
Luca Cerniglia * and Ileana Di Pomponio

Faculty of Psychology, International Telematic University Uninettuno, 00186 Roma, Italy; ileana.dipomponio@uninettunouniversity.net
* Correspondence: luca.cerniglia@uninettunouniversity.net

Investigating the neurocognitive mechanisms behind implicit risk assessment and decision making in adolescents is crucial for understanding the intricate array of behaviors typical of this developmental phase. This period is characterized by substantial brain development, influencing how adolescents perceive risks and make decisions in situations involving risk. This research has the potential to shape interventions and policies designed to mitigate risky behaviors in adolescents, thereby affecting their health, safety, and future direction in life.

At the heart of adolescent behavioral studies is the dual systems model [1], which suggests that decision making is governed by two separate but interconnected neural pathways. The cognitive control system, primarily located in the prefrontal cortex, is tasked with self-regulation, planning, and impulse inhibition. Conversely, the reward system, situated in the limbic system, seeks pleasure and is particularly responsive to rewards [2]. These systems develop at different rates throughout adolescence, with the reward system maturing more quickly than the cognitive control system. This imbalance leads to a period where the temptation of immediate rewards can dominate over the self-regulatory abilities [3,4].

This developmental incongruity is thought to contribute to the inclination towards risk-taking seen in adolescents [5]. Behaviors such as substance abuse and reckless driving are frequently due to the overvaluation of immediate gratification at the expense of long-term outcomes, a bias caused by the cognitive control system’s relative underdevelopment. The influence of peer presence intensifies this dynamic, as social rewards become especially influential during adolescence, further increasing the likelihood of risk-taking [6].

Neuroimaging research has been instrumental in delineating the developmental changes within the adolescent brain, substantiating the dual systems model with empirical data. Investigations reveal that regions implicated in reward processing, such as the nucleus accumbens, exhibit heightened activity in adolescents, a phenomenon that becomes even more pronounced under peer influence. In contrast, areas associated with cognitive control exhibit a more gradual maturation process, achieving full maturity only in adults in their mid-20s [7].

Grasping these neurocognitive dynamics is pivotal in understanding the propensity of adolescents to partake in risky behaviors and identifying strategies to curtail such tendencies. For example, interventions aimed at bolstering cognitive control, such as mindfulness exercises, or approaches that adjust reward perception might be effective in minimizing risk-taking actions. Additionally, this understanding highlights the critical need for policies and interventions tailored to adolescents’ developmental stages to be both impactful and suitable.

The decision-making mechanics in adolescence involve a complex blend of cognitive, emotional, and social factors, deeply intertwined with the brain’s developmental status. As Icenogle and Cauffman elaborate [8], this stage is marked by an increased responsiveness to
Adolescents demonstrate a pronounced sensitivity to rewards [9], attributed to the heightened activity of the dopaminergic system, essential for perceiving pleasure and reward, which exhibits hyperactivity compared to children or adults. This heightened responsiveness may predispose adolescents to engage in actions perceived as immediately rewarding or gratifying, from seeking social approval to indulging in risky behaviors to pursuing novel experiences. The amplified reward sensitivity significantly affects decision making, often skewing it toward short-term benefits at the expense of long-term advantages.

Simultaneously, the prefrontal cortex, responsible for executive functions such as planning, decision making, and impulse inhibition, is still maturing during adolescence. This ongoing development leads to a diminished ability to restrain impulsive reactions to rewarding stimuli. In essence, while the adolescent brain is finely tuned to the allure of immediate rewards, it is less capable of regulating the impulses to chase such rewards, particularly in scenarios associated with risk or adverse outcomes.

Emotional and social dynamics significantly enhance the influence of the overactive reward system and the underdeveloped impulse control on adolescent decision making. The presence of peers or emotionally charged scenarios can amplify the perceived value of rewards [10], driving adolescents towards behaviors they might typically avoid, such as substance use or reckless driving. This quest for social acceptance and fear of ostracization can suppress the emerging impulse control, leading to decisions that favor immediate social gratification.

Moreover, adolescence is characterized by increased emotional intensity and instability, further complicating the decision-making landscape. Emotional states can skew risk and reward assessments, with positive emotions heightening reward appeal and negative emotions potentially weakening impulse control mechanisms.

The pronounced risk-taking observed in adolescents is not due to a failure to recognize risk but stems from a critical developmental discrepancy within their brains. This discrepancy is marked by a mismatch between an enhanced tendency towards novelty seeking, propelled by the evolving reward system, and the delayed development of the self-regulatory capacities essential for impulse control, centered in the prefrontal cortex. As this cortex, vital for executive functions including decision making and risk evaluation, matures in early adulthood, adolescents tend to seek new experiences and take risks, valuing immediate rewards and experiences over long-term outcomes.

The triadic model proposed by Ernst, Pine, and Hardin [11] offers an integrated framework for understanding adolescent risk-taking by emphasizing the interaction among three key neural systems: the reward system, the harm avoidance system, and the supervisory system. This model indicates that risk-taking may result from an overactive reward system, an under-responsive harm avoidance system, and an inefficient supervisory system, leading to a predisposition towards risky behaviors due to the predominant allure of immediate gratification over the potentially negative consequences.

Chein et al. [12] documented how peer presence notably increases risk-taking in adolescents, attributing this to heightened activity in the brain’s reward pathways, particularly in areas like the ventral striatum and orbitofrontal cortex, crucial for reward processing and decision making. This peer effect does not simultaneously enhance cognitive control areas, such as the prefrontal cortex, suggesting that social contexts intensify reward sensitivity to risky behaviors without bolstering impulse regulation, further inclining adolescents towards riskier choices in social scenarios.

Blankenstein et al. [13–15] explore the variability in adolescent risk-taking through the prism of individual neural processing differences, highlighting how personal predispositions affect brain region activation during risk-involved decisions. This variability, with some adolescents showing increased activity in reward processing areas and others in regions associated with anxiety and harm avoidance, underlines the complexity of adolescent decision making [16,17]. It suggests that personal history, temperament, and potentially

Rewards coupled with an ongoing maturation of impulse control capabilities, significantly influencing adolescent conduct and decision-making processes.
genetic factors play roles in the observed differences in risk-taking behaviors during this developmental stage [18–20].

Clinical implications encompass the development of targeted interventions that foster cognitive control, such as mindfulness exercises, and adjust reward perception to reduce risk-taking behaviors [21–23]. The above considerations underline the importance of personalized age-appropriate interventions that acknowledge the neurodevelopmental status of adolescents, aiming to enhance decision-making processes and impulse control. This approach is crucial for interventions aiming at the prevention and treatment of psychopathology associated with emotion dysregulation during this vulnerable developmental period [24,25].

In conclusion, understanding the neurocognitive underpinnings of risk assessment and decision making in adolescents is imperative for devising effective clinical interventions. These interventions must be developmentally informed, leveraging insights into the neural and cognitive mechanisms at play, to mitigate risk-taking behaviors and promote healthy psychological development [26,27]. The evolving landscape of neurocognitive research offers promising avenues for enhancing clinical practices and fostering resilience among adolescents facing the complexities of risk and decision-making processes.

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