Decline in Judgment and Functional Capacity in Older Adults with Cognitive Disorders:

Early Detection, Intervention, and Prevention

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Objectives

- Review demographics on population aging, neurodegenerative disorders, and fraud in older adults
- Define judgment and describe underlying neuronal changes contributing to its decline
- Explore the relationship between the aging brain and decline in judgment
- Describe the relationship between decline in judgment and decisional capacity
- Assessment of decision-making capacity and functional capacity
- List interventions to enhance functional independence and discuss fraud and scam prevention in at-risk individuals

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Population Aging and Neurodegenerative Disorders in Older Adults: Demographics

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An Aging Population

- Number of Americans > 65 y.o. projected to increase from 57.8 million in 2022 to 82 million by 2050*
- Share of population >65 projected to rise from 17% to 23%
- Number of Americans > 85 projected to increase from 6.7 million to 18 million by 2050
- Share of population >85 projected to rise from 7% to 15%
- 10% > 65 and older suffer from dementia; age is primary risk factor

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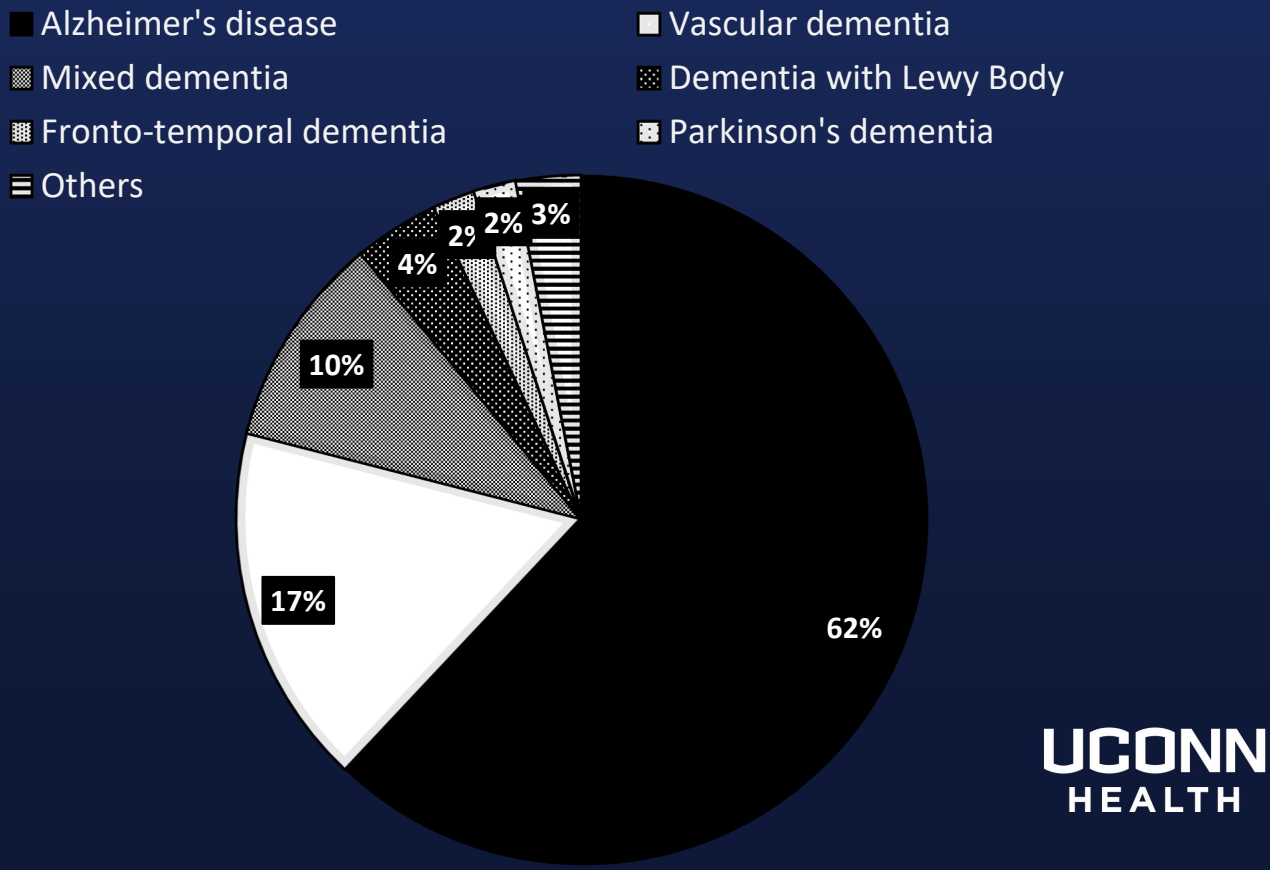
*Census bureau, 2022

Neurodegenerative Disorders

Most common causes of dementia



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Neuronal Changes Underlying Decline in Judgment

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What is Judgment?

- Defined as the ability to appraise information relevant to a novel situation, and to formulate conclusions based on thoughtful consideration
- An essential aspect of executive function, i.e., brain management skills
- Critical to many aspects of daily life functioning

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What is Judgment?

- Several executive function processes essential to judgment ability:
  - *planning, carefully considering one's goals, generating ideas and alternating between ideas, evaluating consequences, inhibiting inappropriate responses, taking & evaluating course of action*
- Relies on other cognitive and psychological abilities including memory, language, social, and emotional
- Decline in judgment increases the risk of victimization

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EF Issues Leading to Poor Judgment

- Reduced problem solving: failure to develop appropriate problem definition Impulsive decision-making
- Impulsivity
- Inefficiency in generating solutions
- Fixating on a single plan d/t compromised divergent thinking
- Failure to consider long-term consequences of solutions

These executive skills tend to decline early in pathological aging

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Neural Correlates of Judgment

- Key areas: prefrontal cortex (PFC), hippocampus, amygdala
  - PFC: Crucial for decision-making and higher-level cognitive functions underlying judgment
  - Hippocampus: Involved in memory retrieval (judgment based on past events)
  - Amygdala: Involved in processing emotions

- *These structures are affected in many neurodegenerative disorders and acquired conditions*

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The Aging Brain and Decline in Judgment

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How the Brain Changes with Age

- Aging affect cognitive abilities supporting judgment
  - Processing speed, attentional processes, efficient recall, aspects of executive function
- Multiple mechanisms driving brain changes are present in aging
- Presence of AD pathology (β-amyloid) contribute to changes in brain areas involved in judgment
- Limited research on when judgment first becomes compromised

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Decline in Judgment in “Normal Aging”?

- Subtle “age-related” cognitive decline impairs decision-making, increases susceptibility to fraud and scams

- Change in judgment is among the earliest manifestation of pathologic cognitive aging

Many victims of financial abuse and fraud are cognitively intact

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Reasons to Assess Judgment

- Information derived from evaluation of judgment informs treatment planning
- Useful in understanding cognitive picture, disease progression, and functional status
- Helps inform the need to educate family and caregivers, putting safeguards in place, reduce functional decline

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Decline in Judgment and Exploitation

- Decline in judgment increase risk of victimization
  - Lead to poor decision making
  - Diminish capacity to recognize risky situations
  - Impacts aging adults but also other cognitively impaired individuals

Populations with cognitive decline or developmental disabilities face a higher risk of victimization due to impaired judgment

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Financial *Abuse* Against Elderly

- Financial abuse/exploitation: the illegal, unauthorized, or improper use of an elder's funds, property, or assets for the abuser's own benefits
- US: older adults lose over ***$28 billion*** annually (AARP, 2023)
- Victimization rates: 6.8% of older adults in community, 13.8% in institutional settings
- ***Severely underreported***
- Most common perpetrators: trusted individuals
- Consequences: increased mortality rates, higher rates of institutionalization, severe emotional distress

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Financial *Fraud* Against Elderly

- Fraud: illegal schemes, often complex and deceptive, to trick older adults into losing money or personal information
- Seniors targeted due to perceived wealth, potential unfamiliarity with technology, cognitive changes impacting judgment
- Common scams: tech support scams, romance scams, impersonation scams, and investment fraud
- Often initiated through unexpected calls, emails, texts

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Judgment and Decision-Making

- Older individuals often face a number of important health-related and financial decisions
- They frequently manage their own medical, financial, and legal responsibilities
- Poor decision-making in seniors associated with cognitive decline

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Decision-Making Capacity and Functional Capacity

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Operationalizing Decision-Making Capacity

- Is decision making capacity a binary concept?
- Implications of “not having” decision-making capacity
- Using functional capacity as a more nuanced approach to capacity assessment

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Functional Independence and Functional Capacity

- Functional Independence: ability to perform activities of varying complexity that are needed to live independently
- *Functional capacity:* ability to make *sound decisions* in different domains of functioning and accomplish tasks related to essential daily life activities
- Decline in functional capacity manifest by declines in the ability to perform IADL independently
- Functional decision-making capacity plays a critical role in autonomy and independence of older adults

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Assessment of Functional Capacity

- Assessing functional capacity as a risk mitigation strategy:
  - Inform current status
  - Put safeguards in place
  - Establish compensatory strategies
  - Plan for future
- Cognitive functions and current functional status should be assessed
  - Selecting the right assessment tools is paramount

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Assessment of Functional Capacity

- Critical everyday life domains to assess:
  - Financial affairs and management
  - Home/personal safety
  - Medical/healthcare management
  - Social/community functioning
- How to approach assessment of these domains

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Assessment of Functional Capacity Interview (AFCI)

Financial Affairs and Management					
1.	Knowledge of personal assets and financial situation	0	1	2	3
2.	Knowledge of cost of common items or services (e.g., groceries, bills, gasoline, haircut)	0	1	2	3
3.	Understanding and handling of simple financial transactions (e.g., making change, paying for items, paying bills, balancing checkbook, leaving tips)	0	1	2	3
4.	Understanding and handling of complex financial transactions and paperwork (e.g., mortgage payments, taxes and personal finances, managing investments, insurance, investments, EOBs)	0	1	2	3
5.	Awareness of scams, fraud, and risk of exploitation (e.g., providing personal information to strangers, financial exploitation by family or friends)	0	1	2	3
6.	Spending accordingly to prior habits (e.g., avoids overspending/over buying, gambling, entering contest, unjustified contribution to charities)	0	1	2	3
	Total:				

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Enhancing Functional Independence

- Minimizing fall risks
- House cleaning service
- Facilitating medication management
- Ensuring proper nutrition
- Assisting with financial affairs
- Using technology
- Hiring in-home healthcare
- Using adult day programs
- Using public transportation
- Promoting healthy behaviors

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Preventing Fraud and Scams

- Don’t act quickly
- Avoid odd payment types
- Notice threatening behavior
- Be suspicious of fake caller IDs
- Be cautious of impersonation
- Do not reveal personal information
- Don’t click on suspicious link
- Ask family, friends before acting
- Add extra security to accounts and monitor your credit

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Resources

- CT 211
  - Information and referrals for a wide range of services, including home care, nutrition programs, and respite care
  - Dial 211 or visit https://uwc.211ct.org/get-help/informationlibrary/older_adult_programs/
- AgingCT.org
- Alzheimer's Association (200 Executive Blvd S #4b, Southington; 860.406.3040
- CT.gov
- Brain injury alliance of CT (https://biact.org; (860) 219-0291)

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QUESTIONS

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