
18 attempt to avoid unpredictable punishments²¹. In other words, anxiety may shift the balance in
19 explore-exploit trade-offs towards exploration, perhaps as a form of ‘exploration-driven
20 avoidance’, in which individuals shift their behaviour to avoid bad outcomes. This should be
21 considered alongside prior work demonstrating that high anxiety (in healthy individuals) is
22 associated with impoverished ability to detect shifts from stable to unpredictable punishments –
23 perhaps because their default assumption is that the environment is unpredictable²². Increased
24 exploration may therefore be due to an assumption of increased unpredictability. The effect on
25 the decay parameter suggests that anxious individuals also ‘forget’ the previous values of
26 unchosen bandits more rapidly, which could also contribute to their propensity towards
27 increased exploration. Future experiments should test the different predictions made by these
28 explanations. However, the lapse parameter also captures aspects of decision-making that are
29 not encompassed by the model. In other words, what we have consigned to categories of
30 irreducible uncertainty might actually be reduced by more sophisticated and proficient models.
31 Our data are available online¹⁶ (see data availability statement) for future exploration of different
32 models as the field and literature develop.

1 Finally, it is worth noting that we found no evidence that the modelled effects were affected by
2 acute stress. We predicted that they would be because the diathesis-stress hypothesis predicts
3 that symptoms of anxiety will be exacerbated in stressful circumstances¹⁵. Indeed, our prior
4 work indicated that reliance on Pavlovian avoidance biases in anxiety disorders is exacerbated
5 by the same stress manipulation adopted here¹³. Nevertheless it remains possible that such an
6 effect exists, but that it is weak relative to the strong effects of diagnosis and outcome, and the
7 current study was simply underpowered to detect it. Alternatively our threat of shock
8 manipulation might not be sufficiently strong. Future work may consider measuring concurrent
9 startle responding during the task to confirm efficacy of the manipulation beyond self-report.
10 Another caveat is that the reinforcers we used (faces) may not have been as motivating as other
11 outcomes, such as money. It is possible that 'stronger' outcomes may have driven changes in
12 sensitivities and/or revealed a significant influence of stress. Alternatively, it may be that
13 stronger feedback would actually *remove* the group effects we observe²³. Either way, future
14 work should explicitly test the impact of modulating feedback strength on task performance.
15 Relatedly, it is possible that the within-subject nature of the safe/threat conditions meant that the
16 overall context was anxiogenic and there was no true baseline. Note though, that self-report
17 measures did vary across conditions, and also that many prior studies have shown within-
18 subject differences using this manipulation¹². However, a between subject design with separate
19 groups, and critically a safe group with no electrode contact, would control for this. A final
20 caveat is that we recruited a mixed sample of anxiety and depression. Our post-hoc analyses
21 (see supplementary results 2) provide some evidence that there is no difference in parameters
22 across the different diagnostic groupings. However, the study was not designed to disambiguate
23 depression from anxiety, which are, in any case, highly co-morbid (and highly correlated at a
24 symptom scale level) and may not represent true 'natural kinds'. On a related note, although we
25 have no a priori reason to suspect that IQ or socio-economic status differed between our groups
26 (or that it drives group differences), we do not have full data on this and so cannot entirely rule it
27 out.

28 These findings extend our prior work attempting to formalise the behavioural alterations seen in
29 anxiety disorders in terms of computational models^{5,13}. Such models aim to bridge the gap
30 between observable symptoms (which form the basis of current diagnostic categories) and the
31 underlying cognitive computations in the brain. Ultimately, the experience of debilitating anxiety
32 emerges from interactions between an individual and their environment; and fully optimised
33 treatments are unlikely to emerge without a clearer understanding of how these symptoms

1 emerge mechanistically. Formally specifying some of the behavioural changes that occur in
2 clinical anxiety takes us a step closer to this goal.

3

4 **Methods**

5 ***Participants***

6 We recruited 132 participants, N=88 healthy controls (50 female; age=23±5) and N=44 with
7 unmedicated mood and anxiety symptoms (28 female; age=28±9) from the local community (i.e.
8 not through clinical services, but rather through advertisements on noticeboards and internet
9 sites; this was to increase the probability of recruiting unmedicated participants). The two
10 groups were recruited through separate advertising campaigns. The symptomatic group
11 responded to an advert asking for people for whom anxiety/depression was impacting their
12 lives, and then underwent a standardized clinical screen. The groups did not significantly differ
13 in gender ($X^2=0.65$, $p=0.5$) but the patient group was slightly older (mean ages: 29 vs 23;
14 $t(130)=4.4$, $p<0.001$, $d=0.8$ [95% CI 0.4, 1.2]). We set an *a priori* minimum group size of N=40 in
15 the original grant application (MR/K024280/1) based on a previously observed difference
16 between groups of effect size $d=1.09^{24}$, which was decreased to 0.7 for the purpose of a
17 conservative power analysis. The final N=44 in the clinical group and N=88 in the healthy group,
18 provides >95% power for a between-groups t-test with $\alpha = 0.05$ (two-tailed). Ultimately we
19 wanted to collect as much data as possible within our time and financial constraints, as
20 parameter recovery in modelling is dependent upon sample size²⁵. Critically, model comparison
21 and inference was only completed after we stopped recruitment.

22 Although our focus was on anxiety symptoms, we recruited a mixed sample because mood and
23 anxiety disorder symptoms show considerable overlap, and the disorders are strongly comorbid
24 indicating that they may not be mechanistically dissociable. The majority of our pathological
25 sample (N=28) had a mixed diagnosis of Generalised Anxiety Disorder (GAD) and Major
26 Depressive Disorder (MDD); eight had GAD diagnosis alone; three had panic disorder with
27 MDD; and five had MDD alone (These diagnoses were assigned according to the Mini
28 International Neuropsychiatric Interview (MINI) and completed by a trained researcher under the
29 guidance of a clinical psychologist or psychiatrist)²⁶. The average number of depressive
30 episodes was 5 (SD±7), with the average onset of first episode 20±8 years. All were currently
31 unmedicated, but N=18 had tried psychiatric medication more than 6 months prior to the
32 experiment, and N=21 had undergone some form of psychological treatment. Exclusion criteria

1 were any form of psychiatric medication within the last 6 months, any current psychiatric
2 diagnosis (other than major depression or anxiety disorder), neurological disorder, or
3 pacemaker. Continuous measures of anxiety symptomatology were obtained using the State-
4 Trait Anxiety Inventory (STAI) and recent depression symptoms using the Beck depression
5 inventory (BDI). All participants provided written informed consent and were reimbursed
6 £7.50/hour for participation. The study obtained ethical approval from the UCL Research Ethics
7 Committee (Project ID Numbers: 1764/001 and 6198/001). Of note, all relevant data
8 distributions are plotted. In some cases they are non-normal, but the inference (e.g. using
9 Bayesian model comparison approaches) is not reliant on the same assumptions as classic
10 frequentist statistics. Due to the nature of the recruitment, data collection and analysis were not
11 performed blind to the conditions of the experiments and the participants were not randomised
12 into groups. Task stimuli and threat condition were, however, randomised across participants.

13 ***Four-armed bandit task***

14 The task was adapted from Seymour et al¹⁰ and presented using the Cogent toolbox for
15 MATLAB on a laptop computer. Positive feedback was a single happy face, and negative
16 feedback was a single fearful face (consistent with our prior work^{13,19}). The task was completed
17 under alternating conditions of safe and threat (see *Stress manipulation* section below), with a
18 different set of four bandits in each condition leading to a total of 8 bandits (a set of 4 that was
19 consistent throughout the safe condition; 4 throughout the threat condition).

20 On each trial, participants were asked to select one of the four bandits (within 3.5s) and were
21 then provided (for just the selected bandit; **Figure 1A**) with one of: 1) no feedback, 2) positive
22 feedback, 3) negative feedback, or 4) both positive and negative feedback. The probabilities of
23 these outcomes fluctuated independently and slowly across bandits, such that the bandit that
24 was most beneficial changed over time (**Figure 1B**) and participants had to keep track of reward
25 and punishment separately. Note, however, that the outcomes themselves were binary (present
26 or not). The participants were instructed to “try to get happy faces! avoid fearful!”. The bandits
27 remained in the same spatial location on every trial. The face stimuli were chosen because our
28 prior work using them showed that RL mechanisms (striatal prediction error signals) are
29 sensitive to the same stress manipulation¹⁹ (and this study itself built on a line of studies²⁷ that
30 explored the impact of stress on the same stimuli in other contexts). There was no additional
31 outcome (e.g. monetary loss/gain).

32 ***Stress manipulation***

1 State anxiety was induced via threat of unpredictable electric shocks delivered with two
2 electrodes attached to the non-dominant wrist using a Digitimer Constant Current Stimulator
3 (Digitimer Ltd, Welwyn Garden City, UK). The appropriate shock level was established using a
4 shock work-up procedure prior to testing. Specifically, up to five shocks of increasing intensity
5 were administered, and participants rated each one on a scale from 1 (barely felt) to 5
6 (unbearable), with the final shock level set to 4. The experimental task was programmed using
7 the Cogent toolbox for MATLAB 2014, presented on a laptop and administered under
8 alternating safe and threat blocks. At the start of the safe block, the background colour changed
9 to blue and proceeded by a 2000ms message stating: "YOU ARE NOW SAFE!" At the start of
10 the threat block, the background colour changed to red and the message: "YOU ARE AT RISK
11 OF SHOCK" was presented for 2000ms. The electrodes remained on the participant's wrist
12 throughout both types of condition. Participants were told that they might receive a shock only
13 during the threat condition but that the shocks were not dependent on their performance. As a
14 manipulation check, participants retrospectively rated how anxious they felt during the safe and
15 threat conditions on a scale from 1 ("not at all") to 10 ("very much so"). This well-established¹²
16 manipulation has been shown to have high reliability¹⁹ and replicability²⁸. There were four threat
17 and four safe conditions, each involving 50 trials and lasting ~5 minutes each. Thus, there were
18 a total of 400 trials for a max duration of ~45 minutes depending upon participant response
19 times. Participants received one shock per threat condition (four in total). They were given
20 shocks on the 33rd trial of the 1st and 3rd threat conditions and the 15th trial of the 2nd and 4th
21 threat conditions.

22 ***Manipulation check and model agnostic task analysis***

23 The retrospective manipulation check was taken once in the middle and once at the end of the
24 task (i.e. first half/second half) and analysed in a 2 (half) x 2 (condition) x 2 (diagnosis) repeated
25 measures ANOVA. For model agnostic task analysis, we calculated stay probability following
26 win only and loss only trials (excluding trials in which both wins and losses were given) and
27 included them in a 2 (outcome) x 2 (condition) x 2 (diagnosis) repeated measures ANOVA. We
28 implemented frequentist and Bayesian (adopting a default Cauchy prior) repeated measures
29 ANOVAs using JASP²⁹ (for data and associated JASP analyses see data and code availability
30 statements). All t-test are 2 sided, and effect sizes calculated using the default settings in JASP.
31 For frequentist tests we used an alpha level of .05.

32 ***Computational Modelling***

1 We fitted seven different models¹⁰ using the HBayesDM package for R³⁰ (for code see code
 2 availability statement). This toolbox simplifies the implementation of hierarchical Bayesian
 3 parameter estimation using STAN. We fit 3 chains for each model with 1000 burn in samples
 4 and 2000 samples. For more details please refer to³⁰. Previous studies showed that hierarchical
 5 parameter estimation outperforms individual parameter estimation in parameter recovery³¹. We
 6 fit the models, shown in **Table 2**, to three pieces of information per trial: choice (1:4), gain (0,1)
 7 and loss (0,-1).

8 The bandit4arm models (where i refers to a given bandit, t refers to trial) were calculated by
 9 inputting reward and punishment values separately to the following equations:

$$10 \quad (1) \quad Value_{t(i)}^{rew} = Value_{t(i)}^{rew} + LearningRate_{rew} \cdot PredictionError_{t(i)}^{rew}$$

$$11 \quad (2) \quad Value_{t(i)}^{pun} = Value_{t(i)}^{pun} + LearningRate_{pun} \cdot PredictionError_{t(i)}^{pun}$$

$$12 \quad (3) \quad PredictionError_{t(i)}^{rew} \\
 13 \quad = \begin{aligned} &Sensitivity_{rew} \cdot RewardOutcome(t) - Value_{t-1(i)}^{rew} \text{ if } i = \text{chosen} \\ &- Value_{t-1(i)}^{rew} \text{ if } i = \text{unchosen} \end{aligned}$$

$$14 \quad (4) \quad PredictionError_{t(i)}^{pun} \\
 15 \quad = \begin{aligned} &Sensitivity_{pun} \cdot PunishmentOutcome(t) - Value_{t-1(i)}^{pun} \text{ if } i = \text{chosen} \\ &- Value_{t-1(i)}^{pun} \text{ if } i = \text{unchosen} \end{aligned}$$

16

17 Choice probability was determined by passing the reward and punishment values through a
 18 softmax function in the ‘_4par’ model, where j represents all the bandits:

$$19 \quad (5) \quad ChoiceProbability_{t(i)} = \frac{\exp\left(Value_{t(i)}^{rew} + Value_{t(i)}^{pun}\right)}{\sum_j \exp\left(Value_{t(j)}^{rew} + Value_{t(j)}^{pun}\right)}$$

20 For the ‘_lapse’ model, the addition of an irreducible noise parameter (i.e. ‘lapse’) allowed for
 21 the possibility of decisions made at random, irrespective of the inferred values of the bandits
 22 (sometimes referred to as ‘trembling hand’ decisions)³². Of note, this lapse parameter serves a
 23 similar purpose as an (inverse) temperature parameter in the softmax, but it is less liable to
 24 trade off against the other parameters³³:

$$25 \quad (6) \quad ChoiceProbability_{t(i)} = \frac{\exp\left(Value_{t(i)}^{rew} + Value_{t(i)}^{pun}\right)}{\sum_j \exp\left(Value_{t(j)}^{rew} + Value_{t(j)}^{pun}\right)} \cdot (1 - Lapse) + \frac{Lapse}{4}$$

1

2 For the ‘_2par_lapse’ model, there were no sensitivity parameters in Equations 3 and 4. For the
3 ‘_singleA_lapse’ model, there is a single learning rate across equations 1 and 2 (i.e. this
4 parameter is not allowed to take on separate values depending on whether the outcome was
5 rewarding or punishing. For the ‘_lapse_decay’ model we added a decay rate based on³⁴ such
6 that the weights of features that were not chosen gradually decayed to 0, according to the *decay*
7 rate:

$$8 \quad (7) \quad Value_{t(i)} = (1 - decay) \cdot Value_{t-1(i)} \quad \text{if } i = \text{unchosen}$$

9 We implemented the two ‘IGT_pvl’ models, exactly following^{30,35}. These models are substantially
10 worse at describing the current data (Table 3a) but are detailed in supplementary methods 1.
11 Briefly they are ‘prospect valence learning’ models which integrate aspects of reinforcement
12 learning and prospect theory learning models.

13

14 **Model selection**

15 Parameters for all models were initially fit under four separate hierarchical priors: 1)
16 anxious/depressed individuals under threat; 2) healthy controls under threat; 3)
17 anxious/depressed individuals under safe; 4) healthy controls under safe. The winning model
18 was defined as the model with the lowest Leave-One-Out Information Criterion (LOOIC)
19 summed across these four priors.

20 We then followed up initial model selection with a subsequent exploration of all four
21 combinations of group/condition priors (1: all four, 2: two representing each condition, 3: two
22 representing each group and 4: one pooling everyone together) on the top two models. We then
23 compared parameter estimates from the top two models across the two groups using 95%
24 highest density intervals (HDI). Specifically, for each comparison, we calculated the difference in
25 the hyper parameters and reported the 95% HDI of the difference. If this HDI did not overlap
26 zero, we consider there to be a meaningful difference between the groups^{36,37}. Note that 96%
27 HDI are not testing if we can reject the null hypothesis (i.e., that two groups are the same on a
28 given parameter), but instead whether the hyper parameters differ between the
29 groups/conditions^{36,37}. To illustrate group differences we plotted the individual mean posterior
30 parameter estimates using raincloud plots³⁸.

1 Finally, parameter estimates from the top two model/prior combinations were used to simulate
2 choices for each individual and then compared to each individual's real choices to confirm that
3 models were not only the best of those tested, but also realistic models of the data (we required
4 a correlation of greater than 0.7). Finally, we confirmed that simulated data recapitulated
5 patterns observed in the model agnostic task analysis.

6 ***Continuous symptom analysis***

7 Individual parameters (mean posterior estimates) for the overall winning model were extracted
8 and correlated with individual trait anxiety and depression scores in Bayesian and Frequentist
9 correlation matrices using JASP²⁹.

10 **Data Availability**

11 All data used in this analysis are available on OSF osf.io/2jx87 (DOI 10.17605/OSF.IO/UB6J7)¹⁶

12 **Code Availability**

13 Scripts for model fitting are available on OSF here osf.io/2jx87 (DOI 10.17605/OSF.IO/UB6J7)¹⁶
14 as Supplemental Software for this manuscript. For the HBayesDM package, please see
15 <https://github.com/CCS-Lab/hBayesDM>

16 **Competing interests**

17 The authors declare no competing interests

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23 **Contributions**

24 OJR, JA, RLB conceived and designed the work; OJR, JA and RLB acquired the data, OJR,
25 JA, VV, JPR, PD and W-YA analysed and interpreted data; W-YA and OJR contributed to the
26 creation of new software used in the work. All authors drafted the work or substantively revised
27 it. All authors have approved the paper and are personally accountable for their own
28 contributions.

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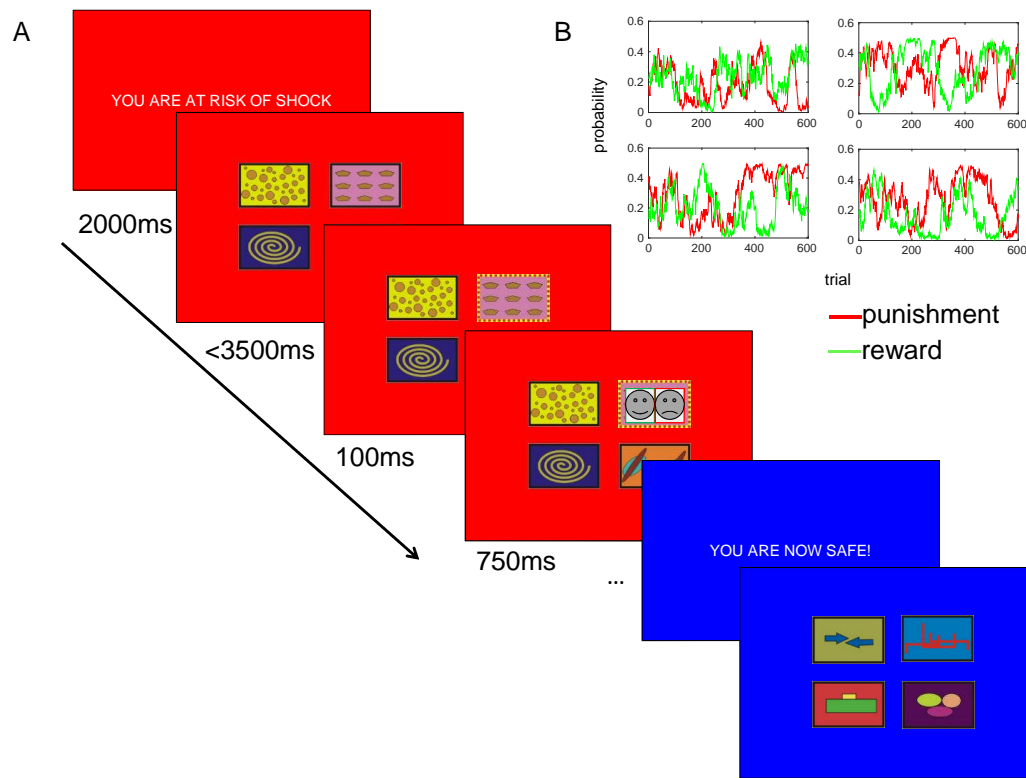
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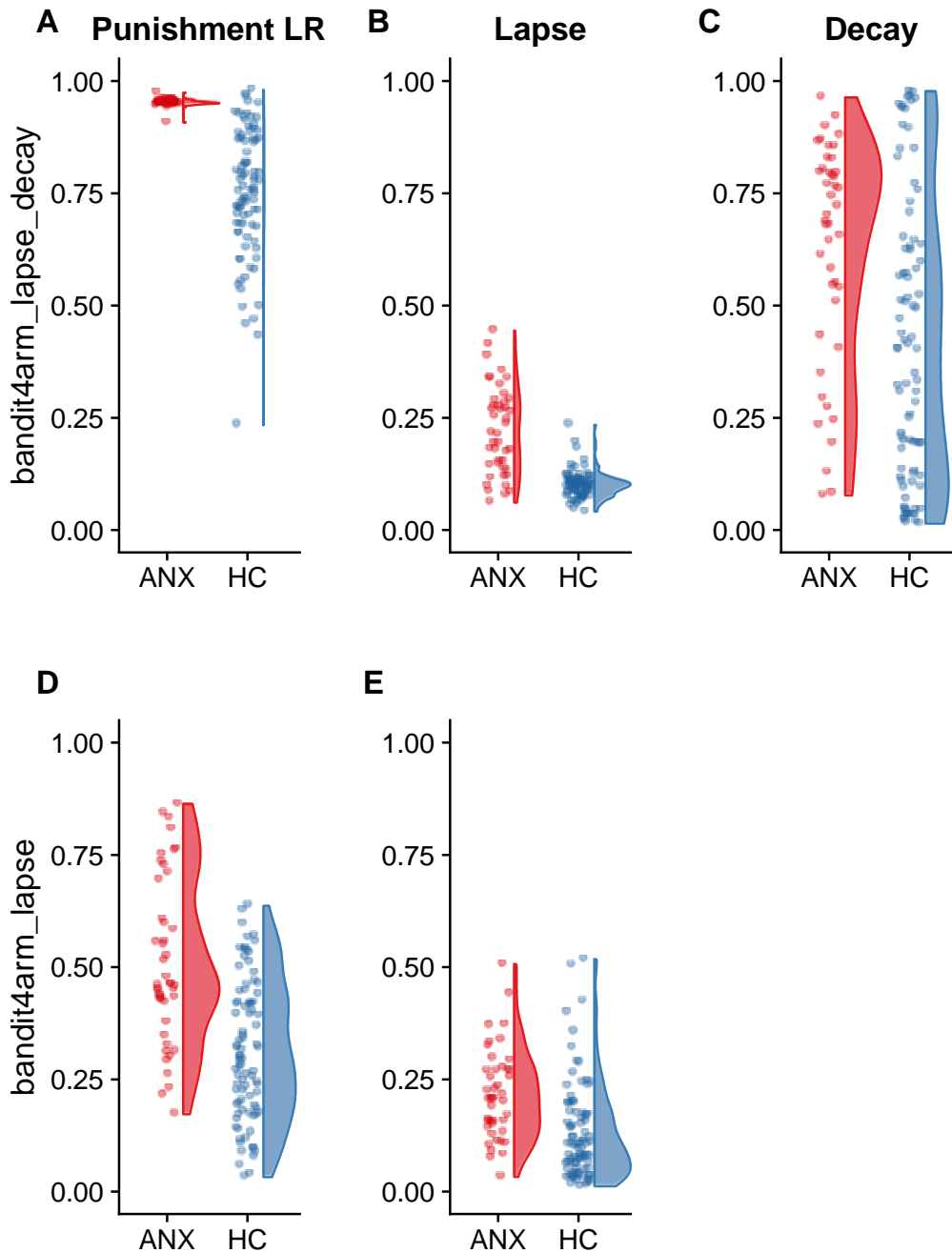
1 **Figure 1: Task schematic** A) Participants were asked to select one of four bandits on each
 2 trial. Following selection (here illustrated as top right under the threat condition, indicated in
 3 red), the bandit border changed colour (to blue, indicating safety), followed by the outcome
 4 (here illustrated as a combined reward and punishment; note that these were black and white
 5 photos of real human happy/fearful faces in the original experiment) overlaid on the selected
 6 bandit. The task proceeded in the same manner under the safe condition, but with a different set
 7 of bandits. B) Example of the independent fluctuation of reward and punishment probabilities
 8 across four bandits. At the start of a new condition, the bandits started with the probabilities they
 9 finished with at the end of the previous condition. I.e. the bandits at the end of one safe block
 10 paused during the subsequent threat block.
 11



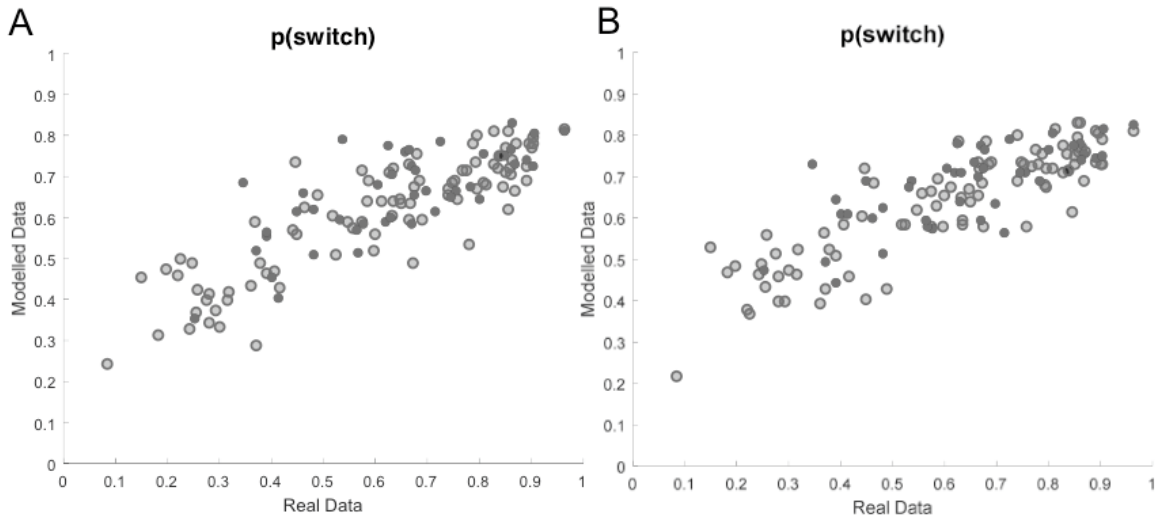
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1 **Figure 2: Group difference in parameters.** Higher point estimates of A) punishment learning
2 rates (LR), B) lapse rates and C) decay rates in the symptomatic group (ANX; N=44) relative to
3 the healthy controls (HC; N=88) in the bandit4arm_lapse_decay model. The same pattern is
4 seen in D) punishment learning rates and E) lapse rates in the bandit4arm_lapse model (which
5 does not include a decay parameter). The final estimated posterior mean of each parameter for
6 each individual is plotted in each panel.

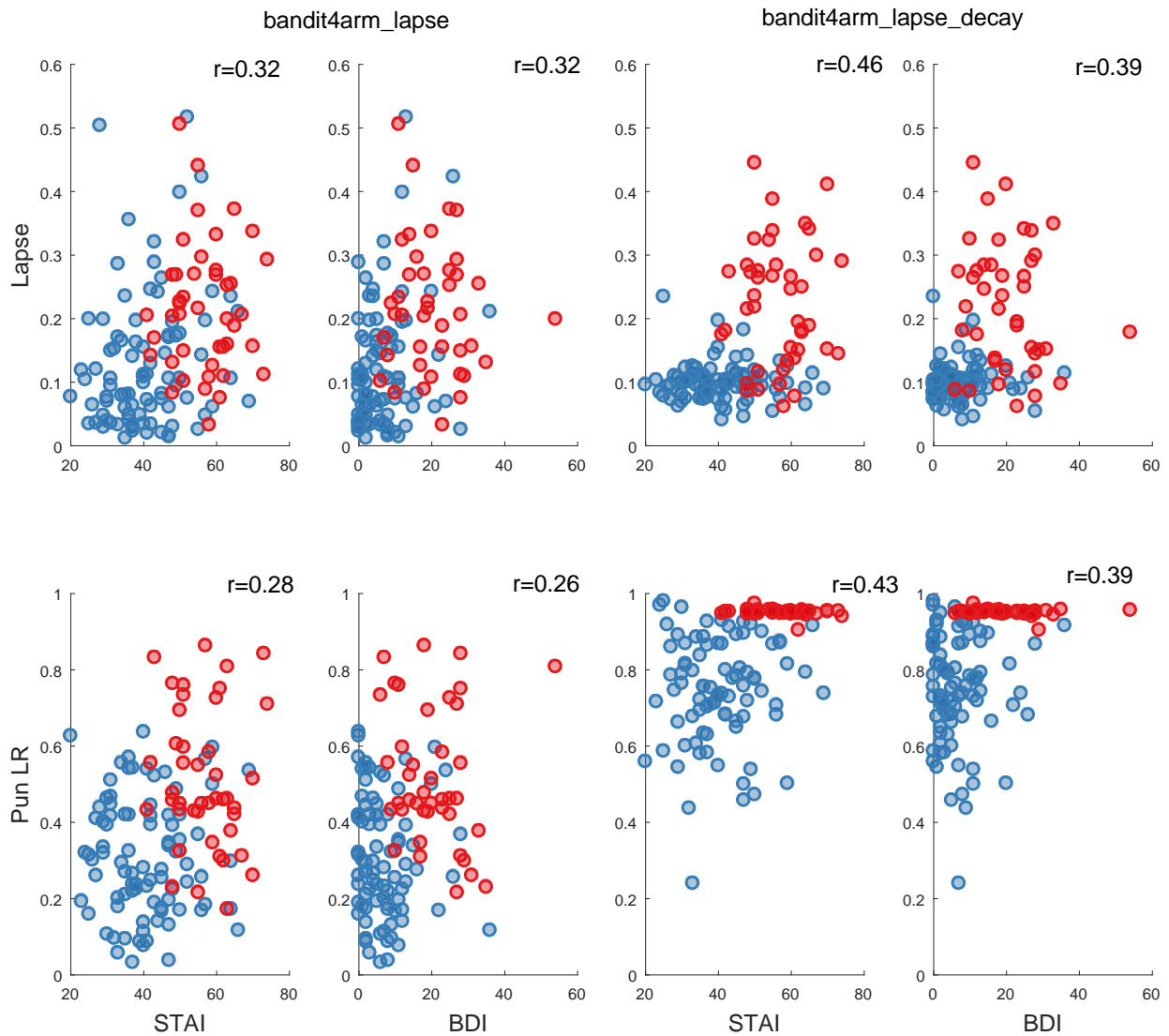


1 **Figure 3: Sensitivity plots.** Simulated data for each individual (N=132) shows close
2 correspondence with real data on a simple metric 'p(switch)' – i.e. the proportion of trials in
3 which the individual (or simulated agent) selected a different bandit from the previous trial.
4 Healthy controls (N=88) plotted in blue, symptomatic in red (N=44); dashed line represents the
5 identity. This is true for the A) bandit4arm_lapse_decay and B) bandit4arm_lapse models.



6

1 **Figure 4: Continuous Symptom Analysis.** Individual parameter posteriors (Lapse on top row,
 2 Punishment learning rate on bottom row) for both models (bandit4arm_lapse left two columns,
 3 bandit4arm_lapse_decay right two columns) plotted against anxiety symptoms (STAI) in left
 4 column and depression symptoms (BDI) in the right column. Healthy controls (N=88) plotted in
 5 blue, symptomatic (N=44) in red. Note that the Punishment learning rate parameter is at the
 6 boundary for the symptomatic group in the decay model. The r value is the correlation co-
 7 efficient between the symptom and the parameter for the entire sample. Note that the lowest
 8 score on the STAI is 20 (score 1 for 'almost never' on all 20 questions).



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1 **Table 1: Demographics** The counts or mean / standard deviation (s.d.) / max / min for
 2 demographic and mood measures are presented. Ravens refers to IQ estimate obtained from
 3 Raven's progressive matrices. State and Trait refer to anxiety from the State-Trait Anxiety
 4 Inventory; BDI refers to depression (Beck Depression Inventory). The Higher Ed count
 5 represents those who are in undergraduate education or higher. * = this group were recruited
 6 from the institutional subject database, so are estimated to be ~90% in the Higher Ed group, but
 7 detailed information is unfortunately not available.

8

	Asymptomatic				Symptomatic			
N	88				44			
Female	50				28			
Higher Ed	*				37			
	<i>mean</i>	<i>(s.d)</i>	<i>min</i>	<i>max</i>	<i>mean</i>	<i>(s.d)</i>	<i>min</i>	<i>max</i>
Age	23	(5.1)	18	41	29	(8.7)	20	64
Ravens	--	--	--	--	8	(2.6)	3	12
STAI State	38	(9.8)	18	53	47	(10.7)	21	68
STAI Trait	41	(10.6)	20	69	57	(8.2)	41	74
BDI	7	(7.1)	0	36	20	(9.4)	6	54

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- 1 **Table 2: Model specification.** We fitted seven different models using the *hBayesDM* package.
- 2 *NP*= number of parameters. Model = model names implemented in the *hBayesDM* package.

3

Model	NP	Parameters					
bandit4arm_4par	4	Reward Sensitivity	Punishment Sensitivity	Reward Learning Rate	Punishment Learning Rate		
bandit4arm_lapse	5	Reward Sensitivity	Punishment Sensitivity	Reward Learning Rate	Punishment Learning Rate	Lapse	
igt_pvl_decay	4	Decay Rate	Shape	Consistency	Loss Aversion		
igt_pvl_delta	4	Learning Rate	Shape	Consistency	Loss Aversion		
bandit4arm_2par_lapse	3			Reward Learning Rate	Punishment Learning Rate	Lapse	
bandit4arm_single A_lapse	4	Reward Sensitivity	Punishment Sensitivity	Learning Rate		Lapse	
bandit4arm_lapse_decay	6	Reward Sensitivity	Punishment Sensitivity	Reward Learning Rate	Punishment Learning Rate	Lapse	Decay

4

5

1 **Table 3: Model and prior fits.** a) The winning model is that with the lowest Leave-One-Out
 2 Information Criterion (LOOIC). The lowest two numbers (for *bandit4arm_lapse* and
 3 *bandit4arm_lapse_decay*) are displayed in bold. b) The lowest LOOIC is then obtained when
 4 the top two models are fit with two priors: one for symptomatic and one for healthy individuals
 5 (Diagnosis priors). † Note that fitting the decay model with a single prior did not converge
 6 rendering the LOOIC value meaningless.

7

a) Model	LOOIC
<i>bandit4arm</i>	128456
<i>bandit4arm_lapse</i>	128198
<i>igt_pvl_decay</i>	132008
<i>igt_pvl_delta</i>	131774
<i>bandit4arm_2par_lapse</i>	140144
<i>bandit4arm_singleA_lapse</i>	129120
<i>bandit4arm_lapse_decay</i>	126289

b) Prior	LOOIC	
	<i>bandit4arm_lapse</i>	<i>bandit4arm_lapse_decay</i>
<i>Diagnosis and Condition Priors (4)</i>	128198	126289
<i>Diagnosis Priors (2)</i>	128166	126094
<i>Condition Priors (2)</i>	128225	126233
<i>Single Prior (1)</i>	128174	†

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1 **Table 4: Parameter estimates and group comparison on the winning model and prior**
2 **combination.** Values represent the mean (standard deviation) of the final estimated posterior
3 mean estimates for each individual. The ‘Group HDI’ column comprises the upper and lower
4 bounds of the 95% highest density intervals (HDI) of the comparison between the symptomatic
5 and control groups. If the HDI does not encompass zero, we consider there to be a meaningful
6 difference between the groups. We find a main effect of group on the punishment learning rate,
7 lapse, and decay (when included) parameters only (in bold).

8

<i>bandit4arm_lapse</i>	Symptomatic	Control	Between group HDI	
Reward Sensitivity	7.47 (2.91)	9.61 (4.87)	-4.55	0.65
Punishment Sensitivity	7.41 (7.21)	6.67 (4.83)	-4.95	2.24
Reward Learning Rate	0.31 (0.30)	0.25 (0.22)	-0.11	0.17
Punishment Learning Rate	0.51 (0.18)	0.31 (0.15)	0.08	0.38
Lapse	0.21 (0.10)	0.13 (0.11)	0.02	0.2
<i>bandit4arm_lapse_decay</i>	Symptomatic	Control	Between group HDI	
Reward Sensitivity	11.41 (5.03)	10.94 (7.20)	-4.77	6.35
Punishment Sensitivity	4.64 (5.02)	3.00 (3.10)	-0.87	1.93
Reward Learning Rate	0.21 (0.23)	0.23 (0.22)	-0.13	0.07
Punishment Learning Rate	0.95 (0.01)	0.75 (0.14)	0.04	0.26
Lapse	0.22 (0.10)	0.10 (0.03)	0.04	0.18
Decay	0.61 (0.25)	0.41 (0.31)	0.10	0.40

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