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**Maxim Consequentialism for Bounded Agents**

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## Abstract

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7 Normative moral theories are frequently invoked to serve one of two distinct purposes: (1)  
8 explicate a *criterion of rightness*, or (2) provide an ethical *decision-making procedure*. Although  
9 a criterion of rightness provides a valuable theoretical ideal, proposed criteria rarely can be (nor  
10 are they intended to be) directly translated into a feasible decision-making procedure. This paper  
11 applies the computational framework of bounded rationality to moral decision-making to ask:  
12 how ought a bounded human agent make ethical decisions? We suggest agents ought to follow  
13 moral *maxims*: principles that approximate rightness in many situations, but that can be  
14 overridden in specific, precisely describable circumstances. While this intuitive idea has been  
15 proposed many times before, we provide a precise model of how *maxim consequentialism*  
16 functions as an approximation to an act-consequentialist criterion of rightness, while maintaining  
17 the flexibility and defeasibility that has eluded most forms of rule consequentialism. Furthermore,  
18 while our overarching aim is to propose a new normative standard of moral decision-making, we  
19 demonstrate how maxim consequentialism can also function as a descriptive account of human  
20 behavior. We conclude by noting that different criteria of rightness may lead to different  
21 maxim-based ethics.

22 *Keywords:* consequentialism, bounded rationality, cognitive science

## Maxim Consequentialism for Bounded Agents

### I. Introduction

Normative moral theories are frequently invoked to serve one of two distinct, separable purposes: (1) explicate a *criterion of rightness*, or (2) provide an ethical *decision-making procedure* (Bales, 1971; Adams, 1976). These are clearly distinct: a characterization of rightness does not necessarily provide a tractable way to achieve it, while a defensible decision-making procedure may sometimes yield actions that fail to be right. One must be clear about the goal of a particular normative ethical theory, else inapt objections may be levied (Hare, 1981).

In particular, although a criterion of rightness provides a valuable theoretical ideal, proposed criteria rarely can be (nor are they intended to be) directly translated into a feasible decision-making procedure (Smart, 1956; Railton, 1984). Humans are epistemically bounded, cognitively limited agents. The criterion of rightness may involve information that we cannot know in the moment, or require inferences and calculations that we cannot perform, or otherwise describe a computationally intractable ideal that is unrealistic (and perhaps even self-defeating) in everyday situations.

A clear articulation of this gap can be found in the two-level utilitarian theory of Hare (1981), though the general distinction is widespread in moral theories.<sup>1</sup> He distinguishes between a ‘critical’ and ‘intuitive’ level of utilitarian thinking, where the former provides for the selection of moral principles and the latter for application of them to real-world situations.<sup>2</sup> He concedes that the computationally unbounded *archangel* can (and ought to) exclusively use the critical level of thought, while the *prole* who is incapable of critical thought should instead rely solely on intuitive reasoning. Hare argues that we humans lie between these two extremes, and so our utilitarian thinking should be some sort of rational “blend,” where the exact details are ultimately

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<sup>1</sup>Hare himself cites Plato, Aristotle, Mill, and Rawls as precursors to his approach, but considered the proposed distinction to be largely neglected by the philosophical audience in his day.

<sup>2</sup>Hare’s main justification for this distinction is cognitive costs (rather than epistemic bounds).

46 a psychological question. However, Hare (1981) lacked the psychological data and formal  
47 frameworks to show how this might work (in addition to being committed to a more narrow form  
48 of utilitarianism).

49 We aim in this paper to return to this general idea in light of forty additional years of  
50 (computational) cognitive science. Human limitations have been extensively catalogued in  
51 cognitive psychology, largely discrediting the normative *homo economicus* assumption that  
52 humans ought to be perfectly rational cognitive agents (Kahneman & Tversky, 1979). At the  
53 same time, other work has provided reinterpretations of those limitations in an attempt to save  
54 rationality (Lewis, Howes, & Singh, 2014; Gershman, Horvitz, & Tenenbaum, 2015; Lieder &  
55 Griffiths, 2020). The core idea is that people are optimizing (i.e., behaving rationally) *relative to*  
56 *their cognitive bounds*, even if they cannot optimize *simpliciter*. Moreover, this work has led to  
57 precise mathematical frameworks that capture those bounds, and rational behaviors within them,  
58 so we can now often derive the rational action or cognitive process for a computationally bounded  
59 human.

60 In this paper, we apply these computational frameworks to moral decision-making to ask:  
61 how ought a bounded human agent make ethical decisions? For expository purposes, we will  
62 assume some form of act consequentialism as the criterion of rightness. Act consequentialism has  
63 often been dismissed as computationally impossible for bounded humans, and so it is a  
64 particularly appropriate place to apply our approach. Having said that, our approach is relatively  
65 modular in the sense that other criteria of rightness could be used instead.<sup>3</sup> The view that we  
66 develop bears many similarities (in both argument and substance) with rule consequentialism.  
67 Section II thus provides a high-level sketch of traditional motivations for rule consequentialism,  
68 as well as standard objections against it. Section III then introduces a computational framework  
69 for bounded rationality, outlining both the mathematical formalization as well as some of the core  
70 results from this paradigm. Section IV provides our answer to the focal question of this paper: We

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<sup>3</sup>At the very least, one could consequentialize an alternative moral theory or criterion of rightness (e.g. Portmore, 2007, 2009) and then derive the boundedly rational decision procedure for those consequences.

71 show that boundedly rational agents ought to make moral decisions by applying moral *maxims* (at  
72 least, in many situations). This maxim consequentialism is both rationally justifiable for agents  
73 such as us, and also avoids the standard objections to rule consequentialism. We conclude by  
74 considering possible extensions to our analysis, as well as opportunities for other types of  
75 maxim-based ethics.

## 76 II. Rule Consequentialism

77 Rule consequentialism has often been defended on similar grounds to our approach—  
78 namely, as the proper decision procedure for computationally bounded ethical agents. In its  
79 strongest form, rule consequentialism (Harrod, 1936; Rawls, 1955; Harsanyi, 1977; Brandt, 1984;  
80 Hooker, 1990; Parfit, 2011) combines elements from three of the main families of normative  
81 ethics (consequentialism, Kantian deontology, and contractualism), and so has also attracted  
82 interest from those seeking a convergent solution to moral action (Hare, 1981; Parfit, 2011; Awad  
83 et al., 2022).

84 The easiest path to rule consequentialism is arguably as a response to act consequentialism,  
85 as illustrated by the following dilemma from Ross (1930, pp. 34-35):

86 Suppose, to simplify the case by abstraction, that the fulfilment of a promise to A  
87 would produce 1,000 units of good for him, but that by doing some other act I could  
88 produce 1,001 units of good for B, to whom I have made no promise, the other  
89 consequences of the two acts being of equal value; should we really think it  
90 self-evident that it was our duty to do the second act and not the first? I think not. We  
91 should, I fancy, hold that only a much greater disparity of value between the total  
92 consequences would justify us in failing to discharge our *prima facie* duty to A.

93 Here, the act consequentialist prescribes the agent to break their promise in order to increase  
94 utility. The objector disagrees, arguing that while promise-breaking in this individual scenario  
95 increases utility, a society with promise-keeping as a norm will overall perform better (since we  
96 typically cannot know the exact act consequentialist verdict). Generalizing, the rule

97 consequentialist considers an act to be right if it results from a right rule, and a rule is right if,  
98 when universally adopted, it increases utility.<sup>4</sup> In the above scenario, rule consequentialism  
99 prescribes the agent to keep their promise to A, despite the assumed fact that the (local)  
100 act-consequentialist criterion of rightness favors the other action.

101 Despite a measure of intuitive appeal, rule consequentialism has failed to achieve broad  
102 acceptance. One persistent issue is its perceived instability (Scanlon, 1982; Arneson, 2005): rule  
103 consequentialism is often thought to be inconsistent in some way. Two common objections are:

- 104 1. **RULE WORSHIP:** Rule consequentialism prescribes an agent to act in accordance with an  
105 ideal set of rules even if an alternative act is, by the agent's own lights, more beneficial and  
106 this fact is known to the agent.
- 107 2. **COLLAPSE:** The precision needed to identify a set of ideal rules will cause rule  
108 consequentialism to collapse into act consequentialism in practical scenarios<sup>5</sup>.

109 Rebuttals to these objections (most notably by Brad Hooker, 1990, 2002) frequently invoke the  
110 flexibility of human cognition: humans are not automatons blindly following rules, but instead are  
111 dynamic agents that adapt and act accordingly. As a result (continues the rebuttals), people need  
112 not blindly follow rules nor fully specify them *a priori*, but rather can develop or adapt rules as  
113 appropriate. Of course, the natural reply to these rebuttals is to question how this flexibility can be  
114 captured (in a defensible way) without collapsing back either into act consequentialism or rule  
115 worship.

116 Our proposal answers these concerns using frameworks from (computational) cognitive  
117 science. We suggest agents ought to follow moral *maxims*—principles that approximate rightness

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<sup>4</sup>As one can see, this proposal contains aspects of consequentialism (utility maximization), deontology (rules), and contractualism (universalization).

<sup>5</sup>As Hare (1981) noted: “By the time we have been in, or even considered without actually being in them, a few such dilemmas, we shall be getting very long principles indeed. Very early on we shall get principles like ‘One ought never to do an act which is G, except that one may when it is necessary in order to avoid an act which is F, and the act is also H; but if the act is not H, one may not’ (43 words).”

118 in many situations—but they should override those maxims in specific, precisely describable  
119 circumstances. This form of “rule” consequentialism is more in line with a classical  
120 conceptualization that emphasizes the need for “rules of thumb” when approximating an  
121 act-consequentialist criterion of rightness (Mill, 1861; Sidgwick, 1913; Urmson, 1953; Smart,  
122 1956), and provides responses to the standard objections levied against rule consequentialism.

123 We motivate these responses by way of an analogy with chess (and then provide a more  
124 formal, decision-theoretic characterization in Section IV). Chess has long been of interest to the  
125 psychology and artificial intelligence communities (Chase & Simon, 1973; de Groot, 1978; Silver  
126 et al., 2018; Russek, Acosta-Kane, van Opheusden, Mattar, & Griffiths, 2022) because it requires  
127 agents to perform a well-defined objective (checkmate the opponent’s king) that is almost always  
128 computationally intractable. How ought a bounded cognitive agent play chess? Chess players  
129 cannot evaluate exhaustive search trajectories over all possible scenarios. Rather, players *ought* to  
130 combine short-term search trajectories with general principles of play: ‘control the center’, ‘don’t  
131 double pawns’, ‘castle your king’, etc. These principles identify common motifs and thus  
132 attenuate redundant computation. Successfully using these principles is considered a hallmark of  
133 human intelligence, as demonstrated when Garry Kasparov, a human chess grandmaster,  
134 adequately competed with Deep Blue, an artificially intelligent chess-playing system capable of  
135 searching over two million positions per second (Campbell, Hoane Jr, & Hsu, 2002).

136 Chess players manage to use these principles without falling prey to RULE WORSHIP or  
137 COLLAPSE. While novices may be in danger of RULE WORSHIP, even a little bit of training  
138 enables chess players to recognize conditions in which these general principles should be violated.  
139 One may consider sacrificing control over the center if they see a way to force their opponent to  
140 be checkmated in three moves. Center control is a useful principle, but the overarching objective  
141 is to checkmate the opponent, and so the chess player ought to (and in fact, does with experience)  
142 override the control-the-center principle when it conflicts with the checkmating-the-king  
143 objective.<sup>6</sup> COLLAPSE is also easily resolved. Chess players cannot (and are thus not expected to)

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<sup>6</sup>A typical hallmark of (chess) expertise is precisely such violation of a very useful principle in order to win the

144 perform exhaustive deliberation at every opportunity, nor use hyper-detailed principles. Rather,  
 145 their experience and available time determine the extent to which they (ought to) use fine- and  
 146 coarse-grained principles to navigate the complex problem space.

147 We suggest that ethical maxims should be regarded as similar to chess principles, thereby  
 148 yielding a maxim consequentialism that provides a flexible, decision-making procedure for  
 149 choices that can be evaluated by an act-consequentialist criterion of rightness.<sup>7</sup> Flexibility and  
 150 defeasibility emerge automatically from the computational constraint arguments below, and so  
 151 this approach can navigate the standard objections levied against rule consequentialism. We turn  
 152 now to formalization of this analysis.

### 153 **III. Bounded Rationality<sup>8</sup>**

154 Classical notions of rationality propose agents select the action  $a^*$  that corresponds to  
 155 maximizing expected utility (Morgenstern & Von Neumann, 1953):

$$a^* = \arg \max_{a \in A} \int u(o)p(o|a)do \quad (1)$$

156 where  $A$  is the set of actions,  $o$  is a potential outcome,  $u(\cdot)$  is a function mapping outcome to  
 157 utility, and  $p(o|a)$  is the probability of realizing outcome  $o$  given action  $a$ .

158 This rational ideal was quickly seen to not accurately describe human behavior.  
 159 Researchers in what we now call the “heuristics and biases” program measured participants’  
 160 behavior on simple economic decisions (*e.g.* risky choice; Edwards, 1954; Kahneman & Tversky,  
 161 1979; Peterson, Bourgin, Agrawal, Reichman, & Griffiths, 2021) and found that humans

game, *e.g.* when a player sacrifices their queen in order to set up an eventual checkmate.

<sup>7</sup>We note again that the analysis below is modular, so could be replicated for other criteria of rightness. For example, “maxim virtue theory” would result from using a virtue-theoretic criterion instead of a utility function. And so on for almost any other criterion of rightness, though we do not (for reasons of space) explore these other possibilities.

<sup>8</sup>For reasons of space, we provide only a high-level explanation of relevant computational cognitive science frameworks. See Lieder and Griffiths (2020) for an extensive overview.



162 systematically deviated from the rational ideal. Phenomena such as loss aversion (Kahneman &  
163 Tversky, 1979), base rate neglect (Kahneman & Tversky, 1973), and anchoring (Tversky &  
164 Kahneman, 1974) were identified and conceptualized as hallmarks of human irrationality  
165 (Ariely & Jones, 2008; Kahneman, 2011; Thaler & Ganser, 2015).<sup>9</sup> In retrospect, perhaps the  
166 most important contribution of this program was the demonstration, not that humans are  
167 irrational, but that they are *predictably* irrational. This predictability suggests that people might  
168 exhibit procedural rationality (Simon, 1955), which focuses on the decision-making process as  
169 opposed to the final outcome. That is, people's seemingly irrational choices might be the product  
170 of rational cognitive processes that implement sophisticated (computational) tradeoffs.

171 Recent work in the cognitive sciences (Sims, 2003; Lewis et al., 2014; Gershman et al.,  
172 2015; Lieder & Griffiths, 2020) has started to revive and make precise this idea of procedural  
173 rationality. The insight here is that humans are bounded agents who do not have the resources to  
174 compute the classical economic ideal action. The correct normative standard ought to be an  
175 internalist conception, focused on optimal allocation of resources, and this allocation can produce  
176 the observed systematic deviations from classical rationality. Two major successes in  
177 psychological and neuroscientific decision theory can help to illustrate the nature and power of  
178 this focus on procedural rationality.

### 179 **Impulsive Behavior and Reinforcement Learning**

180 The highly influential framework of dual process models (Epstein, 1994; Sloman, 1996;  
181 Kahneman, 2003; Evans, 2008; Dolan & Dayan, 2013) purports to reconcile human rationality  
182 with human irrationality. One system is posited to be effortful and deliberative, and it serves as

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<sup>9</sup>These results were not lost on ethicists. Baron (1994), Sunstein (2005), and Gigerenzer (2010) outlined sets of moral intuitions that seemed to correspond to decision-making biases. Horowitz (1998) took it further and aimed to undermine the validity of the 'doctrine of double effect' by arguing that the doctrine arises from standard decision-making biases which are not morally relevant. Greene (2008) leveraged neuroimaging work by himself and colleagues (Greene, Sommerville, Nystrom, Darley, & Cohen, 2001; Greene, Nystrom, Engell, Darley, & Cohen, 2004) to relate humans' non-consequentialist tendencies to "less rational" areas of the human brain.

183 the rational ideal. The other is thought to be automatic and habitual, and is considered the  
184 paragon of human irrationality. The reinforcement learning (RL) community in computational  
185 cognitive neuroscience (Sutton, Barto, et al., 1998; Daw, Niv, & Dayan, 2005) formalized this  
186 distinction as model-free vs. model-based systems. These systems provide two different ways an  
187 agent can learn a *value function*, which helps them evaluate which action to take in a given state.  
188 In model-free (MF) learning, agents directly estimate the action value through trial-and-error  
189 experience and the subsequent updating of their stimulus-response mappings. In model-based  
190 (MB) learning, agents build an internal model of their environment and simulate potential  
191 trajectories from any queried state (Daw et al., 2005; Solway & Botvinick, 2012).<sup>10</sup>

192 For our purposes, the main difference between these approaches is the computations  
193 required by each. When confronted with a decision, the MF system uses fast retrieval  
194 mechanisms, whereas the MB system requires extensive, time-consuming deliberation. This extra  
195 computation provides the MB system with greater accuracy and flexibility since it enables the  
196 agent to directly model long-term dependencies. As a result, the agent is faced with a  
197 speed/accuracy tradeoff (Daw et al., 2005; Keramati, Dezfouli, & Piray, 2011): should she use the  
198 fast-but-perhaps-inaccurate MF system or the slow-but-more-accurate MB system?<sup>11</sup> This model  
199 of the human cognitive agent has been used to provide a rational account of habitual, compulsive,  
200 and impulsive decision-making as instances of this type of tradeoff (Daw et al., 2005; Keramati et  
201 al., 2011; Kool, Gershman, & Cushman, 2017).<sup>12</sup>

## 202 **Probability Matching in Bayesian Cognitive Science**

203 The Bayesian program in cognitive science (Tenenbaum & Griffiths, 2001; Chater &  
204 Oaksford, 2008) has been highly influential in its use of rational analysis (Marr, 1982; Anderson,

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<sup>10</sup>Although initial work assumed that these two systems were separate, recent work has tried to integrate them, e.g. Keramati, Smittenaar, Dolan, & Dayan, 2016; Mattar & Daw, 2018.

<sup>11</sup>The RL logic has been adapted to moral decision-making, see Cushman, 2013; Crockett, 2013

<sup>12</sup>Of course, not all habits are necessarily value-based (despite the common assumption in MF decision-making), and thus this model does not claim that *all* habits are rational, see Miller, Shenhav, & Ludvig, 2019.

1990) as a fruitful method by which to explain human behavior. Bayesian accounts have been proposed for cognitive functions such as causal learning and inference (Schulz, Bonawitz, & Griffiths, 2007; Griffiths & Tenenbaum, 2009), motor control (Körding & Wolpert, 2004), word learning (Xu & Tenenbaum, 2007), and symbolic reasoning (Oaksford & Chater, 2001). Under this framework, agents are imbued with prior distributions, and their responses on different tasks are taken to reflect the integration of these priors with new evidence in a Bayes-optimal way. Part of the appeal of this approach is the underlying ethos of rationality: Bayesian updating is one optimal way of learning, and thus a human acting in a Bayes-consistent manner is presumptively rational.

One influential objection to the Bayesian program was that additional, untested assumptions are needed to actually claim that humans are acting in a rational manner (Mozer, Pashler, & Homaei, 2008; Eberhardt & Danks, 2011; Jones & Love, 2011). One notable concern arises because people often exhibit a phenomenon known as probability matching: if there are two possibilities  $A$  and  $B$ , then people often choose each of those options in proportion to the probabilities of that possibility. For example, if  $P(A) = 0.1$  and  $P(B) = 0.9$ , then people will choose option  $A$  on 10% of the cases, even though the classically rational action is to always choose  $B$ .<sup>13</sup> Many experimental results provide evidence for Bayesian models only if we assume that people probability match (Griffiths & Tenenbaum, 2006; Goodman, Tenenbaum, Feldman, & Griffiths, 2008; Eberhardt & Danks, 2011), but this assumption seems to contradict the assumption of (classical) rationality at the heart of much rational analysis.

Vul, Goodman, Griffiths, and Tenenbaum (2014) offered a compromise, proposing that the probability matching phenomenon could be rationalized by incorporating human constraints. They argued that the cognitive operation of computing the exact posterior probability of each possibility is costly. Instead, people should (on procedural rationality grounds) take limited samples from the complicated posterior distribution, where the exact number of samples depends

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<sup>13</sup>In this case, probability matching leads to an 82% expected success rate, but always- $B$  has a 90% expected success rate.

230 on the decreasing marginal value of each subsequent sample vs. the cost of time. If every  
231 individual were to sample from their posterior once and make a decision on the basis of that one  
232 sample, then people would essentially probability match. That is, if we think that people are  
233 procedurally rational rather than classically rational, then the empirical data do support the  
234 Bayesian models.<sup>14</sup>

235 In summary, a large line of decision-theoretic work in economics, psychology, and  
236 neuroscience has demonstrated that humans do not obey the classical *homo economicus* ideal.  
237 Humans are epistemically bounded, cognitively limited agents and thus a more reasonable  
238 standard of rationality is to optimize relative to these bounds. In particular, people should be  
239 understood as procedurally rational, even if they thereby exhibit (predictable) errors relative to  
240 classical standards. Precise computational and mathematical models (including these two  
241 examples, but not limited to them) have been developed to show that people respond  
242 appropriately when forced to tradeoff speed and accuracy in various ways. We now show how this  
243 idea can also illuminate issues about moral decision procedures.

#### 244 **IV. Maxim Consequentialism**

245 The previous section's high-level description of the bounded/procedural rationality  
246 approach used largely qualitative terms since formal, quantitative derivations are available in  
247 other work. We now turn to the constructive ethical portion of this paper, using this framework to  
248 show how maxim consequentialism straightforwardly results from the combination of human  
249 computational limitations and an act-consequentialist criterion of rightness<sup>15</sup>. This section is, by  
250 necessity, more formal than the previous sections. One key point in favor of maxim  
251 consequentialism (as we derive it) is exactly its grounding in precise frameworks from

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<sup>14</sup>The authors also explained why people give more classically rational responses in high-stakes situations when the (relative) cost of sampling is low (Vulkan, 2000; Shanks, Tunney, & McCarthy, 2002), as they should (on procedural rationality grounds) generate more samples.

<sup>15</sup>As mentioned before, we assume (but do not endorse) an act consequentialist criterion of rightness for convenience. We welcome efforts to apply similar techniques to other criteria of rightness.

252 (computational) cognitive science—with corresponding benefits of precision and  
 253 predictions—rather than reliance on more qualitative arguments. As these analyses do not appear  
 254 elsewhere, we make sure to “show our work” in this section.

### 255 **Avoiding the Rule Consequentialism Objections**

256 First, we formally demonstrate how maxim consequentialism can combat the traditional  
 257 rule consequentialism objections stated in Section II. Consider a moral maxim  $M$  (e.g., ‘do no  
 258 harm’). How ought a bounded agent choose whether to apply  $M$  in practice? The agent faces two  
 259 decisions: (1) a meta-decision about whether to consider overriding  $M$ ; and (2) if the decision in  
 260 (1) is “yes, consider overriding,” then a decision about whether to actually override  $M$  after  
 261 deliberation.

262 Suppose that the agent finds herself in a situation where the default action is to simply apply  
 263 maxim  $M$ , resulting in 0 utility.<sup>16</sup> Further suppose that the agent’s prior belief is that overriding  
 264  $M$  has a 50% chance of net (positive) benefit and 50% chance of net (negative) loss, but that she  
 265 could be 100% confident of which outcome if she spends  $t$  timesteps analyzing the dilemma. We  
 266 can distinguish a LOW-STAKES case where the potential gain is  $2\epsilon$  and potential loss is  $-2\epsilon$ ,  
 267 versus a HIGH-STAKES case in which the gain and loss are  $2N$  and  $-2N$ , respectively. We use  
 268 these names since we further suppose that  $N \gg \epsilon > 0$ .

The agent must first make the meta-decision to simply apply their default maxim  $M$ , or instead analyze the dilemma. The value of computation (VOC) is defined as the expected utility increase from analyzing the dilemma and acting accordingly (either overriding  $M$  if gain or following  $M$  if loss). Formally,

$$VOC = \mathbb{E} \left[ \sum_{o \in O} p(o) U(DF(o)) \right]$$

269 where  $o \in O$  refers to the set of outcomes,  $p(\cdot)$  is the agent’s credence function of the outcomes,

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<sup>16</sup>Setting the baseline to 0 is convenient, but not necessary. The baseline utility could be any arbitrary value, though the equations would be a bit more complicated.

270  $U(\cdot)$  refers to the utility function, and  $DF(\cdot)$  refers to the decision function that outputs the  
 271 agent's choice.

The decision function enables the agent to act rationally according to the results of the analysis. If the agent arrives at the belief that overriding  $M$  will have *positive* consequences (i.e.,  $2\epsilon$  or  $2N$ ), they ought to override  $M$ . But critically, if the agent conversely arrives at the belief that overriding  $M$  will have *negative* consequences (i.e.,  $-2\epsilon$  or  $-2N$ ), they do not override  $M$  but rather apply  $M$  and receive 0 utiles. Formally speaking, the agent's decision function is

$$DF(o) = \underset{\{\text{APPLY } M, \text{OVERRIDE } M\}}{\text{arg max}} \{0, U(o)\}$$

272 The arg max in the decision function enables the agent to deliberate about a path with potential  
 273 negative outcomes without committing to it, ensuring the value of computation is always  
 274 non-negative. Applying these equations back to our example, we see that the *VOC* of  
 275 LOW-STAKES is  $\epsilon$  whereas the *VOC* of HIGH-STAKES is  $N$ .

276 The agent ought to take the time to analyze the dilemma—that is, she ought to consider  
 277 overriding the maxim  $M$ —if the corresponding *VOC* outweighs the costs of deliberation, which  
 278 we denote as  $cost(t)$ . (For the purposes of our example, we are agnostic as to the exact form of  
 279 this function as long as it is monotonically increasing with  $t$ .<sup>17</sup>) For suitable values of  $N$ , the  
 280 agent ought to consider overriding maxim  $M$  in HIGH-STAKES because  $VOC = N > cost(t)$ .  
 281 Conversely, in LOW-STAKES,  $\epsilon$  is small so almost certainly  $VOC = \epsilon < cost(t)$ , and the agent  
 282 should simply apply  $M$  immediately, rather than deliberate about whether to apply  $M$ .

283 This example straightforwardly shows how maxim consequentialism overcomes  
 284 RULE WORSHIP: the agent ought to override a maxim whenever (i) the expected gain of  
 285 overriding is greater than the cost of deliberation; *and* (ii) deliberation dictates that overriding is  
 286 the correct action.<sup>18</sup> We can overcome COLLAPSE by extending the above example to include a  
 287 set of  $\{t_i\}$  corresponding to different confidence levels (on the assumption that more

<sup>17</sup>In a consequentialist setting, this cost can be easily specified through factors such as opportunity costs (e.g. Agrawal, Mattar, Cohen, & Daw, 2021) and/or reward rate (e.g. Keramati et al., 2011).

<sup>18</sup>Both conditions are critical here. Condition (i) ensures that agents do not always perform the full (compu-

288 cognition/computation will lead to higher confidence in the resulting decision). If the agent has  
289 appropriate maxims available to her, then she only needs to engage in significant depth of  
290 computation (see Keramati et al., 2016; Sezener, Dezfouli, & Keramati, 2019; Agrawal et al.,  
291 2021) when very high confidence is required. As a result, the agent can readily work with  
292 coarse-grained maxims, as long as the decisions are relatively low stakes.

293 In summary, bounded agents can use maxims while rationally navigating **RULE WORSHIP**  
294 and **COLLAPSE**. Like our previous analogy to chess, maxims are helpful and rationally ought to  
295 be used in many cases, but they are not absolutes. In particular, an agent can rationally deviate  
296 from a maxim: if she is presented with a scenario in which the utility increase from violating the  
297 maxim is sufficiently high *and* it is rational to deliberate, then she ought to pursue the higher  
298 utility route.<sup>19</sup>

### 299 **Consequentialist Maxims**

300 The overall formal framework has the resources to avoid immediate objections, so we now  
301 apply it to specific moral dilemmas. While the overarching objective of our paper is to specify a  
302 normative theory of moral decision-making, we note that our formalization also connects maxim  
303 consequentialism with descriptive accounts of human behavior. In particular, when the

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tationally intractable) act-consequentialist computations; condition (ii) ensures that they act rationally given their meta-decision.

<sup>19</sup>The argument in this section seems to ‘beg the question’: isn’t the expected value formalization computationally intractable and thus isn’t the meta-decision not boundedly rational? In other words, isn’t there a fear of infinite regress of computational complexity? To block concerns of infinite regress, it is important that the meta-decision is computationally tractable. We are not proposing that agents calculate the stated expected value formalization, but instead propose that they are approximating it (see (Marr, 1982)). There is empirical evidence, as referenced in the reinforcement learning and Bayesian probability matching work (and, more anecdotally, how chess players operate; though see Russek et al., 2022 for modeling), that agents *are* adaptively making these meta-decisions. Understanding whether these agents are fully computing these meta-decisions or whether (and thus, how) they are using helpful heuristics is important in creating a complete theory of boundedly rational decision-making. If the latter, it is important to understand what the source of these heuristics are, e.g. development and/or evolution.

304 maxim-consequentialist decision procedure matches human behavior, then we have defeasible  
305 reasons to think that people are behaving (procedurally) rationally.

306 **Lying.**

307 MISSING WEAPON (STANDARD): Your friend asks you where their weapon is. You  
308 know where their weapon is, but you would prefer them to not have it. Is it morally  
309 permissible to lie and say that you do not know?

310 Generally speaking, we will assume the morally permissible action is to tell the truth. But, given  
311 the potential downstream consequences of your friend having access to their weapon, it may be  
312 morally permissible to lie. From the maxim consequentialist perspective, the core question is  
313 whether to even engage in deliberation about whether to override the maxim (if we assume that  
314 the (local) act-consequentialist decision would be to override). The outcome of this meta-decision  
315 will depend on the expected gain from deliberation versus the cost of deliberation. In the  
316 STANDARD case, the balance is probably close, but in other cases, the meta-decision to deliberate  
317 might be much more obvious. Consider this higher-stakes situation:

318 MISSING WEAPON (MENTAL HEALTH): Your friend asks you where their weapon  
319 is. You know where their weapon is, but you would prefer them to not have it as they  
320 have become ill and you believe they will use the weapon to inflict harm on someone.  
321 Is it morally permissible to lie and say that you do not know?

322 Here, there is a high expected value in lying (i.e., overriding the maxim), because you  
323 significantly decrease the (subjective) probability of someone being harmed. Moreover, the cost  
324 of deliberation is unlikely to be anything close to this high expected value. Maxim  
325 consequentialism thus implies that it is morally permissible to deliberate about whether to, and  
326 subsequently actually, override the maxim to lie in MISSING WEAPON (MENTAL HEALTH), in  
327 contrast to the more balanced case of MISSING WEAPON (STANDARD).<sup>20</sup>

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<sup>20</sup>An 'avoid disaster' condition has been a consistent, but controversial, proposal to save rule consequentialism



328       **Limits of Altruism.** Many species, including humans, display altruistic behaviors. While  
329 these often reduce an individual's immediate utility, they are generally considered to contribute to  
330 a larger social utility function (which may increase the individual's long-term utility). The maxim  
331 consequentialist endorses altruistic behavior (to the extent it increases some social utility  
332 function), but the specifics are highly dependent on contextual factors.

333       One simple experimental paradigm that captures this idea is the dictator game (Forsythe,  
334 Horowitz, Savin, & Sefton, 1994; Engel, 2011), a game in which participant *X* is given a fixed  
335 amount of money and must choose how much to donate to participant *Y*, who must simply accept  
336 *X*'s decision. In its simplest form, the "game" is a trivial one-shot decision, and the *homo*  
337 *economicus* prescription is for *X* to keep all the money.<sup>21</sup> Empirically, human participants  
338 systematically violate this prediction: people in the *X* position frequently give a portion of their  
339 money to the *Y* participant. Psychologists and economists often attribute this behavior to some  
340 kind of drive or impulse towards fairness (Forsythe et al., 1994; Bolton, Katok, & Zwick, 1998;  
341 Camerer, 2003).

342       This behavior is not observed in all situations; in some cases, this norm of fairness is eroded  
343 or violated. In particular, manipulations of the stakes are common in the literature (e.g. Forsythe  
344 et al., 1994; Carpenter, Verhoogen, & Burks, 2005; List & Cherry, 2008), and generally result in  
345 *X* allocating a smaller proportion to *Y* as the total stakes increase (Engel, 2011; Larney, Rotella,  
346 & Barclay, 2019). For example, a participant may allocate \$5 when given \$10 (50%) and \$200  
347 when given \$500 (40%).<sup>22</sup> Maxim consequentialism predicts exactly this behavior: as the possible  
348 gain increases (due to the increasing stakes), the agent ought to be more likely to engage in

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from its critics (Hooker, 1995; Arneson, 2005; Kahn, 2013). Here, we demonstrate that this condition naturally arises  
as part of the meta-decision procedure.

<sup>21</sup>An additional assumption needed here is that the game is one-shot; increasing the horizon of the game complicates the calculus, though the overall qualitative claims still hold.

<sup>22</sup>The effect of stake size is arguably smaller than one would expect on classical rationality grounds, suggesting the power of the norm is high and/or there may be other norms at play here. Questions about why this norm might focus on proportions rather than absolute numbers are interesting but out of scope for the present article.

349 deliberation about whether to override the norm of fairness. In at least some situations, the result  
350 of that deliberation may be a choice to (partially) override the fairness norm. That is, the maxim  
351 consequentialist generally abides by rules, but has the ability to restrict the scope of these norms  
352 when deliberation is warranted and results in a different decision given the contextual factors. We  
353 hasten to add that we use this example only to show that people's willingness to follow a maxim  
354 is a function of the stakes; we are not asserting that people are morally *right* to override the  
355 maxim in this case.

356 **Incest as Overrepresentation of Extreme Events.** We conclude with a final example  
357 that shows how one may start to derive substantive maxims themselves. Here, we consider the  
358 infamous example of an aversion to incest (Haidt, 2001):

359 INCEST (HAIDT): Julie and Mark are brother and sister. They are traveling together  
360 in France on summer vacation from college. One night they are staying alone in a  
361 cabin near the beach. They decide that it would be interesting and fun if they tried  
362 making love. At very least, it would be a new experience for each of them. Julie was  
363 already taking birth control pills, but Mark uses a condom too, just to be safe. They  
364 both enjoy making love, but they decide not to do it again. They keep that night as a  
365 special secret, which makes them feel even closer to each other. What do you think  
366 about that, was it OK for them to make love?

367 Haidt and his colleagues (Haidt, Bjorklund, & Murphy, 2000) found that participants morally  
368 opposed the scenario but were 'dumbfounded' when pressed for a rationale. The scenario was  
369 constructed to be justified by the act-consequentialist calculus, and thus Haidt (2001) took  
370 participants' disapproval as evidence against the rationalist moral theories and towards his own  
371 social intuitionist theory.

372 We argue that the experimental participants are actually behaving in procedurally rational  
373 ways: a strong intuitive aversion to incest is justified on bounded rationality concerns, and so a  
374 norm against incest (that one is unlikely to deliberate about whether to overrule) is implied for  
375 maxim consequentialists. To illustrate, one can model incest as formally similar to a certain kind

376 of RUSSIAN ROULETTE (Railton, 2014), where there is a large probability of a small gain versus  
 377 a small probability of a large loss:

	Description	$p(\cdot)$	$U(\cdot)$
378	$o_1$ Thrill	$\frac{5}{6}$	1
	$o_2$ Death	$\frac{1}{6}$	$-10^9$

379 How ought a bounded agent make decisions regarding RUSSIAN ROULETTE? Lieder, Griffiths,  
 380 and Hsu (2018) proposed that, in these scenarios, agents ought to bias their deliberation process  
 381 in order to maximize the expected utility of their outcome.

In their argument, the agent is assumed to simulate instances of the gamble,

$$X_1, \dots, X_n \sim q$$

in which  $q$  is a distribution that can be specified as  $q_i = w_i p_i$ . After sampling, the agent computes the (estimated) expected value,

$$\hat{U}_n = \frac{\sum_i U(X_i) w_i}{n}$$

and then decides whether to take the gamble according to the valence of the estimate

$$DF = \arg \max_{\{\text{REJECT}, \text{ACCEPT}\}} \{0, \hat{U}_n\}$$

382 Lieder et al. (2018) ask what distribution  $q$  should the agent sample from in order to ensure they  
 383 make the right decision regarding RUSSIAN ROULETTE?

384 The naive choice is to let  $q = p$ , the explicit distribution that specifies the gamble. But,  
 385 because in the hypothesized cognitive process the agent only chooses REJECT if they sample the  
 386 negative outcome, the agent has a higher-than-optimal probability of choosing ACCEPT (the  
 387 optimal outcome). 10 samples ensure only an 83.85% chance of REJECT, and a total of 51  
 388 samples is needed for a 99.99% chance. This number of samples is perhaps too costly for a  
 389 bounded agent, and thus a mechanism that ensures the agent chooses REJECT after only a few  
 390 samples would be valuable.

Lieder et al. (2018) propose agents ought to approximate sampling from a biased distribution<sup>23</sup>

$$q(o) \propto p(o) \cdot \left| U(o) - \mathbb{E}_{p(o)}[U] \right|$$

391 When sampling from this distribution, the agent has a 99.99% chance of choosing REJECT after  
 392 only one sample, and thus a boundedly rational agent ought to sample from this biased  
 393 distribution in order to maximize decision-making utility.

394 We can extend a similar logic to explain strong aversions to incest. Consider specifying  
 395 INCEST (CLASSIC) as

	Description	$p(\cdot)$	$U(\cdot)$
$o_1$	Thrill	$p$	1
$o_2$	Repercussion	$1 - p$	$-10^{-9}$

397 Similar to RUSSIAN ROULETTE, INCEST (CLASSIC) has a low probability, extremely negative  
 398 outcome and a high probability, slightly positive outcome. Under the Lieder et al. (2018) model, a  
 399 bounded agent should have a strong, general aversion to incest.

400 Of course, the premise of INCEST (HAIDT) is that the downside is capped.<sup>24</sup> We formally  
 401 specify INCEST (HAIDT) as

	Description	$p(\cdot)$	$U(\cdot)$
$o_1$	Thrill	$p$	1
$o_2$	Repercussion	$1 - p$	0

403 In this setting, in which there is no negative outcome, why ought there still remain a (maxim)  
 404 consequentialist aversion to incest?

<sup>23</sup>The details of this derivation can be found in the original paper.

<sup>24</sup>The Haidt (2001) example only eliminated the biological repercussions; other psychological repercussions could have factored into participants' responses (Royzman, Kim, & Leeman, 2015). Our formal characterization is generous in that we have completely eliminated the downside, and we aim to show that the aversion is nonetheless rational even in this setting.

405 To understand this aversion, recall that maxim consequentialism involves first making a  
406 meta-decision on whether to deliberate at all. Actual deliberation would have costs, particularly  
407 since a new distribution  $q$  used for sampling would need to be constructed.<sup>25</sup> Thus, when  
408 presented with INCEST (HAIDT), the participant first should decide whether to deliberate at all, or  
409 simply follow the “no incest” maxim. The small expected gain of deliberation in INCEST  
410 (HAIDT) is admittedly positive, but highly unlikely to be greater than the cost of deliberation.  
411 Hence, people ought not even consider whether to override the maxim, and should simply say “do  
412 not engage in incest.” That is, people ought to act exactly as they do in these experiments.

413 We note two experimental predictions about these cases, given the assumption that people  
414 are procedurally rational (and maxim consequentialists). First, if the expected gain of deliberation  
415 was sufficiently high (e.g., the act of incest is the only way to save the world), then maxim  
416 consequentialism prescribes that people ought to deliberate about whether to override the norm.  
417 Second, if people had more experience and exposure to cases like these, then they should develop  
418 finer-grained maxims to use. In general, people ought to use maxims that mostly work in most  
419 situations, but identification of such maxims may require experience, either by the individual or a  
420 teacher (in the case of a social norm). Moral decisions about incest arguably do not arise in the  
421 daily lives of Haidt’s participants, and so they have no (procedurally) rational reason to learn more  
422 fine-grained maxims. Additional experiences could change the maxims that one ought to use.<sup>26</sup>

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<sup>25</sup>We assume that the default sampling distribution is the one used for INCEST (CLASSIC). When and how this default distribution is constructed has been explored elsewhere, see Bear, Bensinger, Jara-Ettinger, Knobe, and Cushman (2020) and Griffiths (2020).

<sup>26</sup>We conjecture that something like this phenomenon might explain changing moral behavior in “Trolley Problems” from 2000 to 2020. As those cases became more widely-known, people had increasing experiences with them, and so plausibly (and rationally) developed more fine-grained maxims.

## V. Conclusion

423

424 There is a long history of attempts to show that computationally and epistemically  
425 bounded<sup>27</sup> agents, including us humans, rationally ought to employ some kind of rule-based  
426 moral decision procedure. These attempts have been largely unsuccessful, as they have failed to  
427 show (in a precise, non-question-begging way) when people ought to use those rules as opposed  
428 to overriding them in some particular context. We have proposed that advances in computational  
429 cognitive science over the past forty years provide the necessary conceptual, formal, and  
430 quantitative tools. The maxim consequentialism that we proposed and developed here implies that  
431 people ought to use maxims in much of their moral decision-making, while retaining the  
432 flexibility to override a maxim when (a) it is rational to meta-decide in favor of deliberation about  
433 whether to override; and (b) deliberation rationally implies that one should override. We have  
434 shown how this approach can address various concerns about rule consequentialism, and even  
435 provide rational justification for (some of) the substantive content of a moral maxim.

436 We acknowledge that this paper only scratches the surface of maxim consequentialism. We  
437 suggest that there are two key directions that should be explored in the future. First, this paper has  
438 considered only a few examples, and so cannot reveal the full scope and complexity of maxim  
439 consequentialism. The present paper shows how to answer many different questions about maxim  
440 consequentialism, but the actual effort remains to be done. Second, and more importantly, the  
441 framework of bounded/procedural rationality does not provide a criterion of goodness, but rather  
442 presupposes one. In this paper, we have focused on an act-consequentialist criterion that can be  
443 captured in a utility function. However, it will be critical to consider alternative criteria of  
444 goodness. For example, a standard concern about deontological theories is that they often cannot  
445 explain why different rules are preferred in different contexts. Can this framework help to

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<sup>27</sup>Our focus was primarily on computational, as opposed to epistemic, bounds. The influence on rational moral decision-making of bounded rationality based in epistemic bounds (e.g. Icard, 2021) is an intriguing direction for future research.

446 represent and resolve that concern?<sup>28</sup> Regardless, we propose that “maxim X” accounts of  
447 normative moral decision-making, grounded in precise computational models of our bounded  
448 cognition, provide an intriguing way to integrate psychology and morality.

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<sup>28</sup>For example, perhaps people rationally construct a default ordering of deontological rules, and then rationally make a meta-decision about whether to revise that ordering in a specific situation by considering whether deliberation has a positive expected value.

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