# How Basic Statistical Literacy Can Save You Money and Maybe Even Save Your Life!

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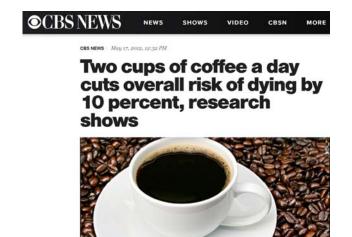


## From My Abstract...

- A headline proclaims that coffee lovers live longer. Should you start drinking coffee?
- You test positive for a disease. How likely is it that you actually have the disease?
- Are there ways to increase your chance of winning the lottery?
- Should you buy an extended warranty?
- Should you pay the advance purchase, non-refundable cost for a hotel room, or wait and pay more when you arrive?

All of these are questions that can be answered with a little understanding of statistics and probability. This talk will discuss these and other examples of how statistics and probability permeate our lives, and how a little knowledge can help us make better decisions.

# Do coffee lovers live longer?





# Or does coffee trigger heart attacks?

#### **HEART** DISEASE HOME

News

Reference

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Quizzes

Videos

**Questions & Answers** 

Message Board

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#### **Coffee May Trigger Heart Attack**

Attacks After Single Cup, Light Drinkers Most at Risk

















Aug. 15, 2006 -- That cup of coffee you're craving might not be such a good idea.

Research in the September issue of *Epidemiology* suggests coffee can trigger a heart attack within an hour in some people.

UEADT



# What do you think of these (real) headlines?

- 6 cups a day? Coffee lovers less likely to die, study finds
- Oranges, grapefruits lower women's stroke risk
- Yogurt reduces high blood pressure, says a new study
- Breakfast cereals prevent overweight in children
- Joining a choir boosts immunity
- Walk faster and you just might live longer
  - Researchers find that walking speed can help predict longevity
  - The numbers were especially accurate for those older than 75

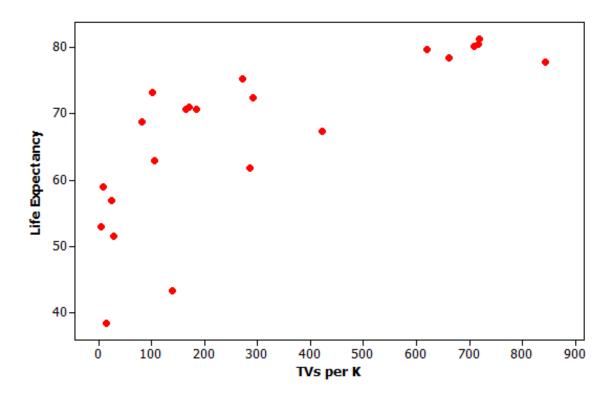


# Notice that almost all imply causal connection!

- 6 cups a day? Coffee lovers less likely to die, study finds
- Oranges, grapefruits <u>lower</u> women's stroke risk
- Yogurt <u>reduces</u> high blood pressure, says a new study
- Breakfast cereals <u>prevent</u> overweight in children
- Joining a choir <u>boosts</u> immunity
- Walk faster and you just might live longer
  - Researchers find that walking speed can help predict longevity
  - The numbers were especially accurate for those older than 75

## Correlation does not imply causation!

Televisions and life expectancy across countries (from Allan Rossman)





#### Cause and effect?

- There appears to be a relationship between number of televisions (per thousand people) in a country and life expectancy of the country
- Would you conclude that sending more TVs to Bangladesh would cause people there to live longer?
- Can you suggest a "confounding variable" that might be related to number of TVs, and also affect life expectancy?
- Is it reasonable to draw a cause-and-effect conclusion after observing a strong association between two variables?



#### When can cause and effect be concluded?

#### Randomized experiment

#### Researchers:

- Create differences in groups
- Observe differences in response

#### **Example:**

Randomly assign post-menopausal women to take hormones or not, observe and compare heart disease rates

#### **Observational study**

#### Researchers:

- Observe differences in groups
- *Observe* differences in response

#### **Example:**

Ask women if they take hormones or not, observe and compare heart disease rates



# Example of an observational study: Yogurt reduces high blood pressure, says a new study

- Study tracked 2100 people for 14 years, participants recorded what they ate
- Those who ate yogurt were 31% less likely to develop high blood pressure
- Those who ate 2% or more of daily calories from yogurt "significantly" reduced their risk of high blood pressure
- Clearly, not randomly assigned to eat yogurt or not!
- What else might explain the difference in high blood pressure?

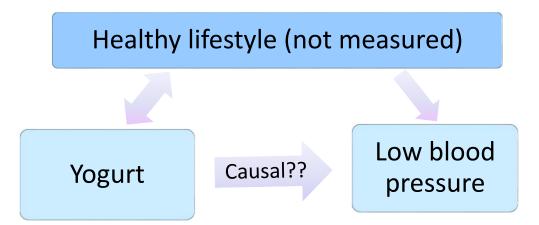


## **Explanatory, Response and Confounding Variables**

- Explanatory variable defines the groups or conditions
  - Whether the person reported eating yogurt regularly or not
- Response variable is the outcome of interest
  - Whether the person developed high blood pressure or not
- Confounding variables
  - Are related to the explanatory variable [eating yogurt], and
  - Might affect the response variable [high blood pressure].
- Possible confounding variables:
  - How health conscious the person is, general diet
  - Amount of fat in the person's diet
  - Amount of exercise, general quality of medical care, etc.



- In observational studies confounding variables can't be separated from the explanatory variable in affecting the outcome. So we cannot conclude that changes in the explanatory variable cause a change in the response.
- We cannot conclude that yogurt causes lower blood pressure





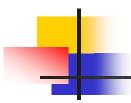
# A more detailed example

Headline: "Breakfast Cereals Prevent Overweight in Children"



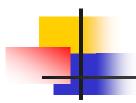
The article continues:

"Regularly eating cereal for breakfast is tied to healthy weight for kids, according to a new study that endorses making breakfast cereal accessible to low-income kids to help fight childhood obesity."



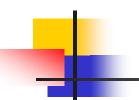
## Some Details about the Study

- This was an observational study
  - Children were asked what they ate, not randomly assigned
- 1024 children, only 411 with usable data
  - Mostly low-income Hispanic children in Austin, TX
  - Control group for a larger study on diabetes
- Asked what foods they ate for 3 days, in each of grades 4,
   5, 6 (same children for 3 years)
- Study looked at number of days they ate cereal = 0 to 3 each year, so total of 0 to 9



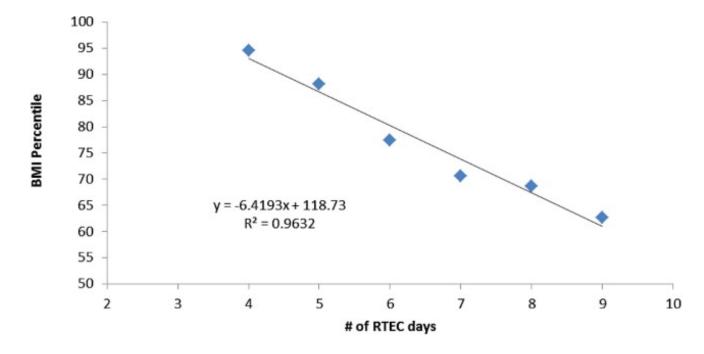
## The Analysis

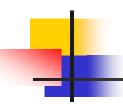
- Multiple regression:
  - Response variable = BMI percentile each year (BMI = body mass index), i.e. where does the child fall for their age group?
  - Explanatory variable = days of eating cereal in each year (0 to 3),
     modeled as linear relationship with BMI
- Did not differentiate between other breakfast or no breakfast (for days without cereal)
- Also included (adjusted for) age, sex, ethnicity and some nutritional variables



# More Details: The analysis

• Multiple regression was used; simplistic (and possibly misleading) plot:





# Confounding variables

What else could explain the relationship?

- Possible confounding variable is general quality of nutrition in the home
  - Unhealthy eating for breakfast (non-cereal breakfast or no breakfast), probably unhealthy for other meals too.
- High metabolism could cause low BMI and the need to eat breakfast. Those with high metabolism require more frequent meals.



## Misleading headlines

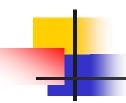
# "Breakfast Cereals Prevent Overweight in Children"



The article continues:

"Regularly eating cereal for breakfast is tied to healthy weight for kids, according to a new study that endorses making breakfast cereal accessible to low-income kids to help fight childhood obesity."

- Notice that the quote does not imply cause and effect, but the headline does.
- Common in media editors write the headlines



## Other questions to ask:

- Who did the study?
  - Lead author = Vice President of Dairy MAX, a regional dairy council. (Fair disclosure: Study funded by NIH, not Dairy MAX)
- What was the size of the effect?
  - Reduction of just under 2% in BMI percentile for each extra day (up to 3) of consuming cereal (regression coefficient was -1.97)
- Has the study been replicated?

# Replications?

Egg breakfast for kids can prevent childhood obesity

08 Feb 2016







<u>Healthcare (Basel)</u>. 2017 Sep; 5(3); 49. Published online 2017 Aug 30. doi: 10.3390/healthcare5030049

PMCID: PMC5618177

PMID: 28867765

Breakfast Cereal Consumption and Obesity Risk amongst the Mid-Age Cohort of the Australian Longitudinal Study on Women's Health

Angelica Quatela, <sup>1</sup> Robin Callister, <sup>2,4</sup> Amanda J. Patterson, <sup>1,4</sup> Mark McEvoy, <sup>3,4</sup> and Lesley K. MacDonald-Wicks <sup>1,4</sup>,\* Sampath Parthasarathy, Academic Editor

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Abstract Go to: ♥

Obesity affects 27.5% of Australian women. Breakfast cereal consumption has been proposed to be protective against obesity. This study investigated the association of breakfast cereal consumption with the risk of developing obesity (Body Mass Index (BMI)  $\geq$  30 kg/m²) over 12 years among mid-age participants in the Australian Longitudinal Study on Women's Health (ALSWH). Dietary data were obtained at S3 and obesity incidence at S4–S7. Women were excluded if: dietary data were incomplete, energy intake was <4500 or >20,000 kJ/day, or they reported being overweight or obese at S3. Logistic regressions with discrete time survival analysis investigated the association between breakfast cereal intake and incident obesity and were adjusted for: area of residency, income, smoking, physical activity, hypertension, dietary intakes and a discrete measure of time. There were 308 incident cases of obesity. Any breakfast cereal intake was not associated with incident obesity (Odds Ratio (OR): 0.92; p = 0.68). Oat-based cereal (OR: 0.71; p = 0.01), muesli (OR: 0.57; p = 0.00) and All-Bran (OR: 0.62; p = 0.01) intakes were associated with a significant reduction in obesity risk. Among this cohort, muesli on its own, or as part of oat-based



# Assessing possible causation

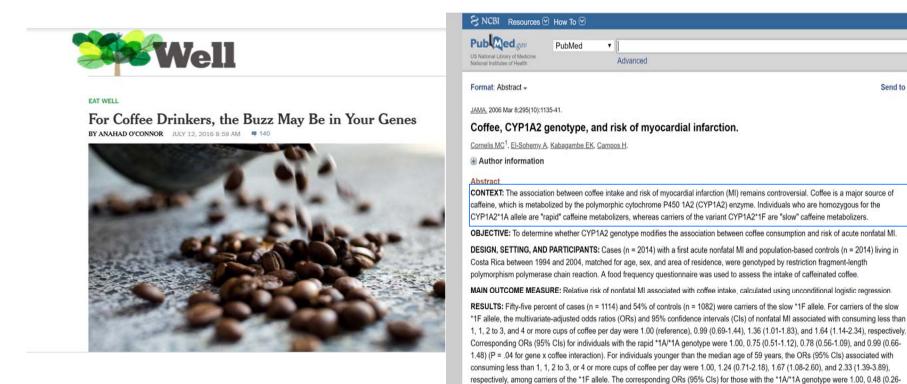
Some features that make causation *plausible* even with observational studies:

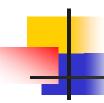
- There is a reasonable explanation for how the cause and effect would work.
- The association is consistent across a variety of studies, with varying conditions.
- Potential confounding variables are measured and ruled out as explanations.
- There is a "dose-response" relationship.

# Coffee, revisited

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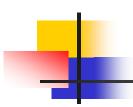
#### Beware of unknown additional factors!





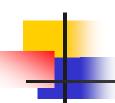
#### Genetics! Slow vs fast caffeine metabolizers

- CONTEXT: The association between coffee intake and risk of myocardial infarction (MI) remains controversial. Coffee is a major source of caffeine, which is metabolized by the polymorphic cytochrome P450 1A2 (CYP1A2) enzyme. Individuals who are homozygous for the CYP1A2\*1A allele are "rapid" caffeine metabolizers, whereas carriers of the variant CYP1A2\*1F are "slow" caffeine metabolizers.
- CONCLUSION: Intake of coffee was associated with an increased risk of nonfatal MI only among individuals with slow caffeine metabolism, suggesting that caffeine plays a role in this association.



# Replications and confusions

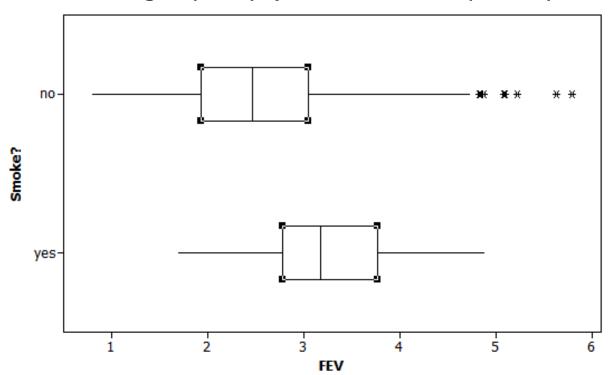
- Multiple studies have found a relationship between drinking coffee and lower risk of death from multiple causes (but not cancer)
- However, not much difference was found between caffeinated and decaffeinated coffee
- Other studies examined relationship of caffeine to heart issues
- Recent students showed major differences between genetic fast and slow caffeine metabolizers for heart, and for effect of caffeine on enhancing exercise performance. In other words, different genes = different benefits of caffeine!
- But coffee does not equal caffeine in most of the studies



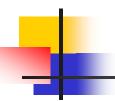
# Multivariable Thinking

#### Example:

Lung capacity (FEV = forced expiratory volume) in children

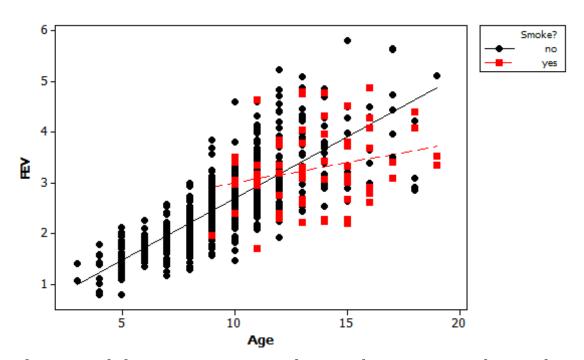


Higher for smokers??

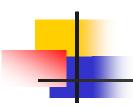


# Adding a 3<sup>rd</sup> variable changes the picture!

## Example: Lung capacity and smoking

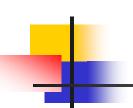


Third variable, age, needs to be considered.



#### The lesson about additional variables

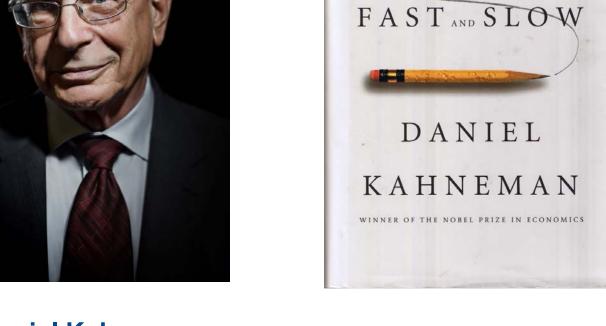
- A relationship between two variables might *depend* on the value of a 3<sup>rd</sup> variable:
  - Effect of caffeine on heart health and exercise performance depends on whether you are a fast or slow metabolizer
  - Lung capacity in children increases with age but much more slowly for smokers
  - How much does adding a pool or a fireplace to a home increase (or decrease!) the value when selling? It depends on where the house is located.



# New topic: Poor intuition about probability and risk

- William James was first to suggest that we have an intuitive mind (works fast) and an analytical mind (works more slowly), and that they process information differently.
- Example: People feel safer driving than flying, when probability suggests otherwise.
- Psychologists have studied many ways in which we have poor intuition about probability assessments.
  - Recommended reading: Thinking, Fast and Slow by Daniel Kahneman





THINKING,

**Daniel Kahneman** 



## Example: Confusion of the Inverse

Gigerenzer gave 160 gynecologists this scenario:

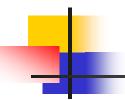
- About 1% of the women who come to you for mammograms have breast cancer
- If a woman has breast cancer, 90% chance of positive test
- If she does not have breast cancer, there is only a 9% chance of positive test (false positive)

A woman tests positive. What should you tell her about the chances that she has breast cancer?



## Answer choices he gave them: Which is best?

- The probability that she has breast cancer is about 81%.
- Out of 10 women with a positive mammogram, about 9 have breast cancer.
- Out of 10 women with a positive mammogram, about 1 has breast cancer.
- The probability that she has breast cancer is about 1%.



#### Answer choices and % who chose them

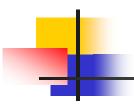
- 13% chose "The probability that she has breast cancer is about 81%."
- 47% chose "Out of 10 women with a positive mammogram, about 9 have breast cancer." [Note that this is 90%.]
- 21% chose "Out of 10 women with a positive mammogram, about 1 has breast cancer." [Note that this is 10%.]
- 19% chose "The probability that she has breast cancer is about 1%."



## What is the Correct Answer?

Let's look at a hypothetical 100,000 women. Only 1% have cancer, 99% do not.

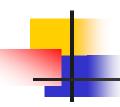
	Test positive	Test negative	Total
Cancer			1,000 (1%)
No cancer			99,000
Total			100,000



# Let's see how many test positive

90% who have cancer test positive. 9% of those who don't have it test positive.

	Test positive	Test negative	Total
Cancer	900 (90%)		1,000
No cancer	8910 (9%)		99,000
Total	9810		100,000



#### Complete the table for 100,000 women:

	Test positive	Test negative	Total
Cancer	900	100	1,000
No cancer	8910	90,090	99,000
Total	9810	90,190	100,000

#### Correct answer is 900/9810, just under 10%!

Physicians confused two probabilities:

P(positive test, given cancer) = .9 or 90%

P(cancer, given positive test) = 900/9810 = .092 or 9.2%



#### Confusion of the inverse: Other examples

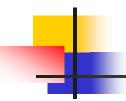
#### Cell phones and driving (2001 study):

- Given that someone was in an accident:
  - Probability that they were using cell phone was .015 (1.5%)
  - Probability that they were distracted by another occupant was .109 (10.9%)
  - Does this mean other occupants should be banned while driving, but cell phones are okay??
- What we really want is probability of being in an accident, given that someone is on a cell phone, much harder to find!



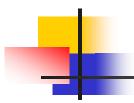
## Confusion of the inverse: DNA Example

- Dan is accused of crime because his DNA matches DNA at a crime scene (found through database of DNA). Only 1 in a million people have this specific DNA.
- Suppose there are 6 million people in the local area, so about 6 have this DNA. Only one is guilty!
- Is Dan almost surely guilty??



### **DNA Example continued**

- Remember, only 6 people with this DNA out of 6 million people
- P(DNA match | Dan is innocent)≈ 5 out of 6 million, extremely low!
  - Prosecutor would emphasize this
- But... P(Dan is innocent | DNA match) ≈ 5 out of 6, fairly high!
  - Defense lawyer should emphasize this
- Jury needs to understand this difference!



#### New topic: Expected Values

Suppose you decide to go to Minneapolis to a concert and don't know if you will spend the night there. If the weather is bad or you are very tired, you will stay at a hotel. You look at hotels and find a room with the following:

- Pay \$170 now, nonrefundable OR
- Pay \$200 when you arrive, but only if you need the hotel
- What should you do? What additional information would help you decide?



### The concept of "expected value"

- Expected value = average over the long run or a large group
- Example:
  - Simple lottery game costs \$1 to play.

Prize	\$0	\$2	\$50
Probability	79/100	20/100	1/100

Expected value = 0(79/100) + \$2(20/100) + \$50(1/100) = \$90/100

On average, "win" \$0.90 (90 cents) for each dollar spent.

### Expected value for hotel decision

- Suppose p = probability you will need the hotel.
- Expected value of the cost for each decision:
  - Advance purchase, Expected value of cost = \$170
  - If you don't pay in advance

```
Expected value of cost = $200(p) + $0(1 - p) = $200p
Example: p = \frac{1}{2}, Expected value of cost = $100
```

Which is lower?

```
200p < 170 \text{ when } p < (170/200) = 0.85.
```

- Decision: Pay advance purchase if p > 0.85, but not otherwise.
- Over the long run, you come out ahead if you use that rule.



#### Insurance, lottery, extended warranty

Should you buy an extended warranty? What about insurance? (e.g. earthquake?)

- On average the company wins
- But some consumers will be winners, and some will be losers.
- You can use knowledge of your own circumstances to assess which is likely for you.



### A quick note about lottery strategy

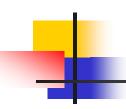
- The expected value for amount won is generally (much!) lower than the cost of a ticket.
- However, occasionally the jackpot gets so high that the expected value is higher than the ticket cost.
- But that assumes there is only one winning ticket.
- Because the jackpot is shared by all winners, the best strategy is to avoid commonly selected numbers, for instance numbers above 31 wouldn't be chosen if someone is using birthdays to choose numbers.



## Understanding Expected Value: Survey Question (my class)

Which one would you choose in each set? (Choose either A or B and either C or D.)

- A. A gift of \$240, guaranteed
- **B.** A 25% chance to win \$1000 and a 75% chance of getting nothing.
- C. A sure loss of \$740
- **D.** A 75% chance to lose \$1000 and a 25% chance to lose nothing



### **Survey Question Results**

Which one would you choose in each set? (Choose either A or B and either C or D.)

85% 15% A. A gift of \$240, guaranteed

**B.** A 25% chance to win \$1000 and a 75% chance of getting nothing.

$$E.V. = $240$$

$$E.V. = $250$$

30%

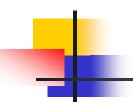
**70%** 

C. A sure loss of \$740

**D.** A 75% chance to lose \$1000 and a 25% chance to lose nothing

$$E.V. = -\$740$$

$$E.V. = -\$750$$



### The Amount Makes a Big Difference

#### Which one would you choose in each set?

A. A gift of \$5, guaranteed

B. A 1/1000 chance to win \$4000

Now 75% chose B.

This is like buying lottery tickets.

C. A sure loss of \$5

D. A 1/1000 chance of losing \$4000

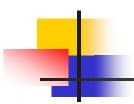
Now 80% chose C.

Like buying insurance or extended warranty.



## We underestimate risk of bad things

We overestimate chance of good things



### The "Linda Story"

Linda is thirty-one years old, single, outspoken, and very bright. She majored in philosophy. As a student, she was deeply concerned with issues of discrimination and social justice, and also participated in anti-nuclear demonstrations.

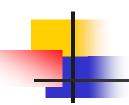
Which alternative is more probable?

- Linda is a bank teller.
- Linda is a bank teller and is active in the feminist movement.



### Which do you think is more probable?

- A massive flood somewhere in North America next year, in which more than 1,000 people drown.
- An earthquake in California sometime next year, causing a flood in which more than 1,000 people drown.



## The Representativeness Heuristic and the Conjunction Fallacy

- Representativeness heuristic: People assign higher probabilities than warranted to scenarios that are representative of how they imagine things would happen.
- This leads to the conjunction fallacy ... when detailed scenarios involving the conjunction of events are given, people assign *higher* probability assessments to the *combined event* than to statements of one of the simple events alone.
- But P(A and B) = can't exceed P(A)



### Other Probability Distortions

- Coincidences have higher probability than people think, because there are so many of us and so many ways they can occur.
  - UCI Statistics Department story of 13s
  - The one in a million event
- Low risk, scary events in the news are perceived to have *higher* probability than they have (readily brought to mind).
- High risk events where we think we have control are perceived to have *lower* probability than they have.



#### Probability, Intuition, Expected Value

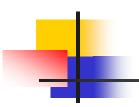
#### Examples of Consequences in daily life:

- Assessing probability when on a jury
   Lawyers provide detailed scenarios people give higher probabilities, even though *less* likely.
- Extended warranties and other insurance "Expected value" favors the seller
- Gambling and lotteries
   Again, average "gain" per ticket is negative
- Poor decisions (e.g. driving versus flying)



#### Avoiding Risk May Put You in Danger

- In 1995, UK Committee on Safety of Medicines issued warning that new oral contraceptive pills "increased the risk of potentially lifethreatening blood clots in the legs or lungs by twofold – that is, by 100%" over the old pills
- Letters to 190,000 medical practitioners;
   emergency announcement to the media
- Many women stopped taking pills.



## Clearly there is increased risk, so what's the problem with women stopping pills?

#### Probable consequences:

- Increase of 13,000 abortions the following year
- Similar increase in births, especially large for teens
- Additional \$70 million cost to National Health Service for abortions alone
- Additional deaths and complications probably far exceeded pill risk.



#### Actual Risk versus Relative Risk

- "Twofold" risk of blood clots:
  - 1/7000 to 2/7000, not a big change in <u>absolute</u> risk, and still a <u>small risk</u>.
- Absolute risk is what is important:
  - 2/7000 likely to have a blood clot
  - Compare to other risks of pregnancy
- But relative risk (2 in this case) is what makes news!



#### Reported Risk versus Your Risk

"Older cars stolen more often than new ones" Davis (CA) Enterprise, 15 April 1994, p. C3

- Of the 20 most popular auto models stolen in California the previous year, 17 were at least 10 years old.
- Many factors determine which cars stolen:
  - Type of neighborhood.
  - Locked garages.
  - Cars not locked and/or don't have alarms.



#### Reported Risk versus Your Risk, continued

- The real question of interest is:
  If I were to buy a new car, would my risk of having it stolen increase or decrease over my old car?
- Article gives no information about that question.



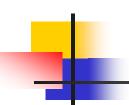
#### Considerations about Risk

- Changing a behavior based on relative risk may increase overall risk of a problem. Trade-offs!
- Find out what the absolute risk is, and consider relative risk in terms of additional number at risk
- Suppose a behavior doubles risk of cancer

Brain tumor: About 7 in 100,000 new cases per year, so adds about 7 cases per 100,000.

<u>Lung cancer:</u> About 75 in 100,000 new cases per year, so adds 75 per 100,000, more than 10 times as many!

- Does the reported risk apply to you?
- Over what time period? (Per year? Per lifetime?)



# New Topic: Cautions about "average" Beware when you hear...

"The average person...."

- Will live to be ...
- Has 2.3 children...
- Makes \$x per year...

Etc....

- What's missing?
  - Information about distribution and variability!



#### Usually average is not enough!

- Recent trip, I flew into Chicago Terminal 2,
   Concourse E, flight was delayed
- Needed to get to Concourse C, flight leaving in 35 minutes
- There is a shuttle! Sign says "Average wait time is 15 minutes."
- What's missing with this information??

How about maximum wait time?





## Average is over-rated. Variability is more interesting and useful!

 The average temperature in Minneapolis (across all months) is 55 degrees.



 The average temperature in San Francisco (across all months) is 59 degrees.



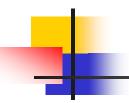


## New Topic: More about Cereal Does it Produce Boys?

- Headline in New Scientist: "Breakfast cereal boosts chances of conceiving boys" Numerous other media stories of this study.
- Study in *Proc. of Royal Soc. B* showed of pregnant women who ate cereal, 59% had boys, of women who didn't, 43% had boys.

#### Problem #1 revisited:

Headline implies eating cereal *causes* change in probability, but this was an observational study. (Confounding variables???)



#### The Problem: Multiple Testing

- The study investigated 132 foods the women ate, at 2 time periods for each food = 264 possible tests! (Stan Young pointed this out in a published criticism.)
- By chance alone, some food would show a difference in birth rates for boys and girls.
- Main issue: Selective reporting of results when many relationships are examined, not adjusted for multiple testing. Quite likely that there are "false positive" results.



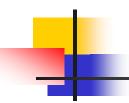
#### **Common Multiple Testing Situations**

- Genomics: Looking for genes related to specific disease, testing many thousands.
- Diet and disease: For instance, ask patients and controls about many dietary habits.
- Interventions (e.g. Abecedarian Project):
  - Randomized study gave low-income kids (infant to kindergarten) educational program (or not).
  - Kids in program were almost 4 times as likely to graduate from college. (Many other differences; too many to all be multiple testing.)



#### Multiple Testing: What to do?

- There are statistical methods for handling multiple testing.See if the research report mentions that they were used.
- See if you can figure out how many different relationships were examined.
- Was the main purpose of looking at the data to test that particular food or behavior?
- Was there a dose-response relationship?
- If many significant findings are reported (relative to those studied), it's less likely that the significant findings are false positives.

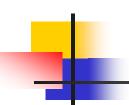


#### New Topic: Surveys and polls

Most of you probably know about common problems, such as:

- Biased wording posing as objective surveys
- Confusing wording and/or possible responses
- Problems with getting a representative sample, and getting people to respond
- Responses given with desire to please or give socially acceptable answers

Let's look at some subtle examples...



## Wording is Important and Difficult to Get Right!

Small change of words can lead to big change in answers.

#### **Example: How Fast Were They Going?**

Students asked questions after shown film of car accident.

About how fast were the cars going when they contacted each other?

Average response = 31.8 mph

About how fast were the cars going when they collided with each other?

Average response = 40.8 mph

Ref: Loftus & Palmer, Journal of Verbal Learning and Verbal Behavior



#### Ordering of Questions

The order in which questions are presented can change the results.

#### **Example:**

- 1. How happy are you with life in general?
- 2. How often do you normally go out on a date?

  About \_\_\_\_\_ times a month.

Almost no correlation in answers. When order was *reversed*, there was a strong correlation! Respondents seem to think the happiness question was now, "Given what you just said about going out on dates, how happy are you?"

Ref: Clark and Schober, Questions about Questions, J. Tanur, Ed.



## **QUESTIONS?**

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