# The Cognitive Neuroscience of Moral Decision-Making in Extreme Situations: High-Stress or Life-Threatening Scenarios

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### **Abstract**

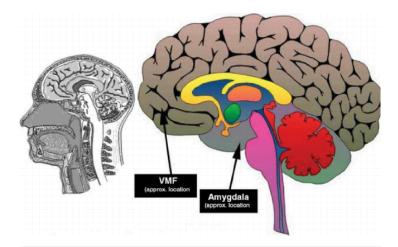
Scientists have researched the intricacies of cognitive neuroscience in an attempt to explain how extreme stress changes moral decision-making in critical life-or-death situations. By examining the complicated interactions among key brain regions-the amygdala, ventromedial prefrontal cortex (VMPFC), dorsolateral prefrontal cortex (DLPFC), and anterior cingulate cortex (ACC)-we uncover how increases in cortisol and adrenaline modulate the shift from ethical reasoning to base instinctual reactions. Compelling research and neuroimaging results have revealed how high-stress situations amplify emotional reactions while impairing rational thinking, leading to impulsive decisions that favor self-preservation over morality. Such findings are in direct opposition to leading views regarding moral reasoning and make a strong case for the urgent need for strategies to improve ethical decision-making in high-pressure situations-especially among individuals standing at the forefront when crises occur.

### I. Introduction

Imagine a moment when your entire being jolts to attention-your blood surges through your veins, every cell in your body tingles. Suddenly, you're moving, acting, driven by some primal force beyond your conscious control. Afterward, you're dazed, trying to recall the hazy sequence. You question your actions. This is the instinct in controldecision-making under extreme situations. Decision making, defined by the American Psychological Association (APA), refers to the cognitive process of choosing between two or more alternatives (APA, 2018). But when we assume that every decision made could mean life or death, the situation becomes less simple. In the blink of an eye, a firefighter must choose: rush into a collapsing building to save lives, or stay back and live another day. This splitsecond moral dilemma under extreme pressure shatters the comfortable paradigms of Kahneman's dual-process theory. While we leisurely ponder between a sandwich or burger, tapping into our System 1 or System 2 thinking, these heroes face a crucible where morale and morality collide (APA, 2018). This raises the central question of this article: How does extreme stress influence the brain's moral decisionmaking?

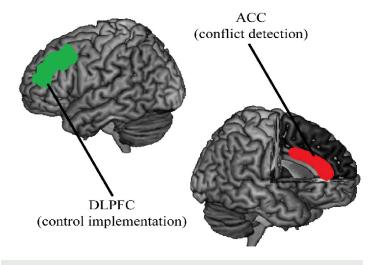
## **II. Neurobiological Foundations**

The brain is like a puzzle. Each piece contains its own unique details and meaning, but it's only when these pieces are put together that they provide a full picture. The key components involved in moral decision-making are: the amygdala, ventromedial prefrontal cortex (VMPFC), dorsolateral prefrontal cortex (DLPFC), temporoparietal junction (TPJ), anterior cingulate cortex (ACC), and posterior cingulate cortex (PCC). Beginning with the amygdala-a small almond-shaped structure located in the medial temporal lobe (Salzman, 2024). The amygdala is the fastest brain component to react to stress when anything may potentially threaten one's life. It is connected to the thalamus, so input from sensory systems will relay to the amygdala which can trigger a response ready for danger, signaling the body to initiate a fight-or-flight response. It works as a counterforce to rational thinking and decisionmaking, allowing individuals to prioritize their own survival (Mendez, 2009). If we primarily relied on the amygdala's reaction, it would mean we could never make moral decisions in life-threatening situations, but that is not the case. This is where the VMPFC comes into play. The VMPFC helps balance emotions and rationality. It anticipates potential outcomes, then decides whether to prioritize personal safety or saving others (Yoder and Decety, 2018; Mendez, 2009).



**Figure 1:** The Amygdala and vmPFC Brain Regions (Walls et al., 2011)

The dorsolateral prefrontal cortex (DLPFC) also plays a crucial role by helping evaluate the long-term consequences of decisions, ensuring that the individual isn't driven purely by short-term emotional reactions (Baumgartner et al., 2013). Meanwhile, the anterior cingulate cortex (ACC) mediates conflicts between emotion and logic, helping to reconcile the often-competing interests of the amygdala and the prefrontal cortex (Mendez, 2009). Together, these regions create a dynamic network where rationality, emotion, and survival instincts are constantly negotiating the best course of action, particularly under stress. This seamless interaction explains how humans can make complex moral decisions even when faced with imminent danger.



**Figure 2:** ACC and DLPFC Brain Regions (Torres-Quesada, 2013)

# III. Impact of Extreme Stress on the Brain

Stress institutes a cascade of physiological reactions that cause the brain to function differently during moral decision-making. During extreme levels of stress, the brain releases large amounts of cortisol and adrenaline, two stress hormones designed to prepare the body for a rapid response. These surges of hormones, however, strongly influence the different brain regions' operation.

The prefrontal cortex, which is responsible for rational thinking and long-term decision-making, is significantly compromised in the event of high levels of stress. For instance, cortisol has been found to diminish the functioning of the PFC, which makes it rather difficult to deliberate a complex decision or to weigh consideration against long-term consequences (Arnsten, 2009). At the same time, there is an increase in the activity level of the amygdala, hence giving rise to increased emotional response as well as giving way to immediate reactions based on survival instincts rather than ethical ones (Ochsner et al., 2009). The resulting imbalance between the PFC and amygdala tips the brain toward emotionally-laden instinctive action, bypassing careful deliberation that is necessary for moral judgments.

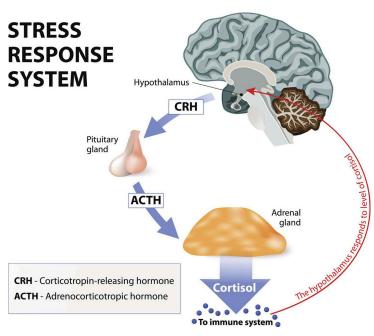


Figure 3: Cortisol's Flow and Impact (Russell & Lightman, 2019)

Further, the ACC overworks itself trying to moderate the conflict between these parts of the brain. Stressed-induced disturbances in the brain make it more arduous for the ACC to promote clear decision-making, thus pushing the person toward faster and often emotionally rationalized choices. In extreme stress, moral decision-making is heavily biased toward emotional reactions rather than reason-based judgment, which underlines the fragility of our ethical reasoning under pressure.

### **Empirical Evidence: Studies** Stress and Moral Choices

Several laboratory experiments have revealed decisive evidence of how moral decision-making is distorted by stress. In these controlled experiments, participants are exposed to simulated conditions of stress such as public speaking or physical discomfort, in which circumstances subjects are more likely to favor immediate and emotionally driven responses when faced with dilemmas. For example, studies that put their participants in high levels of stress showed that participants are more likely to depend on intuition when solving complex moral dilemmas rather than ethical reasoning for human survival or their safety (Starcke et al., 2008).

Neuroimaging allows a glimpse of the activity of the brain involved in such decisions. fMRI scans revealed that during stressful conditions, decisions resulted in decreased activity of the prefrontal cortex along with increased amygdala activation. Such findings support the hypothesis that the cognitive load created by stress impairs the brain's ability to sustain or otherwise continue its state of rational ethical thinking. Instead, the hypertrophied activity of the amygdala enhances emotional responses and motivates individuals toward behaviors that fulfill the immediate need for survival or emotional gratification (Shin et al., 2005).

One of the clear findings that come out of these studies is that under intense stress, moral calculus, as it normally runs in the brain, tends to get disrupted. People are more likely to make decisions that have to do with self-preservation rather than broader ethical concerns - a powerful illustration of how deeply stress embeds its influence on shaping moral behavior.



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# V. Real-World Applications

The implications of cognitive neuroscience's impact on moral-decision making are great for professions that face of stress: healthcare workers, soldiers, high levels enforcement officers. firefighters, and law These professionals make sound ethical decisions during life-anddeath situations. Training programs inculcating stress management techniques would help professionals maintain

the cognitive clarity to navigate these moral dilemmas effectively. Organizations could also implement ethical policies or procedures that consider how much stress modifies decision-making, such as reviewing decisions made under extreme tension orembedding procedures that may mitigate the effects of stress on moral judgment.

Furthermore, this knowledge can enhance technology, particularly AI systems. By embedding models that describe how human decision-making changes under stress, AI algorithms-such as those used in autonomous driving systems-could be configured in a way that takes into consideration subtle, stress-driven behavior of human operators.

### VI. Conclusion

Extreme stress causes a critical disruption of the balance between emotion and reason within the brain during moral decision-making. It is this delicate balance in the interplay between the amygdala, prefrontal cortex, and anterior cingulate cortex that becomes imbalanced, resulting in decisions driven by survival and emotion rather than reasoned ethical judgment. Awareness of these neural mechanisms in high-stress settings may inform strategies for supporting better moral decision-making by individuals and organizations. This implication requires further research about stress and the brain, so that the systems and structures we rely on during crises are equipped to make morally sound decisions when overwhelming stress occurs.

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May is a freshman at the University of Illinois majoring in Brain & Cognitive Science. She joined Brain Matters to learn more about the brain, develop her research skills, and connect with people who share similar interests. In addition to writing for Brain Matters, May is also involved in Dr. Hotaling's Cognitive Decision Making Lab. In the future, she hopes to pursue a PhD in a related field.