Stimuli for Assessing Older Adults' Decision-Making Competence

Simple and Complex Comprehension Problems in the Health, Nutrition, and Finance Domains

C-1. Consider the information about an HMO presented below, and answer the following questions. (Note that all the information required to answer the questions is available in the table.)

2001 monthly premium	$100
Annual premium increase	2.0%
Benefits	
In-hospital services	No co-payment
Office visits	$10 co-payment
Treatment Quality Indicators:	
Members "very satisfied" with physician access	41%
Members "very satisfied" with availability of preventative care (e.g. immunizations)	39%

(a) What percentage of members are "very satisfied" with physician access? (Check only one response.)

- ❑ 100%
- ❑ 2%
- ❑ 41%
- ❑ 39%

(b) In the year 2002, this HMO's monthly premium will be: (Check only one response.)

- ❑ $98
- ❑ $100
- ❑ $102
- ❑ $120

C-2. David doesn't want any HMO that is below average on member satisfaction. He also doesn't want any HMO below average on access to specialists. Based on the information in the table below which HMO should David choose? (Check only one response.)

- ❑ HMO A
- ❑ HMO B
- ❑ HMO C

	Member Satisfaction	Preventative Care Strategies	Access to Specialists	Customer Service	Premium
HMO A	●	◑	●	○	$60
HMO B	○	●	◑	◑	$60
HMO C	●	◑	○	●	$60

KEY: ○ = Below Average ◑ = Average ● = Above Average

C-3. Consider the information about four HMOs presented below, and answer the following questions. (Note that all the information required to answer the questions is available in the table.)

	HMO A	**HMO B**	**HMO C**	**HMO D**
Monthly Premium	$50	$75	$48	$63
Copayment for prescriptions	$3	$10	$10	$5
Copayment for screening tests	$10	$15	$10	$5
Copayment for office visit with primary care doctor	$10	$5	$15	$10
Percentage of members “very satisfied” with treatment quality	38%	34%	28%	38%
Percentage of members “very dissatisfied” with treatment quality	12%	14%	10%	10%

(a) What is the lowest copayment for a visit with a primary care doctor?
(Check only one response.)

- ❑ $3
- ❑ $5
- ❑ $10
- ❑ $15

(b) Which HMO provides the best treatment quality according to the members’ ratings?
(Check only one response.)

- ❑ HMO A
- ❑ HMO B
- ❑ HMO C
- ❑ HMO D

C-4. Susan doesn't want any HMO that is below average on member satisfaction or customer service. She also doesn't want any HMO below average on access to specialists. Finally, Susan wants an HMO that is above average on preventive care strategies. Based on the information in the table below which HMO should Susan choose?

(Check only one response.)

- ❑ HMO A
- ❑ HMO B
- ❑ HMO C
- ❑ HMO D
- ❑ HMO E
- ❑ HMO F
- ❑ HMO G
- ❑ HMO H
- ❑ HMO I

	Member Satisfaction	Preventative Care Strategies	Access to Specialists	Customer Service	Premium
HMO A	●	◑	○	◑	$70
HMO B	●	◑	◑	○	$70
HMO C	◑	○	●	○	$70
HMO D	●	●	◑	◑	$70
HMO E	○	◑	●	○	$70
HMO F	●	●	○	◑	$70
HMO G	◑	◑	◑	●	$70
HMO H	○	●	◑	◑	$70
HMO I	◑	◑	◑	●	$70

KEY: ○ = Below Average ◑ = Average ● = Above Average

C-5. Consider the information presented below about a brand of yogurt and answer the following questions.

Serving Size	250 g
Calories Per Serving	200
Amount Per Serving	
Total Fat	2.5 g
Cholesterol	5.0 mg
Sugars	29 g
Protein	12 g
Net Weight	1000 g

(a) What amount of protein is in one serving of this product?
(Check only one response.)

- ❑ 250 g
- ❑ 50 g
- ❑ 29 g
- ❑ 12 g

(b) How many servings will you get out of this product?
(Check only one response.)

- ❑ 4 servings
- ❑ 3 servings
- ❑ 2 servings
- ❑ 1 serving

C-6. A dietician has given Joe some advice about which brand of cereal he should choose. A summary of what the dietician said is given in the box below.

Ingredient	**Importance**	**Difference Rule**
Low sodium	Very important	Cereals that differ by 5 or less milligrams of sodium are the same.
Low levels of sucrose and sugars	Somewhat important	Cereals that differ by 1 or less grams of sucrose and other sugars are the same.

Which cereal of those below would be the best choice for Joe, assuming he follows the dietician's instructions? (Check only one response.)

- ❑ Brand A
- ❑ Brand B
- ❑ Brand C

	Brand A	**Brand B**	**Brand C**
Calories	100	140	115
Sodium	218 milligrams	220 milligrams	220 milligrams
Sucrose and Other Sugars	10 grams	12 grams	8 grams

C-7. Consider the information presented below about seven brands of cheese, and answer the following questions.

Package Information	Brand A	Brand B	Brand C	Brand D	Brand E	Brand F	Brand G
Serving Size	20 g	20 g	25 g	30 g	25 g	25 g	30 g
Amount Per Serving							
Total Fat	5.0 g	5.0 g	4.5 g	6.0 g	2.5 g	4.0 g	4.5 g
Cholesterol	5.0 mg	8.0 mg	10.0 mg	9.0 mg	2.0 mg	5.0 mg	6.0 mg
Sodium	150 mg	180 mg	145 mg	200 mg	120 mg	160 mg	180 mg
Protein	12.0 g	14.0 g	15.0 g	11.0 g	7.0 g	8.0 g	11.0 g
Percent Daily Values							
Vitamin A	10%	16%	8%	12%	9%	11%	14%
Vitamin C	29%	33%	25%	30%	35%	24%	27%
Calcium	45%	40%	30%	35%	45%	42%	30%
Net Weight	100 g	240 g	200 g	270 g	150 g	250 g	180 g

(a) Which brand provides the highest percent of the daily requirement of Vitamin C? (Check only one response.)

- ❑ Brand A
- ❑ Brand B
- ❑ Brand C
- ❑ Brand D
- ❑ Brand E
- ❑ Brand F
- ❑ Brand G

(b) According to the package information, which brand has the highest number of servings per package? (Check only one response.)

- ❑ Brand A
- ❑ Brand B
- ❑ Brand C
- ❑ Brand D
- ❑ Brand E
- ❑ Brand F
- ❑ Brand G

C-8. A dietician has given Anne some advice about which brand of cereal she should choose. A summary of what the dietician said is given in the box below.

Ingredient	**Importance**	**Difference Rule**
Low fat	Very, very important	Cereals that differ by 1 or less grams of fat are the same.
High fiber	Somewhat important	Cereals that differ by 3 or less grams of fiber are the same.
Low levels of sucrose and other sugars	Slightly important	Cereals that differ by 1 or less grams of sucrose and other sugars are the same.
High levels of complex carbohydrates	Slightly important	Cereals that differ by 4 or less grams of complex carbohydrates are the same.

Which cereal of those below would be the best choice for Anne, assuming she follows the dietician's instructions? (Check only one response.)

- ❑ Brand A
- ❑ Brand B
- ❑ Brand C
- ❑ Brand D
- ❑ Brand E
- ❑ Brand F
- ❑ Brand G

	Brand A	**Brand B**	**Brand C**	**Brand D**	**Brand E**	**Brand F**	**Brand G**
Calories	100	140	115	135	120	110	150
Sodium	215 mg	225 mg	217 mg	214 mg	211 mg	216 mg	217 mg
Sucrose and Other Sugars	10 g	6 g	9 g	7 g	6g	7 g	4 g
Fat	1 g	3 g	0g	1g	5g	1g	7g
Complex Carbohydrates	11 g	15 g	19g	10g	8g	18g	12g
Potassium	120 mg	160 mg	130 mg	150 mg	120 mg	110 mg	140 mg
Fiber	3 g	2 g	9 g	8g	2 g	7 g	4 g
Protein	5 g	8 g	1 g	1 g	2 g	6 g	3 g

C-9. Consider the information about a mutual fund presented below, and answer the following questions.

	Fund A
Gross annual return	8%
Management fee	0.75%
Minimum investment	$1,000
Years of activity	10

(a) What is the account management fee for this fund? (Check only one response.)

- ❑ 8%
- ❑ 0.75%
- ❑ 0.10%
- ❑ 10%

(b) What is the gross annual return on the minimum investment? (Check only one response.)

- ❑ $8
- ❑ $80
- ❑ $800
- ❑ $1,000

C-10. Pamela wants a mutual fund that has a management fee of less than 1%. She also wants a gross annual return of over 6.5%. Based on the information in the table below which fund should Pamela choose? (Check only one response.)

- ❑ Fund A
- ❑ Fund B
- ❑ Fund C

	Gross Annual Return	Management Fee	Minimum Investment	Years of Activity
Fund A	6.2%	0.60%	$500	4
Fund B	8.1%	1.20%	$1500	10
Fund C	7.0%	0.80%	$1000	7

C-11. Consider the information about seven mutual funds presented below, and answer the following questions.

	Fund A	**Fund B**	**Fund C**	**Fund D**	**Fund E**	**Fund F**	**Fund G**
Gross annual return	10%	11%	8%	12%	9%	7%	9%
Management fee	0.50%	2.00%	1.00%	2.00%	0.30%	0.50%	1.00%
Minimum investment	$4,000	$3,500	$1,000	$3,000	$2,500	$2,000	$1,500
Years of activity	6	3	10	7	8	9	2
Percent of Asset allocation to bonds	0.10%	1.00%	7.00%	0.20%	6.00%	5.00%	0.10%

(a) What is the lowest account management fee demanded? (Check only one response.)

- ❑ 10.00%
- ❑ 7.00%
- ❑ 1.00%
- ❑ 0.50%
- ❑ 0.30%
- ❑ 0.20%
- ❑ 0.10%

(b) Which mutual fund provides the best net rate of return to the investor, after subtracting management fees? (Check only one response.)

- ❑ Fund A
- ❑ Fund B
- ❑ Fund C
- ❑ Fund D
- ❑ Fund E
- ❑ Fund F
- ❑ Fund G

C-12. Frank has $2,000 to invest. He wants a mutual fund that has a management fee of less than 1.5%. He also wants a fund that has been active for at least 5 years and has a gross annual return of at least 6.0%. Based on the information in the table below which fund should Frank choose? (Check only one response.)

- ❑ Fund A
- ❑ Fund B
- ❑ Fund C
- ❑ Fund D
- ❑ Fund E
- ❑ Fund F
- ❑ Fund G
- ❑ Fund H
- ❑ Fund I

	Gross Annual Return	Management Fee	Minimum Investment	Years of Activity
Fund A	6.25%	0.60%	$1,500	4
Fund B	7.30%	1.20%	$2,500	10
Fund C	6.00%	0.80%	$1,500	5
Fund D	7.00%	1.50%	$2,000	4
Fund E	7.15%	0.75%	$2,500	6
Fund F	5.85%	2.00%	$1,000	15
Fund G	6.20%	1.25%	$2,500	8
Fund H	4.00%	1.75%	$500	7
Fund I	5.50%	0.90%	$1,000	6

Answer Key for Comprehension Problems

Problem	***Answer***	***Problem***	***Answer***
C-1(a)	41%	C-7(a)	Brand E
C-1(b)	$102	C-7(b)	Brand B
C-2	HMO A	C-8	Brand F
C-3(a)	$5	C-9(a)	0.75%
C-3(b)	HMOD	C-9(b)	$80
C-4	HMO D	C-10	C
C-5(a)	12g	C-11(a)	0.30%
C-5(b)	4 servings	C-11(b)	Fund D
C-6	Brand C	C-12	Fund C

Simple and Complex Consistency Problems in the Health, Nutrition, and Finance Domains

(Note that Versions 1 and 2 for each problem should be separated by several filler tasks and that the version numbers are not provided to respondents.)

I-1. [Version 1]

Below are 6 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown.

Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

		Percentage of members who were:			
	Cost	Dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very or completely satisfied
Plan A	$50	18%	8%	22%	52%
Plan B	$100	10%	7%	24%	59%
Plan C	$50	20%	6%	23%	50%
Plan D	$75	14%	6%	24%	56%
Plan E	$100	7%	4%	25%	64%
Plan F	$75	15%	6%	24%	55%

Question 1. Which plan would be your first choice?
Please put the plan letter in this space __________

Question 2. Which plan would be your second choice?
Please put the plan letter in this space __________

Question 3. Which plan would be your third choice?
Please put the plan letter in this space __________

I-1. [Version 2]

Below are 6 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown.

Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

		Percentage of members who were:			
	Cost	Dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very or com-pletely satisfied
Plan E	$100	7%	4%	25%	64%
Plan B	$100	10%	7%	24%	59%
Plan D	$75	14%	6%	24%	56%
Plan F	$75	15%	6%	24%	55%
Plan A	$50	18%	8%	22%	52%
Plan C	$50	20%	6%	23%	50%

Question 1. Which plan would be your first choice?
Please put the plan letter in this space ___________

Question 2. Which plan would be your second choice?
Please put the plan letter in this space ___________

Question 3. Which plan would be your third choice?
Please put the plan letter in this space ___________

I-2. [Version 1]

Below are 15 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown.

Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

		Percentage of members who were:			
	Cost	Dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very or completely satisfied
Plan A	$50	18%	8%	22%	52%
Plan B	$100	10%	7%	24%	59%
Plan C	$50	20%	6%	23%	50%
Plan D	$75	14%	6%	24%	56%
Plan E	$100	7%	4%	25%	64%
Plan F	$75	15%	6%	24%	55%
Plan G	$75	17%	7%	24%	52%
Plan H	$100	9%	5%	25%	61%
Plan I	$75	16%	6%	24%	54%
Plan J	$100	13%	5%	24%	58%
Plan K	$100	14%	5%	24%	57%
Plan L	$50	22%	11%	21%	46%
Plan M	$50	17%	8%	23%	52%
Plan N	$75	16%	7%	24%	53%
Plan O	$50	20%	10%	22%	48%

Question 1. Which plan would be your first choice?
Please put the plan letter in this space __________

Question 2. Which plan would be your second choice?
Please put the plan letter in this space __________

Question 3. Which plan would be your third choice?
Please put the plan letter in this space __________

I-2. [Version 2]

Below are15 health plans. For each plan, the monthly premium cost is listed. The percentage of members who were dissatisfied or satisfied with each plan is also shown.

Please examine this information carefully and, thinking about cost and member satisfaction, indicate your first, second, and third preferences.

		Percentage of members who were:			
	Cost	Dissatisfied	Neither satisfied nor dissatisfied	Somewhat satisfied	Very or completely satisfied
Plan E	$100	7%	4%	25%	64%
Plan H	$100	9%	5%	25%	61%
Plan B	$100	10%	7%	24%	59%
Plan J	$100	13%	5%	24%	58%
Plan K	$100	14%	5%	24%	57%
Plan D	$75	14%	6%	24%	56%
Plan F	$75	15%	6%	24%	55%
Plan I	$75	16%	6%	24%	54%
Plan N	$75	16%	7%	24%	53%
Plan G	$75	17%	7%	24%	52%
Plan M	$50	17%	8%	23%	52%
Plan A	$50	18%	8%	22%	52%
Plan C	$50	20%	6%	23%	50%
Plan O	$50	20%	10%	22%	48%
Plan L	$50	22%	11%	21%	46%

Question 1. Which plan would be your first choice?
Please put the plan letter in this space __________

Question 2. Which plan would be your second choice?
Please put the plan letter in this space __________

Question 3. Which plan would be your third choice?
Please put the plan letter in this space __________

I-3. [Version 1a]

Imagine that you need to choose a dietary supplement. Here is one recommended by a nutritionist:

	Supplement A
Taste	Delicious
Effectiveness	Good

How attractive is Supplement A to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7
not at all attractive						very attractive

I-3. [Version 1b]

Imagine that you need to choose a dietary supplement. Here is one recommended by a nutritionist:

	Supplement B
Taste	Bland
Effectiveness	Excellent

How attractive is Supplement B to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7
not at all attractive						very attractive

I-3. [Version 2]

Imagine that you need to choose between two dietary supplements recommended by a nutritionist. There are two available to you (described below). Please indicate how attractive you find each supplement.

	Supplement A	**Supplement B**
Taste	Delicious	Bland
Effectiveness	Good	Excellent

How attractive is Supplement A to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7

not at all attractive — very attractive

How attractive is Supplement B to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7

not at all attractive — very attractive

I-4. [Version 1a]

Imagine that you need to choose a dietary supplement. Here is one recommended by a nutritionist:

	Supplement C
Taste	Delicious
FDA Effectiveness Rating (1=low, 10=high effectiveness)	5.2

How attractive is Supplement C to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7
not at all attractive						very attractive

I-4. [Version 1b]

Imagine that you need to choose a dietary supplement. Here is one recommended by a nutritionist:

	Supplement D
Taste	Bland
FDA Effectiveness Rating (1=low, 10=high effectiveness)	8.9

How attractive is Supplement D to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7
not at all attractive						very attractive

I-4. [Version 2]

Imagine that you need to choose between two dietary supplements recommended by a nutritionist. There are two available to you (described below). Please indicate how attractive you find each supplement.

	Supplement C	**Supplement D**
Taste	Delicious	Bland
FDA Effectiveness Rating (1=low, 10=high effectiveness)	5.2	8.9

How attractive is Supplement C to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7

not at all attractive — very attractive

How attractive is Supplement D to you?
(Check only one response.)

❑	❑	❑	❑	❑	❑	❑
1	2	3	4	5	6	7

not at all attractive — very attractive

I-5. Imagine you are choosing between the two banks shown below.

	[Version 1]		[Version 2]	
Customer Service	**Bank A**	**Bank B**	**Bank A**	**Bank B**
Customer support availability			●	○
Prompt helpline response	●	○	●	○
Branch convenience			●	○
Account Features				
Interest earned	○	●		
Overdraft protection	○	●	○	●
Easy-to-use telephone banking	○	●		

KEY: ○ = Below Average ● = Above Average

Which bank would you be more likely to choose: Bank A *or* Bank B?
(Check only one response.)

More likely to choose Bank A			**More likely to choose Bank B**		
much more likely to choose A	moderately more likely to choose A	slightly more likely to choose A	slightly more likely to choose B	moderately more likely to choose B	much more likely to choose B
❑ 1	❑ 2	❑ 3	❑ 4	❑ 5	❑ 6

I-6. Imagine you are choosing between the two banks shown below.

	[Version 1]		[Version 2]	
Account Features	**Bank E**	**Bank F**	**Bank E**	**Bank F**
Interest earned	○	●		
Overdraft protection	○	●	○	●
Easy-to-use telephone banking	○	●		
Related Discounts				
Monthly service fee discounts			●	○
Loan discounts	●	○	●	○
Bill payment service discounts			●	○
Customer Service				
Customer support availability	○	●		
Prompt helpline response	○	●	○	●
Branch convenience	○	●		
Industry Ratings				
Business Bureau Ratings			●	○
Service Satisfaction Index	●	○	●	○
Industry Award Ranking			●	○

KEY: ○ = Below Average ● = Above Average

Which bank would you be more likely to choose: Bank E *or* Bank F?
(Check only one response.)

More likely to choose Bank E			More likely to choose Bank F		
much more likely to choose E	moderately more likely to choose E	slightly more likely to choose E	slightly more likely to choose F	moderately more likely to choose F	much more likely to choose F
❑ 1	❑ 2	❑ 3	❑ 4	❑ 5	❑ 6