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The Impact of Acute Stress on Learning: A Meta-Analytic Review

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Lisa Steiner BSc

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Betreut von | Supervisor:

Univ.-Prof. Mag. Dr. Claus Lamm

## **Abstract**

Acute stress affects core cognitive processes, yet its impact on learning has been inconsistently reported. The present thesis provides a systematic and quantitative evaluation of this relationship through a three-level meta-analysis synthesizing findings from experimentally induced acute stress paradigms. A comprehensive literature search identified studies with adult participants exposed to acute stressors, and reporting learning-related outcomes. Thirty studies met the inclusion criteria, resulting in multiple extractable effect sizes which were then analysed using random-effects multilevel models accounting for dependencies within outcomes. Overall, acute stress showed a small to medium impairing effect on learning performance. Likelihood ratio tests indicated no within-study heterogeneity, whereas between-study heterogeneity was present. Moderator analyses revealed no differences between learning types, stressor types, or post-learning stress. In contrast, concurrent stress was less impairing than pre-learning stress, and within-subject designs showed significantly stronger negative effects than between-subject designs. Publication-bias diagnostics provided no evidence of small-study bias and consistently supported a negative underlying effect. The results demonstrate that acute stress reliably disrupts learning, particularly when stress precedes the learning episode and when within-person comparisons are possible. These findings help clarify previously inconsistent evidence and highlight the importance of methodological and contextual factors in stress–learning research.

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## Introduction

Acute stress plays a fundamental role in shaping human behaviour, cognition, and physiological responses. Understanding how stress alters core processes such as learning is therefore essential for gaining insight into adaptive and maladaptive mechanisms of human functioning. Against this background, the present work examines how acute stress affects learning and which factors influence this relationship.

Stress can be described as a threat to homeostasis that activates physiological and behavioural processes. The human body adapts to this homeostatic change through psychological mechanisms (emotional and cognitive changes), behavioural responses (such as the fight-or-flight reaction), and biological adjustments (alterations in autonomic and neuroendocrine function). These responses are controlled by two major effectors: the hypothalamic–pituitary–adrenal (HPA) axis and the sympathetic adreno-medullary (SAM) system (Bali & Jaggi, 2015). The endocrine response to stress involves activation of the HPA axis, culminating in the release of cortisol from the adrenal cortex. Activation of the SAM system triggers the release of the neurotransmitters catecholamines adrenaline and noradrenaline, which increase heart rate and blood pressure (Turner et al., 2020).

From a psychological perspective, stress can also be described as a state of unpleasant tension influenced by the quality, intensity, and duration of the stressor (Greif, 1991). Although research distinguishes negative stress (*distress*) from positive stress (*eustress*), the scientific literature largely focuses on the negative component (Nerdinger et al., 2011). Classic determinants of the stress response include novelty, unpredictability, and uncontrollability, factors identified as key triggers of physiological activation (Mason, 1968). A useful framework for conceptualizing the formation of stress is the Transactional Model of Stress (Lazarus & Folkman, 1984). This model views stress as an interactional and transactional process involving the cognitive and emotional appraisal of a situation and the person's perceived resources to cope with it. During the *primary appraisal* stage, individuals evaluate whether a situation poses a potential threat. If it is appraised as threatening, the *secondary appraisal* assesses whether available resources are sufficient to deal with the situation. Stress arises only if, after this re-evaluation, the individual concludes that their resources are not adequate to cope with the threat.

A crucial factor explaining why some people experience stress in certain situations and others do not is the availability of coping resources and strategies. Resources can be

understood as intrinsic, environmental, or material factors that support coping. Intrinsic resources, such as personality traits, strengthen resilience. Environmental resources include elements such as a strong social network, while material or monetary resources also function as important protective factors (Nerdinger et al., 2011).

Depending on the duration of the threatening situation, the stress response may be acute or chronic. Acute stress represents a temporary reaction characterized by symptoms such as anxiety or impaired concentration, lasting up to one month after exposure. Chronic stress, by contrast, leads to long-term or even permanent physical and psychological changes. Persistent activation of stress responses has been identified as a major risk factor for a wide variety of diseases (Bali & Jaggi, 2015).

For the assessment of stress in humans, various physiological and behavioural measures are commonly used, including cardiovascular indicators (e.g., blood pressure and heart rate), galvanic skin response (GSR), heart rate variability (HRV), pupil dilation, and muscle or skin sympathetic nerve activity (SSNA). Biochemical markers such as cortisol, salivary  $\alpha$ -amylase, or norepinephrine are also frequently employed. Some studies additionally use self-report measures. To understand how these physiological and psychological responses are elicited under controlled conditions, numerous standardized laboratory stress paradigms have been developed. Some tasks focus mainly on the physical components of stress, while others include psychosocial elements. A widely used paradigm for inducing physical stress is the Cold Pressor Test (CPT). Participants immerse their hands in ice-cold water to induce physical pain (Lovallo, 1975). Due to its shorter duration and minimal personnel requirements, the CPT is economically advantageous compared to other methods. The CPT reliably activates the SAM axis but produces only minimal activation of the HPA axis. A variant of the CPT that strengthens HPA activation is the socially evaluated CPT (SECPT). In this paradigm, a social threat component is added by having an evaluator of the opposite sex present during the task. Even with this addition, cortisol responses remain relatively low, which may be explained by the absence of two major determinants of stress: unpredictability and uncontrollability.

A paradigm that reliably activates both the SAM and HPA axis is the Trier Social Stress Test (TSST) (Kirschbaum et al., 1993). To cause stress, participants are asked to deliver a speech, typically a simulated job interview, followed by a mental arithmetic task. These tasks alone do not consistently induce stress; therefore, the TSST includes a strong social-evaluative component. Both tasks must be performed in front of a panel of

evaluators who are instructed not to provide positive feedback or social interaction (Bali & Jaggi, 2015).

Beyond the TSST, several other paradigms aim to combine different stress-inducing components to achieve reliable activation of stress systems. The Maastricht Acute Stress Test (MAST) combines the CPT and TSST to create a physiologically and psychologically challenging protocol (Smeets et al., 2012). Participants undergo five SECPT trials, and between these trials they complete socially evaluated arithmetic tasks analogous to the TSST. Another widely used protocol is the Montreal Imaging Stress Task (MIST) (Dedovic et al., 2005), which combines a stressful situation, such as the physical constraints and noise of MRI scanning, with computer-based arithmetic tasks. During the task, performance and time pressure are displayed, adding an additional stressful component. In addition to these tasks noise exposure is also used to induce stress in laboratory settings. Research shows that exposure to loud noise above 80 dB increases activity in both the SAM and HPA systems (Bali & Jaggi, 2015).

Understanding how these stress responses interact with cognitive processes requires a closer look at the mechanisms of human learning. Learning is a broad theoretical construct that can be described as a process leading to relatively permanent changes in an individual's behaviour or behavioural potential that arise from past experiences. Although learning mechanisms can only be inferred through performance, it is important to note that learning and performance are not equivalent. Performance may be impaired even after successful learning, which is essential to consider when analysing stress-induced impairments: decreased task performance may reflect impaired retrieval rather than unsuccessful learning.

A central distinction in learning mechanisms lies between automatic responses elicited by certain stimuli (Pavlovian or classical conditioning) and voluntary responses (operant or instrumental conditioning). In *Pavlovian conditioning*, repeated pairing of an unconditioned stimulus (US), which naturally provokes a response, with a neutral conditioned stimulus (CS), leads to a learned association. After learning, the response is elicited by the CS alone. The US may be appetitive (e.g., food) or aversive (e.g., electric shocks). This learning is involuntary and automatic.

In contrast, *instrumental* and *reinforcement learning* involve voluntary responses. In instrumental conditioning, individuals learn associations between their behaviour and its consequences. These consequences can take the form of positive reinforcement (presentation of a pleasant stimulus), negative reinforcement (removal of an aversive

stimulus), or punishment (Gross, 2020). The Reinforcement Learning Theory (RLT) proposes that learning is driven by discrepancies between expected and actual outcomes, so-called prediction errors. When an outcome differs from what was anticipated, expectations must be substantially updated. If an outcome matches expectations, there is little new information, and learning is minimal. In research, reinforcement learning is often examined using tasks that require participants to learn associations between actions and outcomes (reward or punishment). These tasks are frequently probabilistic, meaning that rewards or punishments do not occur on every trial, requiring participants to learn the most frequent associations (Cutler et al., 2025).

After outlining how reinforcement learning relies on the comparison between expected and actual outcomes, it is important to note that these processes depend not only on action–outcome associations but also on the broader memory systems that store, update, and retrieve learned information. In this sense, reinforcement learning and memory are closely intertwined: without the ability to maintain and recall relevant information, neither stable learning nor flexible adaptation would be possible. Memory refers to the ability to store and retrieve learned information, knowledge, or behaviour and is typically divided into declarative and non-declarative systems. Classical conditioning and procedural memory fall under non-declarative processes, while declarative memory encompasses short-term memory, long-term memory, and working memory (Bear et al., 2018). Experimental tasks used to assess declarative memory include item-recognition tasks, such as paired-word learning (Kamp et al., 2019), and visual search tasks in which participants locate targets among distractors with embedded memory cues (Goldfarb et al., 2017).

Taken together, the wide range of learning mechanisms and memory processes provides a rich framework for understanding how stress might alter cognitive functioning, yet recent research paints an uneven picture of how acute stress shapes learning. Stress during memory retrieval impairs episodic discrimination processes (Nitschke et al., 2020) and hinders the recall of previously learned material more broadly (Schwabe, 2017). Evidence also indicates that acute psychosocial stress disrupts episodic memory processing in a stage-specific manner, with different effects emerging during encoding versus retrieval (Schwabe et al., 2012). At the same time, stress does not uniformly impair encoding: emotionally salient material can benefit from stress-related arousal, leading to enhanced episodic encoding under certain conditions (Ulrich-Lai & Herman, 2009). Beyond memory, acute stress has been shown to shift instrumental behaviour away from

flexible, goal-directed control toward habitual responding and perseveration when contingencies change (Schwabe & Wolf, 2009). Findings from reward-based learning tasks reinforce this pattern, suggesting that acute stress impairs reward-seeking behaviour (Berghorst et al., 2013; Bogdan et al., 2011) and directly disrupts reward learning mechanisms (Carvalho et al., 2021). Taken together, these findings suggest that acute stress does not exert a uniform effect on cognition but interacts with the underlying learning system - often weakening flexible, model-based processes while biasing behaviour toward more rigid, habitual strategies.

The aim of this study is to systematically examine how acute stress affects learning outcomes across different experimental contexts. By synthesizing findings from a diverse body of research, the meta-analysis seeks to quantify the overall impact of acute stress on learning and to identify conditions under which this effect varies. In particular, the study investigates whether specific characteristics, such as stressor type, timing of stress induction, learning task, or sample-related factors, moderate the relationship between acute stress and learning. Through this approach, the study aims to clarify inconsistent findings in the literature and provide a more comprehensive understanding of how acute stress shapes learning processes.

## **Method**

### **Literature Search**

To identify relevant studies a systematic literature search was conducted in the electronic Databases Scopus, PubMed and Web of Science. Therefore, based on theoretical considerations, following search string was built:

("acute stress" OR "psychosocial stress" OR "cold pressor" OR "CPT" OR "TSST" OR "MAST" OR "MIST") AND ("reinforcement-learning" OR "reward learning" OR "punishment learning" OR "operant learning" OR "instrumental learning" OR "sequential decision making" OR "probabilistic learning" OR "bandit" OR "q-learning" OR "prediction error")

The literature search was conducted up to and including March 26, 2025. Accordingly, studies published up to that date were included. To ensure transparency, the search process was carefully documented in a PRISMA flowchart (Page et al., 2021).

## **Inclusion- and Exclusion Criteria**

To be included in the analysis, studies had to meet the following criteria:

The inclusion and exclusion criteria for the meta-analytical study required that studies involved human participants who were adults (18+). They had to manipulate acute stress using methods such as the Cold Pressor Test (CPT), the Trier Social Stress Test (TSST), the Socially Evaluated Cold Pressor Test (SECPT), the Montreal Imaging Stress Task (MIST), the Maastricht Acute Stress Test (MAST), or variations thereof. Additionally, studies needed to include a non-stressed control group and report findings related to a learning task. Finally, sufficient data to compute effect sizes had to be reported in the article or obtained from the authors upon request.

## **Data Extraction**

The following aspects of the included studies were coded: (i) Study characteristics: Name of the authors, year of publication, country of data collection, publication status (published/unpublished), and peer-reviewed status (yes/no). (ii) Study-specific details: Stress paradigms, tests used for learning assessment, learning type, stress time (pre-, postlearning or concurrent), and statistics for comparison. (iii) Sample description: Mean age of the experimental and control groups, sample size and number of participants per group, gender of the participants group allocation (randomized/non-randomized), and study design (between-subjects, within-subjects or mixed). (iv) Statistical parameters: Means and standard deviations, t values, beta coefficients, Chi-squared, Cohen's f, Cohen's d, Hedges'g and degrees of freedom were extracted if reported. Additionally, each study and effect size was assigned an individual identification number. This approach aligns with the three-level meta-analysis framework, which accounts for dependencies in the data arising from multiple effect sizes extracted from a single study (Assink & Wibbelink, 2016).

## **Statistical Analysis**

All analyses were conducted in R using the metafor package (Viechtbauer, 2010). Multiple effect sizes per study were extracted since different learning outcomes were often investigated. However, traditional univariate meta-analytical approaches assume that effect sizes are independent. Because effect sizes from the same study are based on the same sample, they are likely to be more similar than effect sizes from different studies. This can lead to an overestimation of the overall effect, as studies contributing multiple

effect sizes would disproportionately influence the mean effect compared to studies with only a single effect size. Several approaches exist to address this dependency. An approach that retains all available information while accounting for effect size dependencies is multilevel meta-analysis. Multilevel models incorporate all relevant effect sizes while considering dependency structures. The three-level meta-analysis estimates variance components at three levels: (1) sampling variance of effect sizes, (2) variance between effect sizes within the same study, and (3) variance between studies (Assink & Wibbelink, 2016).

The statistical analysis followed the guidelines for three-level models by Assink and Wibbelink (2016). Assuming that true effect sizes vary, an independent random-effects model was calculated for each of the four transfer types. The unique identification number assigned to each study ensured that effect sizes originating from the same study were recognized, allowing dependency to be accounted for in the analysis. First, the main effects were estimated to assess the strength of the relationships. To evaluate heterogeneity between studies (between-study variance) and within studies (within-study variance), two separate likelihood ratio tests were conducted for each transfer type. Since variance components can only deviate from zero in a positive direction, a one-sided test is recommended. As R reports *p*-values as two-sided by default, the *p*-values of the likelihood ratio tests were divided by two for interpretation. These tests provided insights into the significance of variance components. Since the null hypothesis states that one of the variance components is zero, a significant result indicates a statistically better model fit for the three-level model compared to a two-level model (Assink & Wibbelink, 2016).

### **Dealing with data from varying research designs**

Because of the varying study designs and reported outcomes two independent meta-analyses were conducted. The primary analysis included studies or effect sizes that reflected clear group contrasts (stress vs. control group). To ensure comparability, effect sizes were standardized. Accordingly, Cohen's *d* was calculated and divided by the pooled standard deviation. Since Cohen's *d* tends to overestimate absolute effects in small samples, it was multiplied by the correction factor *J* and transformed into Hedges' *g* (Borenstein et al., 2021). Effect size interpretation followed established thresholds: small effect = 0.2, medium effect = 0.5, and large effect = 0.8 (Cohen, 1988).

The secondary model included studies that reflected interaction effects (variance analysis). The effect sizes were converted to Pearson's *r* and transformed to Fisher's *z*.

For better interpretability the results were converted back to  $r$ . Interpretation uses Cohen's thresholds: small effect = 0.1, medium effect = 0.3, and large effect = 0.5 (Cohen, 1988).

### **Direction of the Effect**

In the primary as well as the secondary analysis higher scores indicate an impaired learning outcome. Higher effects of the control group compared to the stress group is coded as a negative Hedges'  $g$  and Fisher's  $z$ . Studies that used a different interpretation of the scores were analysed with an inverted effect size to fit the direction of the metanalysis.

### **Goal-directed versus Habitual Behaviour (explorative)**

To assess whether acute stress shifts control from goal-directed to habitual responding an explorative meta-analysis restricted to studies employing outcome-devaluation, contingency-degradation, or closely related paradigms was conducted. Effect sizes were Fisher's  $z$  correlations (negative values indicate poorer goal-directed control in the stress group relative to control), calculated from reported  $r$  or converted from test statistics.

### **Heterogeneity**

To determine whether the meta-analytic model should account for within-study variance a one-sided log-likelihood-ratio test was performed that compares the fit of the original model where the variance at level two and three is freely estimated to a model where the variance at level two is fixed to zero and only the variance at level three is freely estimated.

The significance of the between-study variance is tested in a similar way. The fit of the original model is compared to a model where the variance at level three is fixed to zero and only the two-level variance is freely estimated. For both tests the null hypothesis states that the within-study variance respectively the between-study variance equals zero and the alternative hypothesis states that the variance is greater than zero. A significant test indicates a better fit of the original three-level model compared to a two-level model.

Additionally, to the significance of the within-study and between-study variance the distribution of the total variance over the three levels was tested using the formulas by Cheung (2014). Because sampling-variance is based on sample size, and sample sizes vary across studies and effect sizes, Level-1 variance (sampling variance) cannot be treated as one fixed value, but it can be estimated using the aforementioned formula (Assink & Wibbelink, 2016).

### **Moderator Analyses**

To address significant within-study and between-study variance, a subgroup analysis was conducted. Following variables were tested as possible moderators of the overall effect: (i) Learning type: The variable was coded into three theory-based categories. First, Instrumental and Reinforcement-Learning (RL) (e.g., probabilistic selection, reversal learning, outcome devaluation, feedback-based categorization). Second, Pavlovian (classical) conditioning captured CS–US associations without a response contingency (e.g., aversive conditioning). Third, declarative and explicit memory encompassed knowledge- or memory-based tasks without trial-by-trial feedback (e.g., item recognition, explicit rule knowledge). (ii) Type of stressor: Guided by theory on social-evaluative threat the stress paradigms were aggregated into two categories: psychosocial stressors (TSST, SECPT, MAST) and primarily physiological stressors (CPT, auditory stimulation). This approach addressed the unstable estimates and low power due to very few studies per category. (iii) Stressor time: The time at which the Stressor was presented to the participants was coded as the three categories prelearning, concurrent and postlearning. Lastly, because there was no variability in the primary analysis the variable (iv) study design was only included in the secondary analysis: The variable was analysed as a possible moderator due to the possibility of more similar data in within-subject compared to between-subject designs. To analyse a potential moderating effect of these variables, an omnibus test was performed. All categorical moderators were included in the model as dummy coded variables.

### **Sensitivity Analyses**

To assess the robustness of the findings, a sensitivity analysis was conducted in which effect sizes from studies, that reported non-significant results without numeric values or only p-values, were conservatively set to zero. The meta-analysis was re-estimated under this worst-case assumption to assess the stability of the main effects.

### **Publication Bias**

There is evidence that studies that report significant results are more likely to be published than studies that report non-significant findings (Borenstein, 2021). To determine whether confounding effects of publication bias were present, funnel plots were used to visually assess potential asymmetry in study publication.

Furthermore, tests to assess a possible publication bias that are suitable for dependent effect sizes, respectively multi-level models, were used. PET-PEESE meta-regression (Stanley & Doucouliagos, 2014) analyses were conducted to estimate a bias-corrected version of the pooled effect. The precision-effect test (PET) includes the standard error as a predictor and therefor controls for small study effects. Compared to the precision-effect estimate with standard error (PEESE) it is a more conservative approach that tests whether true effects equal zero. The PEESE methods uses the effect size variance as a predictor and estimates the true effects adjusted for small-study bias. PET works best when the true effect is zero, and PEESE performs better when the true effect is not zero. To balance out the individual strengths of both tests, it is recommended to combine the methods (Harrer et al., 2021).

To assess the robustness of the overall effect a Robust Variance Estimation (RVE) model was fitted. Although RVE is not a formal publication-bias test, it serves as a robustness test. If the overall effect remains stable under RVE, the findings are unlikely to be driven by small-study effects or model misspecification (Fisher & Tipton, 2015).

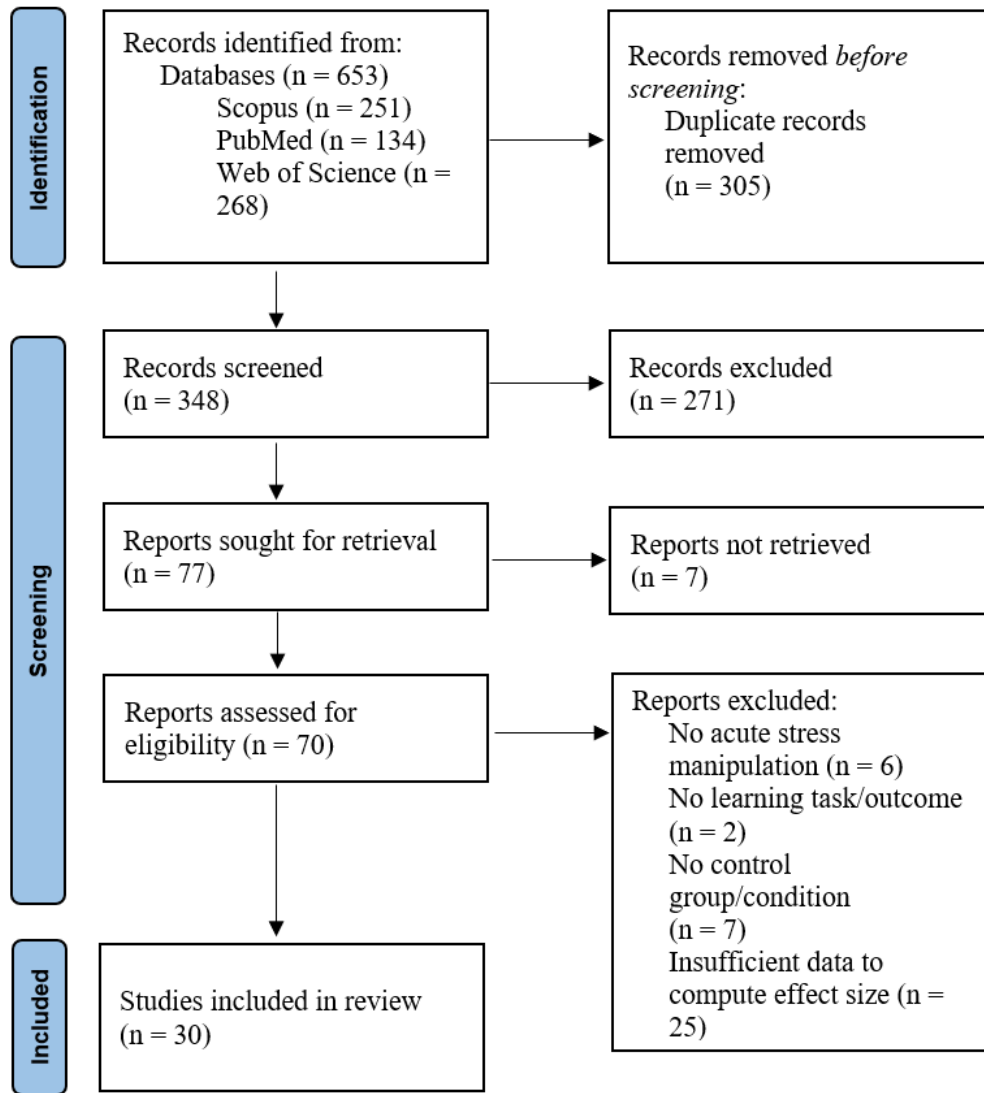
## **Results**

### **Study Inclusion**

The process of study selection is illustrated in a PRISMA diagram (Figure 1). The initial database search yielded 348 records after removal of duplicates. First, all abstracts were screened, and relevant articles were selected for full-text assessment. This resulted in 70 potentially relevant articles, which were assessed for eligibility against the inclusion criteria. Ultimately, 30 studies met the criteria and were included in the meta-analysis. The included studies were published between the years 2010 and 2025 in the following countries: Germany ( $n = 9$ ), USA ( $n = 7$ ), Netherlands ( $n = 6$ ), Australia ( $n = 2$ ), Portugal ( $n = 2$ ), Argentina ( $n = 1$ ), Canada ( $n = 1$ ), Spain ( $n = 1$ ), United Kingdom ( $n = 1$ ).

### **Main Results**

The random-effects multilevel model (REML) of the primary analysis reveals a small negative overall effect,  $g = -0.31$ , 95% CI  $[-0.48, -0.14]$ ,  $p < .001$ . The heterogeneity test



**Figure 1:** PRISMA flowchart for selection process

indicates significant variability among effect sizes,  $Q(28) = 48.81, p = .009$ . The dataset consists of  $k = 29$  effect sizes extracted from 17 studies.

In comparison the REML of the secondary analysis can be interpreted as a large negative overall effect,  $r = -0.51$ , 95% CI  $[-0.58, -0.43]$ ,  $p < .0001$ . In alignment with the primary analysis the heterogeneity test of the secondary analysis shows significant variability among effect sizes as well,  $Q(24) = 55.69, p < .001$ . The dataset includes  $k = 25$  effect sizes from 19 studies.

The explorative analysis of goal directed versus habitual behaviour with a dataset of  $k = 7$  effect sizes from 6 studies shows a medium negative overall effect,  $r = -0.43$ , 95% CI  $[-0.62, -0.20]$ ,  $p < .0001$ . The heterogeneity test was significant,  $Q(6) = 24.13, p < .001$ .

**Table 1.** Three-level meta-analysis: Main effects

|                    | <i>k</i> (ES) | <i>estimate</i>   | <i>p</i> -values | 95% CI |       | <i>Q(df)</i> |
|--------------------|---------------|-------------------|------------------|--------|-------|--------------|
| Primary analysis   | 17 (29)       | -0.31( <i>g</i> ) | <.001            | -0.48  | -0.14 | 48.81(29)    |
| Secondary analysis | 19 (25)       | -0.51( <i>r</i> ) | <.0001           | -0.58  | -0.43 | 55.69(24)    |
| Goal vs. habit     | 6 (7)         | -0.43( <i>r</i> ) | <.0001           | -0.62  | -0.20 | 24.13(6)     |

*Note:* *k* = Studies; ES = Effect sizes; *g* = Hedges' *g*; *r* = Pearson correlation 95% CI = Confidence interval; *Q(df)* = Heterogeneity

### Heterogeneity Analyses

To further investigate the variability among effect sizes indicated by the significant residual heterogeneity test, models with and without each variance component as well as the distribution over the three levels was analysed.

#### *Primary analysis*

Removing the within-study variance (level-2) did not worsen the model fit ( $p = 1.00$ ; AIC reduced = 22.00 vs. full = 24.00), indicating a negligible level-2 component. In contrast, removing the between-study variance (level-3) reduced model fit ( $p = .076$ ; AIC reduced = 25.15 vs. full = 24.00), consistent with meaningful heterogeneity across studies. The total variance is distributed across all three levels of the meta-analytic model as follows: 52.67 percent of the total variance can be attributed to level-1 variance, 4.06 percent to differences between effect sizes within studies at level 2, and 47.33 percent to differences between studies at level-3.

#### *Secondary analysis*

The within-study component was again unsupported ( $p = 1.00$ ; AIC reduced = -5.62 vs. full = -3.62). Removing the between-study component significantly worsened the model fit ( $p = .008$ ; AIC reduced = 1.42 vs. full = -3.62), indicating clear between-study heterogeneity. The variance split was 37.86 percent sampling error, 4.83 percent within-study, and 62.14 percent between-study variance.

## **Moderator Analyses**

### *Learning type as moderator*

Compared to instrumental and RL tasks (reference) neither declarative and explicit memory (primary analysis:  $\Delta g = 0.14$ ,  $p = .582$ ; secondary analysis:  $\Delta r = -0.21$ ,  $p = .177$ ) nor Pavlovian tasks ( $\Delta g = -0.14$ ,  $p = .619$ ; secondary analysis:  $\Delta r = -0.08$ ,  $p = .733$ ) differed significantly in either analysis.

### *Stress time as moderator*

Postlearning stress had no significant moderating effect when compared to prelearning stress (reference) in either analysis (primary analysis:  $\Delta g = -.00$ ,  $p = .996$ ; secondary analysis:  $\Delta r = -0.01$ ,  $p = .928$ ). A significant effect of concurrent stress was only found in the secondary analysis (primary analysis:  $\Delta g = -0.02$ ,  $p = .953$ ; secondary analysis:  $\Delta r = 0.32$ ,  $p = .015$ ). Which would translate to a more severe impairing effect of pre-learning compared to concurrent stress.

### *Stressor type as moderator*

There was no effect found when comparing stressors with a psychosocial component (reference) to physiological stressors (primary analysis:  $\Delta g = -.12$ ,  $p = .481$ ; secondary analysis:  $\Delta r = 0.11$ ,  $p = .332$ ).

### *Study design as a moderator*

Secondary analysis showed a significant effect of within-subject (reference) compared to between-subject designs ( $\Delta r = -0.20$ ,  $p = .037$ ) indicating that the impairing effect of stress was significantly stronger in studies which used within-subject designs.

## **Goal-directed versus habitual behaviour**

In the subset of studies directly testing goal-directed versus habitual control the multilevel random-effects meta-analysis (REML) shows a negative overall effect,  $r = -0.43$ , 95% CI  $[-0.62, -0.20]$ ,  $p < .0001$ . The heterogeneity test indicates significant variability among effect sizes,  $Q(6) = 24.13$ ,  $p = < .001$ . The dataset consists of  $k = 7$  effect sizes extracted from 6 studies.

## **Sensitivity Analyses**

When non-significant effects were conservatively set to zero and included in the primary model, the overall effect was still small and negative,  $g = -0.29$ , 95% CI  $[-0.46, -0.13]$ ,

$p < .001$ . The heterogeneity test still indicates significant variability among effect sizes,  $Q(30) = 54.01, p = .005$ . The dataset now consists of  $k = 31$  effect sizes from 17 studies.

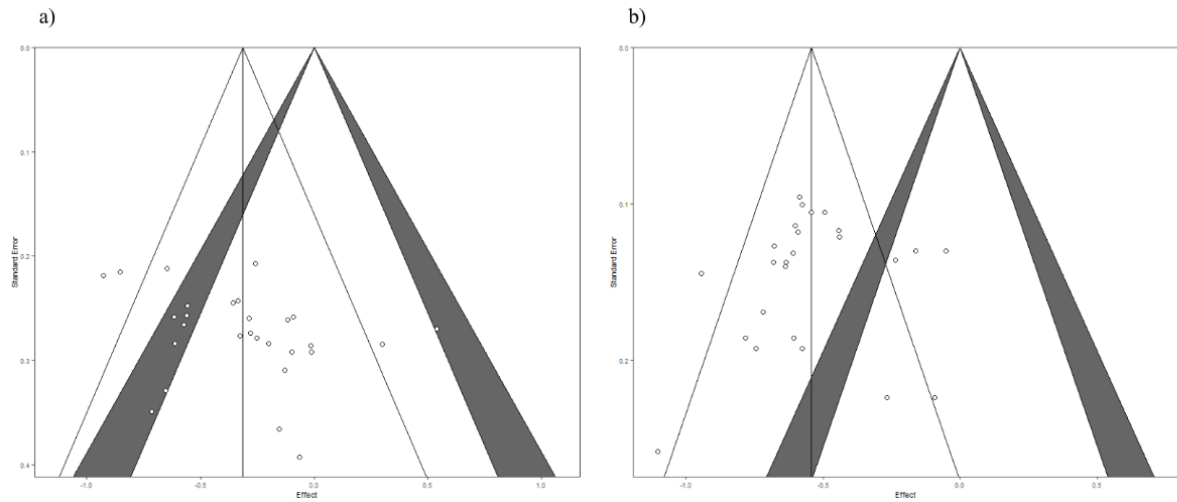
Including non-significant results in the secondary analysis reduced the overall effect to a medium effect,  $r = -0.44$ , 95% CI  $[-0.54, -0.34]$ ,  $p < .0001$ . Notably, the variability among effect sizes increased with the inclusion,  $Q(29) = 113.43, p < .0001$ . This analysis was based on  $k = 30$  effect sizes from 23 studies.

Across both the primary and secondary models, the sensitivity analyses produced effect estimates that remained negative and statistically significant, indicating that the overall pattern of results is not dependent on selective reporting of significant effects. Although the effect sizes were somewhat attenuated when conservatively treating non-significant or unreported results as zeros, the core conclusions did not change. This suggests a reasonable degree of robustness, while also highlighting that the magnitude of the estimated effects is sensitive to assumptions about missing information.

### **Publication Bias**

The visual assessment of the funnel plots of the individual effect sizes and their standard errors (figure 3) provides a first impression of a possible small-study effects. *Primary analysis:* Most studies cluster in the middle range of standard errors, which indicates that the studies have similar levels of precision. The overall distribution of points appears roughly symmetric around the pooled effect estimate, although some scatter is visible on both sides. Importantly, there is no clear pattern of asymmetry. *Secondary analysis:* The points are scattered around the pooled effect estimate, with visible dispersion on both the left and right sides. Both negative and positive effect sizes are represented across the range of standard errors, and there is no obvious absence of studies on one specific side of the funnel. The slight asymmetry present is modest and can be attributed to sampling variability, heterogeneity across studies, and the dependence structure of the data. Overall, the plots do not provide compelling visual evidence for strong small-study effects or publication bias. Given the moderate number of studies and the presence of multilevel dependence in the data, the funnel plot should be interpreted only as a descriptive visual tool.

Potential small-study effects were examined using PET–PEESE meta-regressions based on Hedges’  $g$  from the primary analysis and Fisher’s  $z$  for the secondary analysis. *Primary model:* In the PET model the slope of the standard error was not significant,  $b = 2.23, SE = 1.83, t(27) = 1.49, p = .233$ , indicating no evidence of a linear association



**Figure 2:** Funnel plot of effect sizes by standard error for a) primary analysis and b) secondary analysis

between study precision and effect magnitude. The PET intercept was negative but not statistically significant,  $b = -0.92$ ,  $SE = 0.50$ ,  $t(27) = -1.83$ ,  $p = .079$ . The PEESE model, yielded a non-significant moderator term,  $b = 3.21$ ,  $SE = 3.18$ ,  $t(27) = 1.01$ ,  $p = .322$ . However, the PEESE intercept was significantly negative,  $b = -0.56$ ,  $SE = 0.26$ ,  $t(27) = -2.18$ ,  $p = .038$ , indicating that the bias-adjusted underlying effect remained negative. *Secondary model:* In the PET model the slope was not significant as well,  $b = -1.24$ ,  $SE = 1.37$ ,  $t(23) = -0.90$ ,  $p = .377$ . The PET intercept was negative but not statistically significant,  $b = -0.38$ ,  $SE = 0.20$ ,  $t(23) = -1.91$ ,  $p = .069$ . When transformed to the  $r$  metric, this corresponded to a small negative effect ( $r = -0.37$ ). In the PEESE model, the moderator term was not significant,  $b = -3.81$ ,  $SE = 4.91$ ,  $t(23) = -0.93$ ,  $p = .361$ . The PEESE intercept was significantly negative,  $b = -0.48$ ,  $SE = 0.10$ ,  $t(23) = -4.71$ ,  $p < .001$ , indicating a robust negative underlying effect after accounting for potential small-study bias. The corresponding estimate in the  $r$  metric was  $r = -0.45$ . Taken together, PET–PEESE analyses did not provide evidence of small-study bias,

To further assess possible biases the robust variance estimation model was conducted. The model indicates a significant negative overall effect,  $r = -0.50$ , 95% CI  $[-0.58, -0.40]$ ,  $p < .001$ . This suggests that the overall association remained substantial and statistically significant when accounting for dependence among effect sizes.

## Discussion

The present meta-analysis examined the effect of acute stress on learning using a three-level model that accounted for dependence among effect sizes both within and across studies. Analyses were conducted separately for studies reporting simple group contrasts

(stress vs. control) and studies reporting interaction effects. Across both analytical approaches, the results indicated a small to medium impairing effect of acute stress on learning performance. This aligns with theoretical assumptions that stress can interfere with learning-related cognitive processes, although the magnitude of impairment varied across study designs and stress characteristics.

Only limited evidence emerged for moderating influences. In the secondary analysis, concurrent stress was associated with a less pronounced negative effect compared to pre-learning stress, suggesting that the timing of stress induction may meaningfully shape learning outcomes. Within-subject designs also showed a significantly stronger detrimental stress effect compared to between-subject designs, potentially reflecting increased sensitivity to stress-induced performance fluctuations when individual differences are controlled. It must be noted that learning types as well as stressor types were grouped based on theoretical considerations, but the available number of studies did not permit fine-grained differentiation. A larger body of evidence may reveal more specific moderating influences of learning mechanisms and stressor types.

Publication-bias diagnostics consistently indicated that the observed effects were unlikely to be driven by small-study effects or selective reporting. PET–PEESE analyses showed no significant association between effect size and study precision, and the bias-adjusted PEESE intercept remained significantly negative. Because PET–PEESE can be sensitive to high heterogeneity and relatively small numbers of studies, robust variance estimation (RVE) was additionally employed (Harrer et al., 2021). The RVE estimate closely matched the three-level model and remained significantly negative, reinforcing the conclusion that the overall effect is robust to violations of independence assumptions and not substantially influenced by publication bias. Although no indications of bias were detected analytically or visually, it was noticeable that many studies did not report full statistical estimates for non-significant results, relying instead on threshold-based p-value statements. This pattern underscores the importance of transparent reporting practices in future research.

Overall, the evidence supports the conclusion that acute stress negatively affects learning mechanisms. However, the effect is not universally “impairing” across all forms of learning. Exploratory comparisons between goal-directed and habitual behavior highlight that stress-induced shifts toward habitual responding can be functional and adaptive in certain contexts. This suggests that the relationship between acute stress and learning outcomes is more nuanced than a simple beneficial versus detrimental

dichotomy. The stronger effects observed in the secondary model that incorporated interaction terms also point toward a more complex underlying structure. Future research should further investigate these dynamics, including potential cumulative effects of repeated stress exposure and the distinction between acute and chronic stress. More comprehensive moderator analyses, enabled by a larger pool of studies and improved reporting standards, will be essential to fully understand how stress interacts with different learning systems.

### **Limitations**

Several limitations warrant consideration. First, the total number of available studies, although adequate for meta-analytic modelling, remains relatively small for more sophisticated moderator analyses, particularly when distinguishing among different learning mechanisms and stressor types. Some theoretically meaningful categories may have lacked sufficient statistical power to detect moderation effects. Second, the primary literature showed inconsistencies in reporting practices; many studies did not provide full statistical estimates for non-significant results, limiting precision in effect-size extraction and potentially masking subtle patterns. Third, substantial methodological heterogeneity across studies - such as differences in stress induction methods, learning tasks, sample characteristics, and timing of stress exposure - may have introduced variability that could not be fully accounted for by the available moderators. Although the three-level model addresses dependencies among effect sizes, residual heterogeneity remained significant, indicating that unmeasured study-level factors likely contributed to variability in outcomes. Finally, the meta-analysis focused exclusively on acute stress. The potential cumulative or interactive effects of repeated or chronic stress could not be evaluated with the existing dataset.

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## Appendix

### Zusammenfassung

Akuter Stress beeinflusst grundlegende kognitive Prozesse, doch seine Auswirkungen auf Lernen werden in empirischen Studien uneinheitlich berichtet. Diese Arbeit untersucht den Zusammenhang systematisch und quantitativ mittels einer Drei-Ebenen-Metaanalyse experimenteller akuter Stressparadigmen. Eine umfassende Literatursuche identifizierte 30 Studien mit erwachsenen Teilnehmenden, die akuten Stressoren ausgesetzt waren und lernbezogene Outcomes berichteten. Die daraus gewonnenen Effektgrößen wurden mithilfe von Random-Effects-Mehrebenenmodellen analysiert, die Abhängigkeiten innerhalb von Studien berücksichtigen.

Insgesamt zeigt sich ein kleiner bis mittlerer beeinträchtigender Effekt von akutem Stress auf die Lernleistung. Likelihood-Ratio-Tests ergaben keine Evidenz für Heterogenität innerhalb der Studien, während signifikante Heterogenität zwischen den Studien gefunden wurde. Moderatoranalysen zeigten keine Unterschiede bei Lernarten, Stressortypen oder Stress nach dem Lernen. Im Gegensatz dazu war zeitgleicher Stress weniger beeinträchtigend als Stress vor dem Lernen, und Within-Subject-Designs zeigten stärkere negative Effekte als Between-Subject-Designs.

Analysen zum Publikationsbias lieferten keinen Hinweis auf Small-Study-Effekte und bestärkten die Annahme eines zugrunde liegenden beeinträchtigenden Effekts. Die Ergebnisse zeigen, dass akuter Stress Lernen beeinträchtigen kann, insbesondere wenn er der Lernphase vorausgeht und intraindividuelle Vergleiche möglich sind, und betonen die Bedeutung methodischer und kontextueller Faktoren.

Study characteristics: a) Primary analysis; b) secondary

a)

| studyID | effectsizeID | Study_pbt                | Year_of_Publishing | publicationstatus | Peer_Review | Country                | Group_Allocation | Age_NL | Age_NL_stress | Age_NZ | Control | male | female  | Gender | NI | NC | N  |
|---------|--------------|--------------------------|--------------------|-------------------|-------------|------------------------|------------------|--------|---------------|--------|---------|------|---------|--------|----|----|----|
| 01      | 01           | Beck et al., 2022        | 2022               | yes               | yes         | Germany                | R                |        | 24.85         |        | 25.81   | 5.2  | 0 m     |        | 26 | 26 | 52 |
| 01      | 02           | Beck et al., 2022        | 2022               | yes               | yes         | Germany                | R                |        | 24.85         |        | 25.81   | 5.2  | 0 m     |        | 26 | 26 | 52 |
| 01      | 03           | Beck et al., 2022        | 2022               | yes               | yes         | Germany                | R                |        | 24.85         |        | 25.81   | 5.2  | 0 m     |        | 26 | 26 | 52 |
| 02      | 04           | Boyle et al., 2020       | 2020               | yes               | yes         | USA                    | R                |        | 19.81         |        | 20.71   | 0    | 44 f    |        | 31 | 13 | 44 |
| 02      | 05           | Boyle et al., 2020       | 2020               | yes               | yes         | USA                    | R                |        | 19.81         |        | 20.72   | 0    | 51 f    |        | 34 | 17 | 51 |
| 03      | 06           | Carvalho et al., 2021    | 2021               | yes               | yes         | Portugal               | NA               |        | 21.90         |        | 21.90   | 6.2  | 0 m     |        | NA | NA | 62 |
| 03      | 07           | Carvalho et al., 2021    | 2021               | yes               | yes         | Portugal               | NA               |        | 21.90         |        | 21.90   | 6.2  | 0 m     |        | NA | NA | 62 |
| 04      | 08           | de Becker et al., 2016   | 2016               | yes               | yes         | United Kingdom         | R                |        | NA            |        | NA      | NA   | mf      |        | 26 | 30 | 56 |
| 04      | 09           | de Becker et al., 2016   | 2016               | yes               | yes         | United Kingdom         | R                |        | NA            |        | NA      | NA   | mf      |        | 25 | 30 | 55 |
| 05      | 10           | Duresset et al., 2017    | 2017               | yes               | yes         | USA                    | NA               |        | 23.00         |        | 20.00   | NA   | NA      |        | 20 | 21 | 41 |
| 06      | 11           | Goffrard et al., 2017    | 2017               | yes               | yes         | USA                    |                  |        | 21.07         |        | 22.53   | 2.6  | 34 mf/f |        | 27 | 27 | 54 |
| 06      | 12           | Goffrard et al., 2017    | 2017               | yes               | yes         | USA                    |                  |        | 21.97         |        | 22.53   | 2.6  | 34 mf/f |        | 27 | 27 | 54 |
| 07      | 13           | Hartogsveld et al., 2020 | 2020               | yes               | yes         | Netherlands            | semi-random      |        | NA            |        | NA      |      | 47 mf/f |        | 30 | 25 | 55 |
| 07      | 14           | Hartogsveld et al., 2020 | 2020               | yes               | yes         | Netherlands            | semi-random      |        | NA            |        | NA      |      | 47 mf/f |        | 30 | 25 | 55 |
| 08      | 15           | Komp et al., 2019        | 2019               | yes               | yes         | Germany                | NA               |        | 23.35         |        | 23.35   | 3.7  | 0 m     |        | 19 | 18 | 37 |
| 09      | 16           | Lemmens et al., 2022     | 2022               | yes               | yes         | Netherlands            | R                |        | NA            |        | NA      | 19   | 42 mf/f |        | 31 | 30 | 61 |
| 09      | 17           | Lemmens et al., 2022     | 2022               | yes               | yes         | Netherlands            | R                |        | NA            |        | NA      | 19   | 42 mf/f |        | 31 | 30 | 61 |
| 10      | 18           | Lipthai et al., 2013     | 2013               | yes               | yes         | USA                    | R                |        | 47.80         |        | 47.95   | 48   | 48 mf/f |        | 48 | 48 | 96 |
| 10      | 19           | Lipthai et al., 2013     | 2013               | yes               | yes         | USA                    | R                |        | 47.80         |        | 47.95   | 48   | 48 mf/f |        | 48 | 48 | 96 |
| 10      | 20           | Lipthai et al., 2013     | 2013               | yes               | yes         | USA                    | R                |        | 47.80         |        | 47.95   | 48   | 48 mf/f |        | 48 | 48 | 96 |
| 11      | 21           | Paul et al., 2018        | 2018               | yes               | yes         | Germany                | R                |        | 24.80         |        | 25.60   | 3.2  | 0 f     |        | 16 | 16 | 32 |
| 12      | 22           | Pritchard et al., 2018   | 2018               | yes               | yes         | Australia              | R                |        | 22.00         |        | 23.00   | 8    | 62 mf/f |        | 35 | 35 | 70 |
| 12      | 23           | Pritchard et al., 2018   | 2018               | yes               | yes         | Australia              | R                |        | 22.00         |        | 23.00   | 8    | 62 mf/f |        | 35 | 35 | 70 |
| 13      | 24           | Quaedflieg et al., 2019  | 2019               | yes               | yes         | Netherlands/Germany/UK | R                |        |               |        |         | 56   | 56 mf/f |        | 47 | 48 | 95 |
| 14      | 25           | Raid et al., 2020        | 2020               | yes               | yes         | USA                    | R                |        | 25.67         |        | 25.67   | 26   | 30 mf/f |        | 20 | 28 | 49 |
| 14      | 26           | Raid et al., 2020        | 2020               | yes               | yes         | USA                    | R                |        | 25.67         |        | 25.67   | 26   | 30 mf/f |        | 20 | 28 | 49 |
| 15      | 27           | Smeets et al., 2019      | 2019               | yes               | yes         | Netherlands            | R                |        | NA            |        | NA      | 20   | 52 mf/f |        | 35 | 36 | 71 |
| 16      | 28           | Vogel & Schwabe, 2018    | 2018               | yes               | yes         | Germany                | NR               |        | NA            |        | NA      | 29   | 30 mf/f |        | 30 | 29 | 59 |
| 17      | 29           | Wieland et al., 2023     | 2023               | yes               | yes         | Germany                | NA               |        | NA            |        | NA      | 28   |         |        | NA | NA | 28 |

b)

| studyID | effectsizeID | Study_pbt                  | Year_of_Publishing | publicationstatus | Peer_Review | Country     | Group_Allocation       | Age_NL | Age_NL_stress | Age_NZ | Control | male  | female | Gender | NI    | NC    | N      |
|---------|--------------|----------------------------|--------------------|-------------------|-------------|-------------|------------------------|--------|---------------|--------|---------|-------|--------|--------|-------|-------|--------|
| 01      | 01           | Bogdan et al., 2011        | 2011               | yes               | yes         | USA         | NA                     |        | 21.88         |        | 21.88   | 0.00  | 75.00  | f      | NA    | NA    | 75.00  |
| 02      | 02           | Carvalho et al., 2021      | 2021               | yes               | yes         | Portugal    | NA                     |        | 21.90         |        | 21.90   | 62.00 | 0.00   | m      | NA    | NA    | 62.00  |
| 02      | 03           | Carvalho et al., 2021      | 2021               | yes               | yes         | Portugal    | NA                     |        | 21.90         |        | 21.90   | 62.00 | 0.00   | m      | NA    | NA    | 62.00  |
| 03      | 04           | Carvalho et al., 2022      | 2022               | yes               | yes         | Portugal    | NA                     |        | 23.00         |        | 23.00   | 23.00 | 0.00   | m      | NA    | NA    | 23.00  |
| 03      | 05           | Carvalho et al., 2022      | 2022               | yes               | yes         | Portugal    | NA                     |        | 23.00         |        | 23.00   | 23.00 | 0.00   | m      | NA    | NA    | 23.00  |
| 04      | 06           | Ethier & Todd, 2017        | 2017               | yes               | yes         | Canada      | R                      |        | 21.30         |        | 21.00   | NA    | mf/f   |        | NA    | NA    | 102.00 |
| 04      | 07           | Ethier & Todd, 2017        | 2017               | yes               | yes         | Canada      | R                      |        | 21.30         |        | 21.00   | NA    | mf/f   |        | NA    | NA    | 112.00 |
| 05      | 08           | Goldfrab et al., 2017      | 2017               | yes               | yes         | USA         | R                      |        | 21.97         |        | 22.51   | 25.00 | 34.00  | mf/f   | 27.00 | 27.00 | 54.00  |
| 06      | 09           | Goldfrab et al., 2018      | 2018               | yes               | yes         | USA         | within-subjects        |        | 23.40         |        | 23.40   | 13.00 | 17.00  | mf/f   | NA    | NA    | 30.00  |
| 06      | 10           | Goldfrab et al., 2018      | 2018               | yes               | yes         | USA         | within-subjects        |        | 23.40         |        | 23.40   | 13.00 | 17.00  | mf/f   | NA    | NA    | 30.00  |
| 07      | 11           | Hartogsveld et al., 2020   | 2020               | yes               | yes         | Netherlands | semi-random assignment |        | NA            |        | 18.00   | 47.00 | mf/f   | 30.00  | 35.00 | 65.00 |        |
| 08      | 12           | Kruse et al., 2018         | 2018               | yes               | yes         | Germany     | NA                     |        | 23.48         |        | 23.83   | 56.00 | 0.00   | m      | 27.00 | 29.00 | 56.00  |
| 08      | 13           | Kruse et al., 2018         | 2018               | yes               | yes         | Germany     | NA                     |        | 23.48         |        | 23.83   | 56.00 | 0.00   | m      | 27.00 | 29.00 | 56.00  |
| 09      | 14           | Larrosa et al., 2017       | 2017               | yes               | yes         | Argentina   | R                      |        | 23.40         |        | 6.00    | 12.00 | mf/f   | 8.00   | 10.00 | 18.00 |        |
| 10      | 15           | Lemmens et al., 2022       | 2022               | yes               | yes         | Netherlands | R                      |        | NA            |        | 19.00   | 42.00 | mf/f   | 31.00  | 30.00 | 61.00 |        |
| 11      | 16           | Mojins et al., 2025        | 2025               | yes               | yes         | Spain       | R                      |        | 21.85         |        | 20.58   | 15.00 | 58.00  | mf/f   | 37.00 | 38.00 | 76.00  |
| 12      | 17           | Paul et al., 2018          | 2018               | yes               | yes         | Germany     | R                      |        | 24.80         |        | 25.60   | 32.00 | 0.00   | f      | 16.00 | 16.00 | 32.00  |
| 13      | 18           | Paul et al., 2020          | 2020               | yes               | yes         | Germany     | R                      |        | NA            |        | 38.00   | 0.00  | m      |        | 17.00 | 21.00 | 38.00  |
| 14      | 19           | Rodenbach et al., 2015     | 2015               | yes               | yes         | Germany     | NA                     |        | NA            |        | 39.00   | 0.00  | m      |        | NA    | 32.00 |        |
| 15      | 20           | Schwabe & Wolf, 2010       | 2010               | yes               | yes         | Germany     | R                      |        | 23.40         |        | 23.40   | 28.00 | 23.00  | mf/f   | 28.00 | 23.00 | 51.00  |
| 16      | 21           | Smeets et al., 2018        | 2018               | yes               | yes         | Netherlands | R                      |        | NA            |        | NA      | NA    | mf/f   |        | NA    | 21.00 |        |
| 17      | 22           | van Rutenbeck et al., 2021 | 2021               | yes               | yes         | Netherlands | R                      |        | 22.51         |        | 22.60   | 36.00 | 57.00  | mf/f   | 45.00 | 48.00 | 93.00  |
| 17      | 23           | van Rutenbeck et al., 2021 | 2021               | yes               | yes         | Netherlands | R                      |        | 22.51         |        | 22.60   | 36.00 | 57.00  | mf/f   | 45.00 | 48.00 | 93.00  |
| 18      | 24           | Vogel & Schwabe, 2018      | 2022               | yes               | yes         | Netherlands | R                      |        | 23.48         |        | 23.83   | 37.00 | 43.00  | mf/f   | 40.00 | 40.00 | 80.00  |
| 19      | 25           | Walter et al., 2021        | 2021               | yes               | yes         | Australia   | NR                     |        | 22.43         |        | 22.43   | 19.00 | 38.00  | mf/f   | NA    | NA    | 57.00  |

Moderators: Primary analysis; b) secondary analysis

a)

| studyID | effectSizeID | Study_pilot              | Comparison_group | Stressor                     | Stressor_psychosocial | Stressor_physiological | Learning_Type         | Instrumental_RL | Declarative_Explicit | Pavlovian | Task                                        | stress_time  | pre | post | con. |
|---------|--------------|--------------------------|------------------|------------------------------|-----------------------|------------------------|-----------------------|-----------------|----------------------|-----------|---------------------------------------------|--------------|-----|------|------|
| 01      | 01           | Beck et al., 2022        | between-subjects | SECPRT                       | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0Instrumental/counterconditioning task      | postlearning | 0   | 1    | 0    |
| 01      | 02           | Beck et al., 2022        | between-subjects | SECPRT                       | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0Instrumental/counterconditioning task      | postlearning | 0   | 1    | 0    |
| 01      | 03           | Beck et al., 2022        | between-subjects | SECPRT                       | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0Instrumental/counterconditioning task      | postlearning | 0   | 1    | 0    |
| 02      | 04           | Boyle et al., 2020       | between-subjects | TSST                         | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0PRT                                        | postlearning | 0   | 1    | 0    |
| 02      | 05           | Boyle et al., 2020       | between-subjects | TSST                         | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0Effort expenditure for rewards task (EERT) | postlearning | 0   | 1    | 0    |
| 03      | 06           | Canalheiro et al., 2021  | between-subjects | auditory stimulus            | 0                     | 1                      | Instrumental/RL       | 1               | 1                    | 0         | 0Reinforcement-learning task                | concurrent   | 0   | 0    | 1    |
| 03      | 07           | Canalheiro et al., 2021  | between-subjects | auditory stimulus            | 0                     | 1                      | Instrumental/RL       | 1               | 1                    | 0         | 0Reinforcement-learning task                | concurrent   | 0   | 0    | 1    |
| 04      | 08           | de Berker et al., 2016   | between-subjects | SECPRT                       | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0Go/NoGo                                    | prelearning  | 1   | 0    | 0    |
| 04      | 09           | de Berker et al., 2016   | between-subjects | SECPRT                       | 1                     | 0                      | Instrumental/RL       | 1               | 0                    | 0         | 0Go/NoGo                                    | prelearning  | 1   | 0    | 0    |
| 05      | 10           | Duursmoor et al., 2017   | between-subjects | CPT                          | 0                     | 0                      | 0Pavlovian            | 0               | 0                    | 0         | 01 Delayed Test of Generalization           | postlearning | 1   | 0    | 0    |
| 06      | 11           | Godfarb et al., 2017     | between-subjects | CPT                          | 0                     | 0                      | 1Declarative/Explicit | 0               | 1                    | 0         | 0Search task                                | postlearning | 0   | 1    | 0    |
| 06      | 12           | Godfarb et al., 2017     | between-subjects | CPT                          | 0                     | 0                      | 1Declarative/Explicit | 0               | 1                    | 0         | 0Slips-of-action                            | postlearning | 1   | 0    | 0    |
| 07      | 13           | Hartogsveld et al., 2020 | between-subjects | MAST                         | 1                     | 0                      | 0Instrumental/RL      | 1               | 1                    | 0         | 0Slips-of-action                            | prelearning  | 1   | 0    | 0    |
| 07      | 14           | Hartogsveld et al., 2020 | between-subjects | MAST                         | 1                     | 0                      | 0Instrumental/RL      | 1               | 1                    | 0         | 0Slips-of-action                            | prelearning  | 1   | 0    | 0    |
| 08      | 15           | Kamp et al., 2019        | between-subjects | TSST                         | 1                     | 0                      | 0Declarative/Explicit | 0               | 1                    | 0         | 0Item recognition                           | prelearning  | 1   | 0    | 0    |
| 09      | 16           | Lemmens et al., 2022     | between-subjects | MAST                         | 1                     | 0                      | 0Pavlovian            | 0               | 0                    | 0         | 01 Avoidance - reversal-learning            | prelearning  | 1   | 0    | 0    |
| 09      | 17           | Lemmens et al., 2022     | between-subjects | MAST                         | 1                     | 0                      | 0Pavlovian            | 0               | 0                    | 0         | 01 Avoidance - reversal-learning            | prelearning  | 1   | 0    | 0    |
| 10      | 18           | Lighthall et al., 2013   | between-subjects | CPT                          | 0                     | 0                      | 1Instrumental/RL      | 1               | 0                    | 0         | 0Probabilistic selection task               | prelearning  | 1   | 0    | 0    |
| 10      | 19           | Lighthall et al., 2013   | between-subjects | CPT                          | 0                     | 0                      | 1Instrumental/RL      | 1               | 0                    | 0         | 0Probabilistic selection task               | prelearning  | 1   | 0    | 0    |
| 10      | 20           | Lighthall et al., 2013   | between-subjects | CPT                          | 0                     | 0                      | 1Instrumental/RL      | 1               | 0                    | 0         | 0Probabilistic selection task               | prelearning  | 1   | 0    | 0    |
| 11      | 21           | Paul et al., 2018        | between-subjects | SECPRT                       | 1                     | 0                      | 0Instrumental/RL      | 1               | 1                    | 0         | 0Category learning task                     | prelearning  | 1   | 0    | 0    |
| 12      | 22           | Pritchard et al., 2018   | between-subjects | Negative emotional appraisal | 0                     | 0                      | 1Instrumental/RL      | 1               | 1                    | 0         | 0Instrumental outcome devaluation           | concurrent   | 0   | 0    | 1    |
| 12      | 23           | Pritchard et al., 2018   | between-subjects | Negative emotional appraisal | 0                     | 0                      | 1Instrumental/RL      | 1               | 1                    | 0         | 0Instrumental outcome devaluation           | concurrent   | 0   | 0    | 1    |
| 13      | 24           | Quaedflieg et al., 2019  | between-subjects | MAST                         | 1                     | 0                      | 0Instrumental/RL      | 1               | 1                    | 0         | 0Instrumental outcome devaluation           | postlearning | 0   | 1    | 0    |
| 14      | 25           | Rao et al., 2020         | between-subjects | CPT                          | 0                     | 0                      | 1Instrumental/RL      | 1               | 0                    | 0         | 0sequential decision-making                 | prelearning  | 1   | 0    | 0    |
| 14      | 26           | Rao et al., 2020         | between-subjects | CPT                          | 0                     | 0                      | 1Instrumental/RL      | 1               | 0                    | 0         | 0sequential decision-making                 | prelearning  | 1   | 0    | 0    |
| 15      | 27           | Smeets et al., 2019      | between-subjects | MAST                         | 1                     | 0                      | 0Instrumental/RL      | 1               | 1                    | 0         | 0Slips-of-action                            | postlearning | 1   | 0    | 0    |
| 16      | 28           | Vogel & Schwabe, 2018    | between-subjects | SECPRT                       | 1                     | 0                      | 0Declarative/Explicit | 0               | 1                    | 0         | 0explicit rule knowledge test               | prelearning  | 1   | 0    | 0    |
| 17      | 29           | Wieland et al., 2023     | between-subjects | TSST                         | 1                     | 0                      | 0Instrumental/RL      | 1               | 1                    | 0         | 0Probabilistic reversal learning            | prelearning  | 1   | 0    | 0    |

b)

| studyID | effectSizeID | Study_pilot                 | Comparison_group | within_design | between_design | Stressor           | Stressor_psychosocial | Stressor_physiological | Learning_Type | Instrumental_RL | Declarative_Explicit | Pavlovian | Task                                          | stress_time  | pre | post | concurrent |
|---------|--------------|-----------------------------|------------------|---------------|----------------|--------------------|-----------------------|------------------------|---------------|-----------------|----------------------|-----------|-----------------------------------------------|--------------|-----|------|------------|
| 01      | 01           | Badura et al., 2011         | within-subjects  | 1             | 0              | 0Threat of shock   | 0                     | 0                      | RL            | 1               | 0                    | 0         | 0Probabilistic Reward Task                    | concurrent   | 0   | 0    | 1          |
| 02      | 02           | Canalheiro et al., 2021     | within-subjects  | 1             | 0              | 0auditory stimulus | 0                     | 1                      | Instrumental  | 1               | 0                    | 0         | 0Reinforcement-learning task                  | concurrent   | 0   | 0    | 1          |
| 02      | 03           | Canalheiro et al., 2021     | within-subjects  | 1             | 0              | 0auditory stimulus | 0                     | 1                      | Instrumental  | 1               | 0                    | 0         | 0Reinforcement-learning task                  | concurrent   | 0   | 0    | 1          |
| 03      | 04           | Canalheiro et al., 2022     | within-subjects  | 1             | 0              | 0auditory stimulus | 0                     | 1                      | RL            | 1               | 0                    | 0         | 0Reinforcement-learning task                  | concurrent   | 0   | 0    | 1          |
| 03      | 05           | Canalheiro et al., 2022     | within-subjects  | 1             | 0              | 0auditory stimulus | 0                     | 1                      | RL            | 1               | 0                    | 0         | 0Reinforcement-learning task                  | concurrent   | 0   | 0    | 1          |
| 04      | 06           | Ehlers & Todd, 2017         | between-subjects | 0             | 1              | 1SECPRT            | 1                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0Operant task                                 | prelearning  | 1   | 0    | 0          |
| 04      | 07           | Ehlers & Todd, 2017         | between-subjects | 0             | 1              | 1SECPRT            | 1                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0Operant task                                 | prelearning  | 1   | 0    | 0          |
| 05      | 08           | Goldfarb et al., 2017       | between-subjects | 0             | 1              | 1CPT               | 0                     | 0                      | Memory        | 0               | 1                    | 0         | 0Search task                                  | prelearning  | 1   | 0    | 0          |
| 06      | 09           | Goldfarb et al., 2018       | within-subjects  | 1             | 0              | 0CPT               | 0                     | 0                      | Memory        | 0               | 1                    | 0         | 0Item/Associative recognition                 | prelearning  | 1   | 0    | 0          |
| 07      | 11           | Hartogsveld et al., 2020    | between-subjects | 0             | 1              | 1MAST              | 0                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0Slips-of-action                              | prelearning  | 1   | 0    | 0          |
| 08      | 12           | Kruse et al., 2018          | between-subjects | 0             | 1              | 1TSST              | 0                     | 0                      | RL            | 1               | 0                    | 0         | 0Modified Monetary/Incentive Delay            | postlearning | 0   | 1    | 0          |
| 08      | 13           | Kruse et al., 2018          | between-subjects | 0             | 1              | 1TSST              | 0                     | 0                      | Memory        | 0               | 1                    | 0         | 0Modified Monetary/Incentive Delay            | postlearning | 0   | 1    | 0          |
| 09      | 14           | Larrosa et al., 2017        | between-subjects | 0             | 1              | 1CPT               | 0                     | 0                      | Memory        | 0               | 1                    | 0         | 0Cued recall of nonsense syllables            | postlearning | 0   | 1    | 0          |
| 10      | 15           | Lemmens et al., 2022        | between-subjects | 0             | 1              | 1MAST              | 0                     | 0                      | Pavlovian     | 1               | 0                    | 1         | 0Avoidance - reversal-learning                | postlearning | 0   | 1    | 0          |
| 11      | 16           | Mojins et al., 2025         | between-subjects | 0             | 1              | 1TSST              | 0                     | 0                      | Decision      | 1               | 0                    | 0         | 0Iowa Gambling Task                           | postlearning | 0   | 1    | 0          |
| 12      | 17           | Paul et al., 2018           | within-subjects  | 1             | 0              | 0SECPRT            | 1                     | 0                      | Category      | 1               | 0                    | 0         | 0Category learning task                       | prelearning  | 1   | 0    | 0          |
| 13      | 18           | Paul et al., 2020           | between-subjects | 0             | 1              | 1SECPRT            | 1                     | 0                      | RL            | 1               | 0                    | 0         | 0Probabilistic reward learning                | prelearning  | 1   | 0    | 0          |
| 14      | 19           | Radebach et al., 2015       | within-subjects  | 1             | 0              | 0TSST              | 0                     | 0                      | RL            | 1               | 0                    | 0         | 0Two-step reinforcement learning task         | prelearning  | 1   | 0    | 0          |
| 15      | 20           | Smeets & Wolf, 2010         | within-subjects  | 0             | 1              | 0MAST              | 0                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0extinction test                              | postlearning | 1   | 0    | 0          |
| 16      | 21           | Smeets et al., 2018         | within-subjects  | 1             | 0              | 0MAST              | 0                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0Slips-of-action                              | postlearning | 1   | 0    | 0          |
| 17      | 22           | van Rullenbeck et al., 2021 | between-subjects | 0             | 1              | 1MAST              | 0                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0Devaluation                                  | prelearning  | 1   | 0    | 0          |
| 17      | 23           | van Rullenbeck et al., 2021 | between-subjects | 0             | 1              | 1MAST              | 0                     | 0                      | Instrumental  | 1               | 0                    | 0         | 0Devaluation                                  | prelearning  | 1   | 0    | 0          |
| 18      | 24           | Voulgaropoulou et al., 2022 | within-subjects  | 1             | 0              | 0MAST              | 1                     | 0                      | RL            | 1               | 0                    | 0         | 0cost-benefit reinforcement learning paradigm | prelearning  | 1   | 0    | 0          |
| 19      | 25           | Walter et al., 2021         | within-subjects  | 1             | 0              | 0TSST              | 1                     | 0                      | RL            | 1               | 0                    | 0         | 0Spatial/land-error learning                  | prelearning  | 1   | 0    | 0          |

## Comparison and statistics: a) Primary analysis; b) secondary

a)

| study | effect                                           | size | SD   | plot | Comparison                                                | specific                                                  | statistics               | for | comparison | MI | plMC | plMI | plMC | plSDI | SDI | SD | rF | dR1 | dR2 | id | B     | var   | rF    | t     | beta  | SE   | Chi-square |      |   |
|-------|--------------------------------------------------|------|------|------|-----------------------------------------------------------|-----------------------------------------------------------|--------------------------|-----|------------|----|------|------|------|-------|-----|----|----|-----|-----|----|-------|-------|-------|-------|-------|------|------------|------|---|
| 01    | Beck et al., 2022                                | 0.01 | 0.01 | 0.01 | stress vs. control                                        | - positive consequences                                   | press the risk key       | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.30  | 0.30  | 0.08  | 0.15  | -     | 0.55 | -          |      |   |
| 02    | Beck et al., 2022                                | 0.01 | 0.01 | 0.01 | stress vs. control                                        | - negative consequences                                   | press the risk key       | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.30  | 0.30  | 0.08  | 0.15  | -     | 0.55 | -          |      |   |
| 03    | Beck et al., 2022                                | 0.01 | 0.01 | 0.01 | stress vs. control                                        | - counterconditioning positive                            | press the risk key       | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.20  | 0.20  | 0.08  | 0.10  | -     | 0.37 | -          |      |   |
| 04    | Boyle et al.                                     | 0.02 | 0.02 | 0.02 | stress vs. control                                        | - response bias                                           | PIRT response bias score | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.13  | 0.13  | 0.10  | -     | -     | 0.24 | 0.22       |      |   |
| 05    | Boyle et al.                                     | 0.02 | 0.02 | 0.02 | stress vs. control                                        | - EERT reward motivation                                  | EERT reward motivation   | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.02  | 0.02  | 0.08  | -     | -     | 0.03 | 0.04       |      |   |
| 06    | Carvalho et al., 2021                            | 0.03 | 0.03 | 0.03 | stress vs. control                                        | - negative learning rate (b)                              | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 61    | -0.09 | -0.29 | 0.07  | -     | -    | -          | -    |   |
| 07    | Carvalho et al., 2021                            | 0.03 | 0.03 | 0.03 | stress vs. control                                        | - Go to win (Stress vs. Control)                          | % of choices             | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 61    | -0.09 | -0.29 | 0.07  | -     | -    | -          | -    |   |
| 08    | Carvalho et al., 2021                            | 0.03 | 0.03 | 0.03 | stress vs. control                                        | - Go to win (Stress vs. Control)                          | % of choices             | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 61    | -0.09 | -0.29 | 0.07  | -     | -    | -          | -    |   |
| 09    | Carvalho et al., 2021                            | 0.03 | 0.03 | 0.03 | stress vs. control                                        | - Go to win (Stress vs. Control)                          | % of choices             | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 61    | -0.09 | -0.29 | 0.07  | -     | -    | -          | -    |   |
| 10    | Carvalho et al., 2021                            | 0.03 | 0.03 | 0.03 | stress vs. control                                        | - Go to win (Stress vs. Control)                          | % of choices             | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 61    | -0.09 | -0.29 | 0.07  | -     | -    | -          | -    |   |
| 11    | Goldfarth et al., 2012                           | 0.06 | 0.11 | 0.06 | stress vs. control                                        | stress vs. control                                        | RT                       | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 96.98 | 97.58 | 98.40 | 97.91 | 1.70  | 1.74 | 1.27       | -    |   |
| 12    | Goldfarth et al., 2012                           | 0.06 | 0.11 | 0.06 | stress vs. control                                        | stress vs. control                                        | RT                       | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 1.42  | 1.33  | 1.14  | 1.11  | 0.22  | 0.25 | 0.24       | -    |   |
| 13    | Hartogsveld, van Ruitel/Hartogsveld et al., 2020 | 0.07 | 0.13 | 0.07 | Group difference on responses to valuable outcomes        | Group difference on responses to valuable outcomes        | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 6.26  | 1     | 63    | 662   | 0.60  | 2.07 | 2.50       | -    |   |
| 14    | Hartogsveld, van Ruitel/Hartogsveld et al., 2020 | 0.07 | 0.13 | 0.07 | Group difference on responses to valuable outcomes        | Group difference on responses to valuable outcomes        | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 5.19  | 1     | 63    | 657   | 0.56  | 0.07 | 2.28       | -    |   |
| 15    | Kamp et al., 2019                                | 0.06 | 0.15 | 0.06 | Group difference stress vs control                        | Group difference stress vs control                        | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 1     | 59    | 0.73  | -0.71 | 0.12  | -    | 2.27       | -    |   |
| 16    | Lemmens et al., 2022                             | 0.09 | 0.16 | 0.09 | Reversal Index (Amplitude)                                | Reversal Index (Amplitude)                                | RT                       | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.21  | 1     | 55    | 0.12  | -0.12 | 0.07 | -          | 0.66 | - |
| 17    | Lemmens et al., 2022                             | 0.09 | 0.16 | 0.09 | Ground effect                                             | Ground effect                                             | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 5.14  | 1     | 59    | 0.58  | -0.57 | 0.07 | -          | 2.27 | - |
| 18    | Lijtham et al., 2013                             | 0.10 | 0.18 | 0.10 | Group (Stress vs Control) on Choice                       | Group (Stress vs Control) on Choice                       | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 10.23 | 1     | 88    | 0.65  | -0.65 | 0.04 | -          | 3.20 | - |
| 19    | Lijtham et al., 2013                             | 0.10 | 0.18 | 0.10 | Group (Stress vs Control) on Avoid                        | Group (Stress vs Control) on Avoid                        | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 1.65  | 1     | 88    | 0.38  | -0.28 | 0.04 | -          | 1.28 | - |
| 20    | Lijtham et al.                                   | 0.10 | 0.18 | 0.10 | Main effect of Stress on sensitivity to recent feedback   | Main effect of Stress on sensitivity to recent feedback   | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 17.70 | 1     | 88    | 0.48  | -0.38 | 0.05 | -          | 4.21 | - |
| 21    | Prins et al., 2018                               | 0.12 | 0.21 | 0.12 | Main effect of Group (Stress vs Control) on accuracy      | Main effect of Group (Stress vs Control) on accuracy      | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.26  | 1     | 28    | 0.14  | -0.14 | 0.15 | -          | 0.68 | - |
| 22    | Prins et al., 2018                               | 0.12 | 0.21 | 0.12 | Group difference in extinction                            | Group difference in extinction                            | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.26  | 1     | 28    | 0.14  | -0.14 | 0.15 | -          | 0.68 | - |
| 23    | Prins et al., 2018                               | 0.12 | 0.21 | 0.12 | Group difference in extinction                            | Group difference in extinction                            | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.26  | 1     | 28    | 0.14  | -0.14 | 0.15 | -          | 0.68 | - |
| 24    | Quaedflieg et al., 2019                          | 0.14 | 0.25 | 0.14 | Control (Stress vs Control) predicting post-decided score | Control (Stress vs Control) predicting post-decided score | % delay                  | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 2.27  | 1     | 87    | 0.34  | -0.33 | 0.05 | -          | 4.56 | - |
| 25    | Rao et al., 2020                                 | 0.16 | 0.26 | 0.16 | stage 1 x stress                                          | stage 1 x stress                                          | % delay                  | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.01  | -0.01 | 0.09  | -     | -     | 0.02 | 0.17       | -    |   |
| 26    | Rao et al., 2020                                 | 0.16 | 0.26 | 0.16 | stage 2 x stress                                          | stage 2 x stress                                          | % delay                  | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.10  | -0.10 | 0.09  | -     | -     | 0.18 | 0.08       | -    |   |
| 27    | Smeets et al., 2019                              | 0.15 | 0.27 | 0.15 | Main effect stress vs. Control                            | Main effect stress vs. Control                            | values vs. delay         | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 2.05  | 1     | 69    | 0.31  | -0.34 | 0.06 | -          | 1.43 | - |
| 28    | Vogel & Schwabe, 2018                            | 0.17 | 0.28 | 0.17 | Explicit knowledge                                        | Explicit knowledge                                        | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.54  | 0.54  | 0.07  | -     | -     | 2.07 | -          |      |   |
| 29    | Weidner et al.                                   | 0.19 | 0.31 | 0.19 | Main effect stress vs. Control                            | Main effect stress vs. Control                            | Accuracy                 | -   | -          | -  | -    | -    | -    | -     | -   | -  | -  | -   | -   | -  | 0.07  | -0.08 | 0.15  | -     | -     | 0.12 | 0.05       | -    |   |

b)

| study | effect                       | size | SD   | plot | Comparison                                    | specific                   | statistics                           | for | comparison | F     | dR1 | dR2   | n2p  | Cohens | f <sup>2</sup> | fishers | z    | var  | z | t |
|-------|------------------------------|------|------|------|-----------------------------------------------|----------------------------|--------------------------------------|-----|------------|-------|-----|-------|------|--------|----------------|---------|------|------|---|---|
| 01    | Bogdan et al., 2011          | 0.01 | 0.01 | 0.01 | stress vs. control                            | - reward/gain learning     | Response bias                        | -   | -          | 5.88  | 1   | 74    | 0.07 | 0.28   | 0.03           | -0.59   | 0.01 | -    | - | - |
| 02    | Carvalho et al., 2021        | 0.02 | 0.02 | 0.02 | stress vs. control                            | - punishment/loss learning | Accuracy                             | -   | -          | 12.87 | 1   | 19755 | 0.00 | 0.03   | 0.00           | -0.16   | 0.02 | -    | - | - |
| 03    | Carvalho et al., 2021        | 0.02 | 0.02 | 0.02 | stress vs. control                            | - punishment/loss learning | Accuracy                             | -   | -          | 0.14  | 1   | 19755 | 0.00 | 0.00   | 0.00           | -0.05   | 0.02 | -    | - | - |
| 04    | Carvalho et al., 2022        | 0.03 | 0.03 | 0.03 | stress vs. control                            | - gains                    | Accuracy                             | -   | -          | 20.23 | 1   | 4400  | 0.00 | 0.07   | 0.00           | -0.27   | 0.05 | -    | - | - |
| 05    | Carvalho et al., 2022        | 0.03 | 0.03 | 0.03 | stress vs. control                            | - losses                   | Accuracy                             | -   | -          | 0.32  | 1   | 4400  | 0.00 | 0.01   | 0.00           | -0.09   | 0.05 | -    | - | - |
| 06    | Elhers & Todd, 2017          | 0.04 | 0.04 | 0.04 | stress vs. control                            | - high reward              | handgrips reaching 50% grip strength | -   | -          | 7.34  | 1   | 100   | 0.07 | 0.27   | -0.03          | -0.58   | 0.01 | 2.71 | - | - |
| 07    | Elhers & Todd, 2017          | 0.04 | 0.04 | 0.04 | stress vs. control                            | - high reward              | handgrips reaching 50% grip strength | -   | -          | 8.52  | 1   | 110   | 0.07 | 0.28   | -0.02          | -0.59   | 0.01 | 2.92 | - | - |
| 08    | Goldfarb et al., 2017        | 0.05 | 0.05 | 0.05 | Group/CueDay effect                           | -                          | Context vs. SR Memory                | -   | -          | 5.67  | 1   | 56    | 0.09 | 0.32   | -0.04          | -0.64   | 0.02 | -    | - | - |
| 09    | Goldfarb et al., 2018        | 0.06 | 0.06 | 0.06 | Main effect Stress                            | -                          | Accuracy                             | -   | -          | 2.05  | 1   | 28    | 0.07 | 0.27   | -0.05          | -0.58   | 0.04 | -    | - | - |
| 10    | Goldfarb et al., 2018        | 0.06 | 0.06 | 0.06 | Main effect Stress                            | -                          | Accuracy                             | -   | -          | 4.33  | 1   | 27    | 0.14 | 0.40   | -0.07          | -0.75   | 0.04 | -    | - | - |
| 11    | Hartogsveld et al., 2020     | 0.07 | 0.07 | 0.07 | Group x Value (devalued vs. valuable)         | -                          | Accuracy                             | -   | -          | 7.68  | 1   | 63    | 0.11 | 0.35   | -0.04          | -0.68   | 0.02 | -    | - | - |
| 12    | Kruse et al., 2018           | 0.08 | 0.08 | 0.08 | CS x Time x Stress on reaction time           | -                          | RT                                   | -   | -          | 6.53  | 1   | 53    | 0.11 | 0.35   | -0.04          | -0.68   | 0.02 | -    | - | - |
| 13    | Kruse et al., 2018           | 0.08 | 0.08 | 0.08 | Main effect Stress on reaction time           | -                          | RT                                   | -   | -          | 5.31  | 1   | 53    | 0.09 | 0.32   | -0.04          | -0.64   | 0.02 | -    | - | - |
| 14    | Larrosa et al., 2017         | 0.09 | 0.09 | 0.09 | Group x Trial (training tail vs. testing)     | -                          | Accuracy                             | -   | -          | 6.60  | 1   | 16    | 0.29 | 0.64   | -0.11          | -1.10   | 0.07 | -    | - | - |
| 15    | Lemmens et al., 2022         | 0.10 | 0.10 | 0.10 | Group x stimulus in reversal                  | -                          | Reversal index                       | -   | -          | 5.14  | 1   | 59    | 0.08 | 0.30   | -0.04          | -0.61   | 0.02 | -    | - | - |
| 16    | Molins et al., 2025          | 0.11 | 0.11 | 0.11 | Group (Stress vs. Control)                    | -                          | IG Total score                       | -   | -          | 2.19  | 1   | 72    | 0.03 | 0.17   | -0.02          | -0.44   | 0.01 | -    | - | - |
| 17    | Paul et al., 2018            | 0.12 | 0.12 | 0.12 | Stimulus type (Typical vs. Exception) x Group | -                          | Accuracy                             | -   | -          | 2.58  | 1   | 30    | 0.08 | 0.29   | -0.05          | -0.61   | 0.03 | -    | - | - |
| 18    | Paul et al., 2020            | 0.13 | 0.13 | 0.13 | Group x Feedback-Delay interaction            | -                          | Accuracy                             | -   | -          | 5.21  | 1   | 36    | 0.13 | 0.38   | -0.06          | -0.72   | 0.03 | -    | - | - |
| 19    | Radenbach et al., 2015       | 0.14 | 0.14 | 0.14 | Main effect of Stress on stay/switch          | -                          | Stay probability                     | -   | -          | 5.69  | 1   | 31    | 0.16 | 0.43   | -0.07          | -0.78   | 0.03 | -    | - | - |
| 20    | Schwabe & Wolf, 2010         | 0.15 | 0.15 | 0.15 | Group x Value x Time                          | -                          | Valued vs. devalued                  | -   | -          | 13.61 | 1   | 46    | 0.23 | 0.54   | -0.06          | -0.95   | 0.02 | -    | - | - |
| 21    | Smeets et al., 2018          | 0.16 | 0.16 | 0.16 | Group x Value                                 | -                          | Valued vs. devalued                  | -   | -          | 2.05  | 1   | 69    | 0.03 | 0.17   | -0.02          | -0.44   | 0.01 | -    | - | - |
| 22    | van Rutenbeek et al., 2021   | 0.17 | 0.17 | 0.17 | Main effect stress vs. control                | -                          | Accuracy                             | -   | -          | 3.91  | 1   | 89    | 0.04 | 0.21   | -0.02          | -0.49   | 0.01 | -    | - | - |
| 23    | van Rutenbeek et al., 2021   | 0.17 | 0.17 | 0.17 | Group x devalued                              | -                          | Accuracy                             | -   | -          | 5.45  | 1   | 91    | 0.06 | 0.24   | -0.02          | -0.54   | 0.01 | -    | - | - |
| 24    | Voulgariopoulou et al., 2022 | 0.18 | 0.18 | 0.18 | Group x Trial Type (RI vs. EI)                | -                          | Accuracy                             | -   | -          | 6.53  | 1   | 78    | 0.08 | 0.29   | -0.03          | -0.60   | 0.01 | -    | - | - |
| 25    | Walter et al., 2021          | 0.19 | 0.19 | 0.19 | Main effect stress vs. control                | -                          | Accuracy                             | -   | -          | 0.47  | 1   | 164   | 0.00 | 0.05   | 0.00           | -0.24   | 0.02 | -    | - | - |

### Additional studies included in the sensitivity analysis

| studyID            | effectsizeID | Study_plot             | Country         | Group_Allocation                             | Age_N1_Stress              | Age_N2_Control | Gender | N1    | NC   | N                  | Stressor          |      |      |
|--------------------|--------------|------------------------|-----------------|----------------------------------------------|----------------------------|----------------|--------|-------|------|--------------------|-------------------|------|------|
| Primary analysis   |              |                        |                 |                                              |                            |                |        |       |      |                    |                   |      |      |
| 04                 | 10           | de Berker et al., 2016 | United Kingdom  | R                                            | NA                         | NA             | m/f    | 25    | 30   |                    | 55 SECP           |      |      |
| 04                 | 11           | de Berker et al., 2016 | United Kingdom  | R                                            | NA                         | NA             | m/f    | 25    | 30   |                    | 55 SECP           |      |      |
| Secondary analysis |              |                        |                 |                                              |                            |                |        |       |      |                    |                   |      |      |
| 02                 | 02           | Carvalho et al., 2021  | Portugal        | NA                                           | 21.90                      | 21.90          | m      | NA    | NA   | 62.00              | auditory stimulus |      |      |
| 02                 | 03           | Carvalho et al., 2021  | Portugal        | NA                                           | 21.90                      | 21.90          | m      | NA    | NA   | 62.00              | auditory stimulus |      |      |
| 03                 | 04           | Carvalho et al., 2022  | Portugal        | NA                                           | 23.00                      | 23.00          | m      | NA    | NA   | 23.00              | auditory stimulus |      |      |
| 03                 | 05           | Carvalho et al., 2022  | Portugal        | NA                                           | 23.00                      | 23.00          | m      | NA    | NA   | 23.00              | auditory stimulus |      |      |
| 04                 | 06           | Dunsmoor et al., 2017  | USA             | ns                                           | 22.20                      | 23.60          | m/f    | 17    | 19   | 36 CPT             |                   |      |      |
| 16                 | 21           | Schwabe & Wolf, 2009   | Germany         | ns                                           | 23.60                      | 23.60          | m/f    | 29    | 31   | 60 SECP            |                   |      |      |
| 18                 | 23           | Schwabe & Wolf, 2011   | Germany         | R                                            | ns                         | ns             | m/f    | 32    | 32   | 64 SECP            |                   |      |      |
| 18                 | 24           | Schwabe & Wolf, 2011   | Germany         | R                                            | ns                         | ns             | m/f    | 32    | 32   | 64 SECP            |                   |      |      |
| 22                 | 29           | Walter et al., 2021    | Australia       | NR                                           | 22.43                      | 22.43          | m/f    | NA    | NA   | 57.00 TST          |                   |      |      |
| 23                 | 30           | Zhang et al., 2020     | China           | ns                                           | ns                         | ns             | m/f    | ns    | ns   | 24 Threat of shock |                   |      |      |
|                    |              |                        |                 |                                              |                            |                |        |       |      |                    |                   |      |      |
|                    |              |                        |                 |                                              |                            |                |        |       |      |                    |                   |      |      |
| studyID            | effectsizeID | Study_plot             | Learning_Type   | Comparison_specific                          | stress_time_concurrent     | F              | df1    | df2   | nzp  | Cohens_f           | var_f             | r    | g    |
| Primary analysis   |              |                        |                 |                                              |                            |                |        |       |      |                    |                   |      |      |
| 04                 | 10           | de Berker et al., 2016 | Instrumental/RL | NoGo to Win (Stress vs. Control)             | % of go choices            | -              | -      | -     | -    | -                  | -                 | -    | 1.00 |
| 04                 | 11           | de Berker et al., 2016 | Instrumental/RL | NoGo to Avoid Losing (Stress vs. Control)    | % of go choices            | -              | -      | -     | -    | -                  | -                 | -    | 1.00 |
| Secondary analysis |              |                        |                 |                                              |                            |                |        |       |      |                    |                   |      |      |
| 02                 | 02           | Carvalho et al., 2021  | Instrumental    | reward/gain learning                         | Accuracy                   |                |        |       |      |                    |                   |      |      |
| 02                 | 03           | Carvalho et al., 2021  | Instrumental    | punishment/loss learning                     | Accuracy                   | 0.14           | 1      | 19755 | 0.00 | 0.00               | 0.02              | 0.00 |      |
| 03                 | 04           | Carvalho et al., 2022  | RL              | stress vs. Control gains                     | Accuracy                   | 20.23          | 1      | 4400  | 0.00 | 0.07               | 0.05              | 0.00 |      |
| 03                 | 05           | Carvalho et al., 2022  | RL              | stress vs. Control losses                    | Accuracy                   | 0.32           | 1      | 4400  | 0.00 | 0.01               | 0.05              | 0.00 |      |
| 04                 | 06           | Dunsmoor et al., 2017  | Pavlovian       | stimulus x group interaction                 | shock expectancy           | -              | -      | -     | -    | -                  | -                 | 0.00 |      |
| 16                 | 21           | Schwabe & Wolf, 2009   | Instrumental    | learningcurve group                          | % high probability choices | -              | -      | -     | -    | -                  | -                 | 0.00 |      |
| 18                 | 23           | Schwabe & Wolf, 2011   | Instrumental    | learningcurve group                          | % high probability choices | -              | -      | -     | -    | -                  | -                 | 0.00 |      |
| 18                 | 24           | Schwabe & Wolf, 2011   | Instrumental    | block type (last block) x group interactions | % high probability choices | -              | -      | -     | -    | -                  | -                 | 0.00 |      |
| 22                 | 29           | Walter et al., 2021    | RL              | Main effect stress vs. Control               | Accuracy                   | 0.47           | 1      | 164   | 0.00 | 0.05               | 0.02              | 0.00 |      |
| 23                 | 30           | Zhang et al., 2020     | RL              | Main effect stress vs. Control               | Accuracy                   | -              | -      | -     | -    | -                  | -                 | 0.00 |      |