When it comes to decision-making among seniors, this may be the best advice: Keep it simple.

Older people make better decisions using their intuition - their "gut" reactions - than using analysis, particularly when forced to plow through an array of information where the right choice isn't obvious, N.C. State researchers report.

Yet even when analyzing, simply being old does not doom you to weak performance. In fact, seniors with high education levels reason through decisions almost as well as those less than half their age.

The findings were drawn from a study published last month in Psychology and Aging, an American Psychology Association journal that publishes original articles on adult development and aging.

"None of this means that old people are bad at making decisions," said Tara Queen, a psychology Ph.D. student and lead author of the study. "We just need to be more sensitive about how to present information to optimize decision making."

When faced with a choice, people reach into their mental toolboxes for two instruments of decision-making: intuition and analysis, also known as deliberation. An intuitive decision involves scanning the big picture and then going with your instinct. A deliberative one, in contrast, requires filtering relevant from irrelevant information and then calling upon logic to make your pick.

Queen and senior author Dr. Thomas Hess, professor of psychology, simulated the decision-making processes through two fictional scenarios: choosing an apartment and a bank.

Study participants were given background information such as "you and your spouse are physically active," and "prefer to have plenty of storage space" and then asked to make a decision from four answer choices.

To mimic a deliberative task, the researchers cluttered the answer choices with useful but extraneous information. The intuitive option was set up so that the best choice stood out in a quick once-over of the information as a whole.

Younger participants were between the ages of 17 and 28, while the older ones ranged from 60 to 86.

When the results were tallied, researchers noticed an overall trend of young folks outperforming their older peers in both types of tasks.

However, this difference became much smaller when the researchers looked at other factors.

Seniors did much better when using their intuition than when relying on deliberation. They also did better if they had higher education levels - and this applied to both deliberative and intuitive thinking tasks.

The bottom line, the authors say, is that getting older doesn't necessarily mean getting worse at decision-making.

"Age is not the only factor at play," agreed Dr. Daniel Kaufer, a neurology professor at UNC-Chapel Hill who was not involved in the study. "Educational level, individual personality differences, and the complexity of
the decision all may influence the ultimate choice."

The findings suggest that society should rethink how it pitches decisions to its older residents.

Queen points to the array of choices thrust upon seniors in recent Medicare plans as a perfect example of overwhelming their deliberative ability.

"The government presented people with some 50-plus plans, with a lot of detail," she said. "It was information overload."

Dr. Scott Huettel, a psychology professor at Duke, agreed.

"It's now a challenge for policy makers, scientists and others to try to identify what ways to present information," he said.

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