

Street Calculus



Fig. 1. Street calculus.

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another on a city street by employing a systematic analysis of the risks and risk-mitigating factors. We instantly recognize that no one in such a situation would ever be this analytical, even if his or her life was at stake. Most risk analysis is handled quickly and automatically by what we shall describe later as the “experiential” mode of thinking.

2. BACKGROUND AND THEORY: THE IMPORTANCE OF AFFECT

Although the visceral emotion of fear certainly plays a role in risk as feelings, we shall focus here on a

“faint whisper of emotion” called *affect*. As used here, “affect” means the specific quality of “goodness” or “badness” (1) experienced as a feeling state (with or without consciousness) and (2) demarcating a positive or negative quality of a stimulus. Affective responses occur rapidly and automatically—note how quickly you sense the feelings associated with the stimulus word “treasure” or the word “hate.” We argue that reliance on such feelings can be characterized as “the affect heuristic.” In this article, we trace the development of the affect heuristic across a variety of research paths followed by us and many others. We also discuss some of the important practical implications resulting from ways that this heuristic impacts the way we