

1 Stop saying that it is wrong! Psychophysiological, cognitive, and
2 metacognitive markers of children's sensitivity to punishment
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32 **Abstract**

33 Neurodevelopmental evidence suggests that children’s main decision-making strategy is to
34 avoid options likely to induce punishment. However, the cognitive and affective factors
35 contributing to children’s avoidance to high punishment frequency remain unknown. The
36 present study explored psychophysiological, cognitive, and metacognitive processes
37 associated with sensitivity to punishment frequency. We evaluated 54 participants (between 8
38 and 15 years old) with a modified Iowa Gambling Task for children (IGT-C) which included
39 options with varying long-term profit and punishment frequencies. Skin conductance
40 responses (SCRs) were recorded during this task. Additionally, we assessed IGT-C
41 metacognitive knowledge, fluid intelligence, and executive functions. Participants exhibited
42 behavioral avoidance and high anticipatory SCRs to options with high frequency of
43 punishment. Moreover, age, IGT-C metacognitive knowledge, and inhibitory control were
44 associated with individual differences in sensitivity to punishment frequency. Our results
45 suggest that children’s preference for infrequently punished decisions is partially explained by
46 psychophysiological signals as well as task complexity and development of cognitive control.

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48 **Keywords:** developmental; decision-making; skin conductance response; punishment
49 sensitivity; metacognition; executive functions.

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54 **Introduction**

55 Ferb, an eleven-year-old boy, is completing an e-tutorial in preparation for a math exam. He is
56 frustrated by the visual and auditory cues indicating errors in the tutorial. Also, he is eager to
57 finish the exercises quickly and play his favorite videogame. However, Ferb knows that if he
58 obtains a passing mark in the exam, he will have two months of vacations.

59 Decision-making requires making trade-offs such as suppressing the need for immediate
60 reward and tolerating punishments or errors in the short term, in order to achieve long-term
61 goals. Neurodevelopmental studies suggest that children's main decision-making strategy is
62 to avoid options with a high frequency of punishment [1-6]. However, the
63 psychophysiological and cognitive processes contributing to sensitivity to punishment
64 frequency remain unknown.

65 Decision-making has been evaluated with the Iowa Gambling Task [IGT, 7] and similar tests
66 adapted for children [4,8]. In these tasks, participants have to win game money by selecting
67 cards from four decks, which differ in the magnitude and frequency of gain and loss. There
68 are two decks considered advantageous in the long run and also two disadvantageous decks.
69 Both options also contained one deck with high punishment frequency and other with low
70 probability of punishment. Most studies found that children do not make advantageous
71 decisions in the IGT until late adolescence [8-12]. However, other reports have noted that
72 children did not behave randomly and selected decks with infrequent punishment, despite the
73 options' long-term profit [2-4,6,13,14]. It is important to note that previous versions of the
74 IGT feature important caveats for children assessment. This complex task involves several
75 processing dimensions (amounts, frequencies, wins, losses). In addition, it demands mental
76 calculations of costs and profits, which proved challenging for young children (e.g.,
77 operations with negative numbers).

78 Besides, implicit emotional processing during IGT performance has been extensively reported
79 in adults through psychophysiological markers, such as skin conductance response [SCR;
80 15,16-18]. These studies have shown that participants exhibit SCR changes in response to the
81 outcome of their choices (win versus loss). Remarkably, healthy adults show an anticipatory
82 SCR before selecting a disadvantageous option. These signals have been interpreted as an
83 index of emotional arousal and implicit processes underlying advantageous decision making.
84 However, evidence of psychophysiological processes associated with IGT performance in
85 children is scarce. Crone and van der Molen [2] reported that anticipatory SCR to
86 disadvantageous options is absent in children [but see: 19] although present in adolescents (up
87 to 16 years old) when choosing options with high punishment frequency. We suggest that the
88 complexity of the IGT involving four options and different dimensions makes it difficult to
89 disentangle the effects of long-term profit and punishment frequency on children's SCR.

90 Several developmental studies have suggested a relation between IGT performance and
91 cognitive abilities such as fluid intelligence (FI) and executive functions (EFs) [3,9]. For
92 instance, cognitive control is one of the EFs which naturally correlates with children's ability
93 to make advantageous choices. However, some reports failed to find associations between
94 these processes [10,11,20-22]. These inconsistencies could be explained by differential
95 strategies during IGT performance [3,6,23]. Furthermore, to our knowledge, no study has
96 assessed the involvement of FI and EFs in children's sensitivity to punishment in the IGT.

97 Finally, participants' task rules comprehension and option payoffs [explicit task-relevant
98 knowledge; 24,25] as well as metacognitive knowledge [26,27] have been positively
99 correlated with performance in adults. However, no previous study has explored whether
100 children's metacognitive knowledge is associated with performance on decision-making
101 tasks.

102 **Aims and predictions**

103 This study explored the role of psychophysiological responses, cognitive abilities (FI and
104 EFs), and IGT metacognitive knowledge in children's sensitivity to punishment. To this end,
105 we designed a simplified IGT adapted for children, where the four original decks were
106 presented in two task versions with different difficulty level. In both versions we tested the
107 influences of punishment frequency during decision making. In the easy version, children
108 selected between an advantageous deck (AD) with low punishment frequency (AD-L) and a
109 disadvantageous deck (DD) with high punishment frequency (DD-H). We expected that
110 participants would easily identify the AD in this version due to frequency bias. Children also
111 performed a more difficult (hard) version in which the AD included high punishment
112 frequency (AD-H) while the DD was associated with low punishment frequency (DD-L). We
113 predicted that participants would present difficulties to discriminate between both AD and DD
114 in this version.

115 We also assessed SCRs prior to card selection (anticipatory SCR) and after feedback. We
116 predicted that both SCR measures of implicit learning and post-feedback processing would
117 reflect children's preference for infrequent punishment. In addition, we expected both
118 behavioral and psychophysiological measures of decision making to be associated positively
119 with age [2]. Last, we explored whether demographics (age and gender), cognitive abilities
120 (FI and EFs), and IGT-C metacognitive knowledge were associated with individual's
121 differences in sensitivity to punishment.

122 **Material and methods**

123 **Participants**

124 Fifty-nine participants, between eight and 14 years of age, were recruited from two private
125 schools to participate in the study. Both schools were located in the same neighborhood of
126 Buenos Aires City and featured students from middle to high socioeconomic status. As in
127 other reports [28], some of them (7.75%) were excluded due to absent SCRs. The final sample
128 included 54 (31 female) participants with a mean age of 11.13 ($SD = 2.01$). None of them
129 reported a history of psychiatric or neurological disorders or were under
130 psychopharmacological treatment. All participants provided a written informed assent, and a
131 parent, next of kin, caretakers, or guardian gave written informed consent on behalf of the
132 child enrolled in this study. These written informed consents follow the norms of the
133 declaration of Helsinki. The study was approved by the Ethics Committee of the Institute of
134 Cognitive Neurology.

135 **Instruments**

136 **IGT for children (IGT-C)**

137 We adapted the computerized four-deck IGT to design two versions suitable for children, with
138 two decks each. Fig. 1 shows an example of a trial sequence. Each trial began with the
139 presentation of a stimulus for 6 seconds (sec), during which participants could ponder on their
140 decision. A message then asked for a response. Participants took roughly between 0.5 and 2
141 sec to respond, without time pressure. After the response, the stimulus was replaced by a 2 sec
142 outcome display. Thus, inter-trial intervals ranged from 8.5 to 10 sec.

143 **Fig. 1: Trial sequence of the IGT-C.** Each trial begins with a screen showing two decks and a “wait”
144 message during 6 sec. Participants then select a deck by pressing 1 or 2 (second screen). Following
145 response selection, an outcome screen shows the card selected (2 sec). After that, a new trial starts.
146 The window of interest for SCR measures is shown below the screenshots. The example belongs to a
147 card selected from the disadvantageous deck of the hard version.

148 Participants were instructed to select a card from either the left or the right deck by pressing 1
149 or 2 with the middle and index fingers of their dominant hand. Their goal was to maximize an
150 initial capital (\$120) represented by a money bar on the top of the stimulus display. Every
151 time a card was selected, an outcome display revealed the back of the card depicting either a
152 win or a loss. Winning feedback consisted of a green card with a happy face showing the
153 amount earned. Loss feedback showed a card split down the middle: green with a happy face
154 on the top and red with a sad face on the bottom (Fig. 1). Immediately after feedback, the
155 money bar was updated to reflect the balance or total amount won or lost in the trial. Thus,
156 money bar represented the overall amount of winnings so far. Each version of the IGT-C
157 included two decks differing in their long-term profit (AD and DD) and punishment
158 frequency (high and low) (Table 1). Both versions contained an AD with small wins (\$2) and
159 a DD with high wins (\$4). Every card from both decks includes a win, as a result the
160 frequency of reward remains constant in the task (100%). However, the magnitude and
161 frequency of punishment differed across decks and versions. In the easy version, the
162 punishment frequency was low (20%) for the AD-L and high (50%) for the DD-H. In the hard
163 version, punishment frequency between decks was inverted (AD-H and DD-L).

Table 1. Distribution of the reward and punishment across the decks and versions of the IGT-C

	Reward		Punishment	
	Amount (\$)	Frequency (%)	Amount (\$)	Frequency (%)
Easy Version				
AD-L	2	100	6-4	20
DD-H	4	100	8-10-12	50
Hard Version				
AD-H	2	100	1-2-3	50
DD-L	4	100	20-30	20

* AD-L: Advantageous deck with low punishment frequency; DD-H: Disadvantageous deck with high punishment frequency; AD-H: Advantageous deck with high punishment frequency; DD-L: Disadvantageous deck with low punishment frequency.

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165 Participants were blind to both the distribution of reward and punishment between decks and
166 the number of trials in each version (100). Every 20 trials, a black screen reading “break”
167 indicated that participants could rest for a while, before resuming the task by pressing the
168 spacebar. Participants were informed that they would receive chocolates after task
169 completion, according to the accumulated money: one for less than \$120, two for a profit
170 between \$120 and \$180, and three for more than \$180. All participants performed both
171 versions which lasted approximately 15 minutes each. During a pilot study we observed
172 similar performance when we counterbalanced the presentation order of the easy and hard
173 versions (see S1). However, children were less motivated and perceived poor performance
174 when they played the hard version first. For this reason, in the current study we presented the
175 easy version followed by the hard version. In both versions, we counterbalanced the left and
176 right distribution of the AD and DD. Following classical IGT analysis [7], we measured the
177 number of cards selected for each deck and we calculated a net score for each version by
178 subtracting the number of cards from the AD minus the DD.

179 **SCR recordings and processing**

180 SCR were recorded during the IGT-C using a constant voltage (0.5 V) with Ag/Ag-Cl
181 electrodes attached to the distal phalanx surfaces of the middle and index fingers of the non-
182 dominant hand. The SCR was amplified through a BIOPAC system (MP100) and sampled on
183 AcqKnowledge software at a rate of 200 Hz.

184 SCR data was analyzed using Matlab 7.1 and Ledalab toolbox (<http://www.ledalab.de/>). To
185 decompose the raw skin conductance signal into phasic components, we used a discrete
186 decomposition analysis [29]. The SCR area under the curve was calculated for two windows
187 of interest: (1) anticipatory SCR for the 4 sec preceding response selection, and (2) post-

188 feedback SCR for the 4 sec after feedback onset (Fig. 1). SCRs were considered significant if
189 higher than 0.01 μ S [29].

190 **IGT-C metacognitive knowledge**

191 We developed a structured questionnaire to assess the participants' metacognitive knowledge,
192 including understanding of task variables and motivation during the task. First, we asked how
193 enjoyable the task was on a 4-point scale (motivation). Second, we evaluated the participants'
194 abilities to calculate their net score per trial (the amount of win minus the amount of loss in a
195 trial). We showed six examples of trials **that implied a negative net score (four items), a**
196 **positive payoff (one item) and a balance between win and loss (one item)**. Participants had to
197 indicate which of three possible answers corresponded to the net score shown. Finally, we
198 included a question to check understanding of the long-term profit of both decks and index
199 knowledge of the task. The questionnaire was completed at the end of the IGT-C (see details
200 in S2).

201 **Cognitive assessment**

202 We evaluated the participants' cognitive profile using measures of FI and EFs. A detailed
203 description of tasks and measures is provided in S3.

204 FI was evaluated with the Raven's Progressive Matrices Test [RPMT; 30]. EFs were assessed
205 through several instruments: (1) sub-tests from the Wechsler Intelligence Scale for Children,
206 fourth edition [WISC IV; 31] (digit span, arithmetic, and letters and numbers), to assess
207 working memory; (2) the child's version of the Hayling test, to verbally assess response
208 inhibition [32,33]; (3) the Trail Making Test, to assess attention (TMT-A) and set-shifting
209 (TMT-B) [34]; and (4) the Battersea Multitask Paradigm (BMP), an ecological measure of
210 EFs which taps several executive domains [35]. Participants had to complete three games

211 (fruit sorting, caterpillar coloring, and counter sorting) within a lapse of three minutes while
212 following four constrained rules (see S3). Children were instructed to generate a plan before
213 starting (planning abilities). BMP performance was evaluated considering number of tasks
214 attempted (set-shifting), strategy performance (strategy formation), and rule-breaking
215 behavior or number of errors (inhibitory control).

216 **Data analysis**

217 A repeated measures analysis was used to assess performance and psychophysiological
218 responses in the IGT-C according to: (1) long-term profit of the options (AD vs. DD) in each
219 version, and (2) punishment frequency across versions (high vs. low). An ANOVA test was
220 employed to compare the number of cards selected. Given that SCR measures do not satisfy
221 the assumption of normality, a non-parametric Wilcoxon signed-rank test was used to perform
222 SCR comparisons. In addition, we performed correlation analyses between age and both
223 behavioral and psychophysiological measures. Pearson's coefficient was used for parametric
224 variables while Spearman's ranks test was used for non-parametric measures. The
225 significance of all correlations was corrected for multiple comparisons using the Sidak
226 method (adjusted α level after correction of .01). To explore individual differences in
227 sensitivity to punishment frequency, we split participants in groups *a posteriori* according to
228 their IGT-C performance. Positive net score showed that most card selections were from the
229 AD, while negative net score evidenced the preference for options from the DD. All
230 participants obtained a positive net score in the easy version; while because of the frequency
231 bias, negative and positive scores were observed in the hard version (see Fig 1B). Therefore,
232 subjects who obtained a negative net score in the hard version were considered participants
233 with high sensitivity to punishment frequency. On the contrary, participants who obtained
234 positive net score on the hard version were categorized as subjects with low sensitivity to

235 punishment frequency. Groups were compared along the variables of gender (chi square test)
236 and age (student's *t*-test). Given that sensitivity to punishment frequency is highly associated
237 with age [1,3,6], we included this variable as a covariate in an ANCOVA analysis to compare
238 the groups' metacognitive and cognitive profiles. Both significant group differences before
239 and after covariance are reported.

240 **Results**

241 **Are children sensitive to punishment frequency?**

242 We performed repeated measures analysis between the number of cards selected from the AD
243 and DD. In the easy version, participants made significantly more choices from the AD-L
244 than the DD-H ($F_{(1, 53)} = 122.01, p = .001$) (Fig. 2). However, no differences between decks
245 were observed in the hard version ($F_{(1, 53)} = 2.87, p = .095$). A comparison of decks with
246 different punishment frequency showed that children significantly selected more cards from
247 decks with low than high punishment frequency in both ADs (AD-L > AD-H; $F_{(1, 53)} = 19.88,$
248 $p = .001$) and DDs (DD-L > DD-H; $F_{(1, 53)} = 19.88, p = .001$) (see S4 Table). In addition, we
249 performed correlations between age and net scores. Age was significantly associated with
250 performance in both version (easy version: $r = 0.39, p = .010$; hard version: $r = 0.54, p =$
251 $.000$).

252 **Fig. 2: IGT-C number of cards selected per decks.** (A) Mean number of cards selected from each
253 deck of each version. (B) Box plots of net scores of each version.

254 These results evidence that participants discriminated between ADs and DDs only when the
255 AD was associated with infrequent punishment (easy version). However, they failed to do so
256 when the AD had high punishment frequency (hard version). Furthermore, comparing decks
257 according their punishment frequency, we observed that children avoided options with high

258 probability of punishment (DD-H<DD-L and AD-H<AD-L). Finally, age was significantly
259 associated with performance in all decks from both versions, suggesting that advantageous
260 decision making improves with age.

261 **Does anticipatory SCR discriminate between options with** 262 **different punishment frequency?**

263 Non-parametric pair-wise comparisons were used to assess anticipatory SCR between (i) ADs
264 and DDs and (ii) decks with high and low punishment frequency (Fig. 3). In the easy version,
265 significantly higher anticipatory SCRs were observed in DD-H compared to AD-L ($z = 1.46$,
266 $p = .049$). Instead, the hard version yielded no significant differences between decks ($z = 0.23$,
267 $p = .814$). In addition, significant differences were observed between decks with high and low
268 punishment frequency. Participants showed higher anticipatory SCR in AD-H than in AD-L
269 ($z = 2.91$, $p = .003$). However, no significant differences were observed between DD-H and
270 DD-L ($z = 0.02$, $p = .978$) (see details in S4 Table).

271 **Fig. 3: Anticipatory SCR.** Mean of participants' anticipatory SCRs (area under the curve) for each
272 deck of the IGT-C, and comparisons between options.

273 Furthermore, we used Spearman's test to assess the relationship between age and anticipatory
274 SCR measures. No significant associations were found between these variables (see S5
275 Table).

276 Consistent with behavioral responses, these results show that anticipatory SCR discriminated
277 between AD and DD only when the AD was associated with infrequent punishment (easy
278 version). In addition, anticipatory SCR differentiated between options with high and low
279 punishment frequency for ADs but not for DDs. None of these SCR indexes were associated
280 with age.

281 **Does SCR after feedback discriminate between options with**
282 **different punishment frequency?**

283 Fig. 4 shows SCR after feedback. First, comparisons between SCR after win and SCR after
284 loss were performed for each deck. In the easy version, no significant differences were
285 observed in either deck (AD-L: $z = 0.96$, $p = .332$; DD-H: $z = 1.21$, $p = .223$). In the hard
286 version, although no significant differences were found in the AD-H ($z = 0.30$, $p = .761$), SCR
287 after loss was significantly higher than SCR after win in the DD-L ($z = 3.43$, $p = .000$).

288 **Fig. 4: SCR after feedback.** Mean of participants' SCRs after feedback (area under the curve) for
289 each deck of the IGT-C, and comparisons between options. Bars of win and loss feedback are
290 superimposed in each deck.

291 For comparisons between decks, we calculated the difference between SCR after loss and
292 SCR after win for each deck as a composite measure for SCR after feedback (see details in S4
293 Table). The comparison of decks with different long-term profit (AD versus DD) revealed no
294 significant differences in either the easy ($z = -.13$, $p = .896$) or the hard ($z = -.85$, $p = .393$)
295 version. As regarding decks with different punishment frequency, no significant differences
296 were found between AD-L and AD-H ($z = -1.85$, $p = .063$). However, SCR after feedback was
297 significantly higher for DD-L (hard version) than DD-H (easy version) ($z = -2.31$, $p = .021$).

298 Lastly, we performed correlations between age and measures of SCR after feedback. No
299 significant associations were found between these variables (see S5 Table).

300 In sum, results show that post-feedback SCR was not modulated by punishment frequency.
301 However, SCR modulations for win/loss were observed in the DD-L. Similarly, SCR after
302 feedback was significantly higher for DD-L than for DD-H. Remarkably, the former deck
303 contained the highest magnitude of losses in the task. Thus, SCR after feedback seems

304 sensitive to unexpected high loss rather than punishment frequency. Finally, none of these
 305 psychophysiological signals was related to age, suggesting that SCR after feedback was
 306 similar across the sample.

307 **Cognitive and metacognitive processes associated with individual**
 308 **differences in sensitivity to punishment frequency.**

309 On the basis of performance in the hard version, participants were categorized as either more
 310 or less sensitive to punishment frequency (see criteria group formation in *Data analysis*).
 311 Table 2 shows group comparisons along the variables of gender and age (demographics),
 312 IGT-C metacognitive knowledge, and cognitive abilities.

Table 2. Means, *SDs* and group comparisons between participants with high and low sensitivity to punishment frequency.

	High sensitivity to Punishment Frequency (N=28)	Low sensitivity to Punishment Frequency (N=26)	Group differences *	Ancova (age)*
Demographics				
Gender (male:female)	9:19	14:12	.143	n.a
Age	10.21 (1.75)	12.12 (1.84)	.000	n.a
Cognitive Assesment				
RPMT	34.78 (7.41)	37.88 (5.98)	.098	.870
Digit span	14.39 (2.02)	15.85 (3.94)	.091	.439
Letters and numbers	15.11 (4.57)	17.50 (3.82)	.043	.580
Aritmethic	21.93 (4.66)	24.92 (3.83)	.009	.453
Hayling test	5.00 (4.17)	4.19 (4.67)	.505	.844
TMT-A	25.78 (8.38)	23.32 (8.94)	.305	.918
TMT-B	75.96 (33.58)	64.46 (29.33)	.187	.408
BMP: Planning	6.29 (2.88)	6.15 (2.74)	.864	.647
BMP: Task attemped	2.54 (0.74)	2.72 (0.46)	.290	.979
BMP: Strategic performance	7.36 (2.51)	9.42 (2.73)	.006	.175
BMP: Rule breaking	1.77 (1.68)	0.89 (1.23)	.032	.003
Metacognitive knowledge of the IGT-C				
Motivation	3.54 (0.51)	3.38 (0.64)	.338	.753
Calculation	3.96 (2.05)	5.85 (0.54)	.000	.002
Knowledge	1.17 (0.9)	1.77 (0.65)	.009	.031

* For group comparisons a one-way Anova test was used except for gender (chi-square test). The Ancova test was used to compare cognitive and metacognitive measures, using age as a covariate. RPMT: Raven's Progressive Matrices Test; TMT: Trail Making Test; BMP: Battersea Multitask Paradigm.

313 **Demographics.**

314 No significant group differences were observed in gender ($\chi^2 = 2.14, p = .143$). However,
315 significant differences were found in age ($F_{(1,52)} = 15.14, p = .000$). Participants with high
316 sensitivity to punishment frequency were younger than individuals with low sensitivity to
317 punishment.

318 **IGT-C metacognitive knowledge.**

319 We compared group differences in motivation, calculation, and knowledge of the IGT-C.
320 Relative to children with low sensitivity to punishment frequency, participants with high
321 sensitivity to punishment presented significantly lower scores in calculation ($F_{(1,52)} = 20.62, p$
322 $= .000$) and task knowledge ($F_{(1,52)} = 7.47, p = .009$). These significant differences remained
323 after adjusting by age as a covariate (see Table 2). No significant differences between groups
324 were observed in motivation.

325 **Cognitive assessment.**

326 Children with high sensitivity to punishment obtained less scores in two working memory
327 subtest (Arithmetics: $F_{(1,52)} = 7.34, p = .009$ and Letters and numbers: $F_{(1,52)} = 4.32, p =$
328 $.043$). However, these significant differences disappeared after adjusting by age (Arithmetics:
329 $F_{(1,51)} = 0.57, p = .453$; Letters and numbers: $F_{(1,51)} = 0.31, p = .580$). No significant group
330 differences were observed in FI, verbal inhibition, set-shifting, and most of the measures from
331 the BMP (see Table 2). However, significant differences were found in the BMP's rule
332 breaking score (inhibitory control): children with high sensitivity to punishment made more

333 errors ($F_{(1, 52)} = 4.83, p = .032$). These differences remained significant after adjusting by age
334 as a covariate.

335 Overall, these results show that age, IGT-C metacognitive knowledge, working memory, and
336 inhibitory control were associated with high sensitivity to punishment frequency. However,
337 after adjusting by age, only IGT-C metacognitive knowledge and inhibitory control were the
338 measures that differentiated children with high and low sensitivity to punishment.

339 **Discussion**

340 In this study we explored the influence of psychophysiological, metacognitive, and cognitive
341 variables in children's sensitivity to punishment frequency during decision-making tasks. Our
342 results showed increased anticipatory psychophysiological responses to most of the options
343 involving high frequency of losses. In addition, age, IGT-C metacognitive knowledge, and
344 inhibitory control were associated with individual differences in sensitivity to punishment
345 frequency.

346 By using a modified IGT suitable for children, this study demonstrated that participants
347 between 8 to 14 years-old develop anticipatory psychophysiological signals that accompany
348 their preference for advantageous options with infrequent punishment. Although similar
349 psychophysiological patterns was previously reported only in adolescents up to 16 [2], our
350 study extended this finding to younger children. Also, this is the first developmental study
351 demonstrating that metacognitive knowledge and inhibitory control also play a role on
352 participants' sensitivity to punishment frequency. Taken together, our data indicate that
353 children's preference for infrequent punishment is partially explained by psychophysiological
354 signals as well as task complexity and cognitive control.

355 **Sensitivity to punishment frequency: Behavioral correlates**

356 Developmental studies suggest that children are not able to consider the long-term
357 consequences of their decisions until late adolescence [1-4,8-12]. Similarly, our results
358 showed that performance in the IGT-C was associated with age. However, children have been
359 shown to prefer options with infrequent punishment [1,3-6]. In our task, participants selected
360 advantageously only when the AD featured infrequent punishment (easy version), but they
361 failed to do so when the AD was associated with high punishment frequency (hard version).
362 These results suggest that the ability to taking into consideration the choice's long-term
363 benefit decreased when it was associated with a high punishment frequency. Our findings are
364 in line with previous reports [1,3-5,14,36] and confirm that children have a bias towards
365 infrequent punishment.

366 Note, that in the hard version DD-L was not preferred over AD-H. Thus, it is likely that
367 children do not always prefer options with infrequent punishment. Instead, this frequency
368 effect seems to bias children's choices and induce a shift between advantageous and
369 disadvantageous choices. We suggest that this profile could be an inability to take into
370 account the future consequences, but it could also be an unwillingness to experience negative
371 emotions in the short term. In other words, children want to avoid the immediate negative
372 feeling associated with frequent punishment.

373 **Sensitivity to punishment frequency: Psychophysiological** 374 **correlates**

375 Consistent with behavioral responses, anticipatory SCR was modulated by high and low
376 punishment frequency. Only in the easy version, participants showed increased anticipatory
377 SCR to the DD. In addition, higher SCR was observed in ADs depicting high punishment
378 frequency rather than low frequency of losses. A previous report [2], has suggested that
379 children perform like patients with VMPFC lesions because they show no

380 psychophysiological responses prior to disadvantageous decisions. Conversely, our results
381 show that children do exhibit anticipatory SCR as a correlate of behavioral performance –i.e.,
382 avoiding options with high punishment frequency. These findings are in line with theories that
383 interpret anticipatory SCRs as covert emotional signals influencing decision-making [7,37].
384 We suggest that psychophysiological signals may be used as covert input to avoid high
385 punishment frequency, which may explain children’s behavioral preferences.

386 However, within DDs, anticipatory SCR was not significantly modulated as a function of
387 punishment frequency. Note that the DD with low punishment frequency (DD-L) represents
388 the option with the highest loss magnitude in the task (Table 1). We propose that the high
389 unexpected losses in this option may generate elevated anticipatory SCR, which attenuates the
390 differences between both DDs.

391 Similarly, the highest post-feedback SCR was observed in the DD-L. Thus, this option
392 produced the only significant modulation between win and loss. Thus, contrary to our
393 expectations, SCR after feedback was modulated by the unexpected and high loss magnitude
394 rather than punishment frequency.

395 Traditionally, high SCR after loss has been associated with a monitoring system indicating
396 that performance should be adjusted on subsequent trials [38]. However, our participants
397 persisted on selecting from the DD-L even after high SCR to losses. Similarly, Crone and van
398 der Molen [2] found that increased SCR after loss in DDs was not different between
399 participants with good and poor performance. These results suggest that SCR responses after
400 high negative feedback could be associated with a general system that responds to aversive
401 situations. Alternatively, these results could be framed within the Yerkes-Dodson law [39],
402 which suggests that reinforcement signals that are too arousing will slow down subsequent
403 performance rather than increase task focus.

404 In sum, our results show that high anticipatory SCR was partially used as an implicit signal
405 accompanying the avoidance of options with high punishment frequency. Such a
406 psychophysiological response may explain the children's preference for infrequent
407 punishment. Conversely, increased SCR after feedback was modulated by the unexpected
408 high magnitude of losses. Thus, it may explain the persistence on selection from the
409 disadvantageous option with low punishment frequency.

410 Lastly, contrary to our predictions, none of these psychophysiological measures was related to
411 age. This finding suggests that both anticipatory SCRs modulation in response to punishment
412 frequency and SCR after feedback in response to unexpected punishment magnitude is not
413 directly associated with developmental changes, at least between 8 to 14 years-old.

414 **Cognitive and metacognitive processes associated with individual** 415 **differences in sensitivity to punishment frequency**

416 We explored whether demographic, IGT-C metacognitive knowledge, and cognitive variables
417 would differentiate between children with high and low sensitivity to loss frequency. We
418 found that participants with higher sensitivity to punishment frequency were younger,
419 exhibited poorer metacognitive knowledge of the task, and had lower inhibitory control. We
420 suggest that preference for infrequent punishment is associated with age, the complexity of
421 the IGT, and with children's ability to suppress prepotent responses.

422 First, as previously reported [1,3,4,14], we found that age was associated with reduced
423 sensitivity to loss frequency. Second, this is the first developmental study to evaluate the
424 influences of metacognitive knowledge on IGT performance. Although the groups did not
425 differ in task motivation, participants with high sensitivity to punishment frequency reported
426 poorer task-relevant knowledge and reduced calculation abilities. Previous reports have

427 suggested that explicit knowledge about payoff structure during and after the IGT is an
428 important predictor of adult performance [24,25,40]. Similarly, developmental studies [14,41]
429 demonstrated that children learn to prefer advantageous options in the IGT when information
430 about wins, losses, and probabilities are presented before the task starts. In the present study,
431 we found that children with high sensitivity to punishment frequency exhibited less explicit
432 knowledge about the decks' long-term profit, as assessed by a post-task questionnaire. Thus,
433 misunderstanding of the options' future consequences may promote preference for infrequent
434 punishment.

435 In addition, we found that children with high sensitivity to punishment frequency showed less
436 ability to calculate the net score per trial in the IGT-C. This result may suggest that children's
437 high frequency bias could also be associated with reduced task understanding. Note that the
438 task includes calculations with negative numbers –e.g., Fig. 1 shows a trial with a win of \$4
439 and a loss of \$20, implying a total loss of \$16. Given that negative numbers are usually
440 introduced into the mathematics curriculum between fourth and sixth grade [42,43], it is not
441 surprising that young children failed to perform such calculations. We also observed
442 significant group differences in arithmetic and letters and numbers subtests of working
443 memory which are highly correlated to math abilities [31]. However, these group differences
444 disappeared after adjusting by age. Previous studies found no association between IGT
445 performance and standardized measures of arithmetic skills [41]. These findings suggest that
446 standardized arithmetic tasks may not be sensitive enough to assess children's abilities to
447 calculate the ongoing operations during the IGT.

448 In sum, we demonstrated that sensitivity to punishment frequency is influenced by the
449 complexity of the IGT, which requires understanding and mental manipulation (calculations)
450 of several task dimensions (gains, losses, and probabilities).

451 Finally, our results showed that children with low and high punishment sensitivity profiles did
452 not differ across FI and most of the EFs measures. Similarly, previous reports
453 [10,11,20,21,44-46], found no association between IGT performance and EF measures.
454 However, children with high sensitivity to punishment frequency did make more errors in the
455 BMP. Rule-breaking in multitasking settings has been attributed to poor inhibitory control in
456 adults [47] and children [35]. In addition, low inhibitory control has been linked to high
457 sensitivity to reward and punishment across development [48,49]. Since we compared groups
458 with different tolerance to punishment frequency, it was not unexpected that inhibitory
459 control became the EF which differentiated both groups. However, we did not find significant
460 group differences in the other inhibition measure (the Hayling test), which resembles findings
461 in other developmental studies [11,44]. The BMP is a complex, ecologically valid task that
462 requires the inhibition of prepotent response in a real-life environment [35,50,51]. The
463 Hayling test also demands response inhibition [52], but it could be solved with more basic
464 rules (e.g., naming objects within the participant's visual field). Hence, tolerance to high
465 punishment frequency may be associated with cognitive control as assessed with more
466 ecological executive tasks (such as the BMP).

467 **Limitations and future directions**

468 First, we observed high variability in psychophysiological responses among participants.
469 Futures studies should explore whether our results are replicated in larger samples. Likewise,
470 the influence of metacognitive and cognitive variables on children's decision-making should
471 be investigated with more robust methods –such as structural equation modeling, which also
472 requires an extended number of participants.

473 In addition, while our assessment of IGT-C metacognitive knowledge was based on a self-
474 report questionnaire, children exhibit a dissociation between knowing and doing [53]. In other

475 words, children sometimes fail to report knowledge (e.g., ability to identify the AD) that is
476 present in their behavior (e.g., preferring the AD). Besides, our assessment of task knowledge
477 does not reveal whether children identified long-term benefits or were focused on the amounts
478 of win, loss, or punishment frequency. Future studies would benefit from using more
479 objective measures, such as post-decision wagering [54], to assess the participants' task
480 knowledge. Similarly, the assessment of metacognition should be improved in future studies
481 through an examination of decision confidence and knowledge previous to feedback
482 presentation.

483 Lastly, we considered children which obtained positive performance on both easy and hard
484 versions as participants with low sensitivity to punishment frequency. Those participants
485 could also have employed other strategies (i.e., focusing on the amount of loss or the expected
486 value of the outcomes). Futures studies should consider experimental paradigms designed to
487 disentangle these strategies.

488 **Conclusions**

489 In this study we developed a simplified IGT to explore the cognitive and psychophysiological
490 processes associated with children's sensitivity to punishment frequency. We suggest that this
491 design helped to resolve some inconsistencies in findings reported previously. We found that
492 high anticipatory SCR accompanies avoidance of high punishment frequency in most of the
493 participants' choices. We suggest that these implicit signals may bias children's decision-
494 making. In addition, we found that poor task metacognitive knowledge and low inhibitory
495 control were associated with sensitivity to punishment frequency. This indicates that task
496 complexity and cognitive control development may explain the observed preference for
497 infrequent punishment.

498 Our findings have implications for both neurodevelopmental assessment and educational
499 practice. First, developmental studies should control for task complexity and the children's
500 scholastic learning –e.g., the ability to solve arithmetic calculations. Otherwise, the children's
501 performance may be misinterpreted in the light of adult tasks and models [55]. Finally,
502 sensitivity to punishment frequency may also have implications for educational practices
503 involving continuous feedback to students. While feedback is crucial to improve and
504 accelerate learning [56], we suggest that the conditions in which feedback is given may affect
505 the students' subsequent performance. In particular, feedback approaches highlighting the
506 frequency of errors (as opposed to eventual achievements) may generate aversion to the tasks
507 in question and promote disadvantageous decision-making.

508

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656

657 **Supporting Information**

658

659 **S1 File. Pilot study**

660 **S1 Fig. Pilot study IGT-C.** Mean number of cards selected from each deck and net score for the
661 easy and hard version of the task.

662 **S2 File. IGT-C questionnaire.**

663 **S3 File. Cognitive assessment .**

664 **S4 Table. Mean and SDs of SCR measures for each deck of the IGT-C.**

665 **S5 Table. Correlations of IGT-C measures with age.**

666

667