

Signs of Dementia



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Overview of Dementia

- Dementia is the general term for loss of memory and other intellectual abilities serious enough to interfere with daily life.
 - It occurs when a person has declined in their cognitive abilities to the point it interferes with his or her ability to execute daily activities. It's almost always progressive and can be quite deceptive.
- Dementia affects memory and executive function, including the ability to make financial decisions. Alzheimer's disease is the most common type of dementia accounting for 60-80% of all cases.

Signs of Alzheimer's and Related Dementias

- Alzheimer's or related dementias may develop slowly and be difficult to notice or diagnose in early stages.
- It is often difficult for a person in the early stages of dementia to notice the signs.
- It is important to look out for these signs as you may have clients who have not yet been diagnosed and are at heightened risk for financial exploitation.

Early Warning Signs

- Memory loss that disrupts daily life.
- New problems coming up with the right words and remembering new names.
- Difficulty performing familiar tasks in a social/work setting.
- Forgetting newly learned information, such as material that was recently read.
- Has trouble concentrating.
- Decreased or poor judgement and decision making.

Early Warning Signs Noticeable in a Business Setting

- Forgetting appointments with advisers or his/her first name.
- Forgetting details about the adviser's life if a client has known adviser for a long time.
- Misplacing important financial information
- Claiming statements were not received, and asking for statements to be resent multiple times.
- Asking advisers for the same information repeatedly.
- Deferring to family members for issues/situations the client usually handles.
- Making mistakes with monthly bills.
- Overdrawing accounts.
- Errors in the client's checkbook.
- Making poor money decisions.
- Paying less attention to personal appearance.

Common Signs of Middle-Stages of Dementia

- Forgetting events in his/her own history.
- Difficulty expressing thoughts and performing routine tasks.
- May have difficulty dressing for the weather.
- May be unable to recall his/her telephone number or address.
- Confusion about where he/she is or the day of the week.
- Acts moody and withdrawn especially in socially or mentally challenging situations. May become fearful, anxious, easily frustrated or socially isolated.
- Demonstrates compulsions or repetitive behaviors like handwriting and tissue shredding.
- Confusion about time and place.

Signs of Late-Stages of Dementia

- Losing awareness of recent experiences and surroundings.
- Experiences changes in physical abilities, and needs assistance with self-care tasks.
- Increased difficulty communicating.

Risk Factors

- Age is the greatest known risk factor. One in nine people of the age of 65, and one in three people over 85, have dementia.
- Having certain “risk genes” can increase one’s likelihood of developing Alzheimer’s.
- Latinos are 1½ times as likely as Caucasians to develop dementia.
- African-Americans are 2 times as likely as Caucasians to develop dementia.
- Those with heart problems such as heart disease, diabetes, stroke, high blood pressure and high cholesterol may be more likely to develop dementia.

Knowing the Difference between Alzheimer's and Typical Age-Related Changes

Signs of Alzheimer's and Dementia	Typical Age-Related Changes
Poor judgement and decision-making	Making a bad decision once in a while
Inability to manage a budget	Missing a monthly payment
Losing track of the date or the season	Forgetting which day it is and remembering it later
Difficulty having a conversation	Sometimes forgetting which word to use
Misplacing things and being unable to retrace steps to find them	Losing things from time to time

Importance of Brokers and Financial Advisers

- The effects of dementia can cause clients to be stretched to their financial limits as a result of cognitive loss. Brokers and advisers can assist those with dementia in many ways, such as:
 - Providing specially tailored financial advice that reflects the client's future needs regarding care and the costs of managing dementia.
 - Encouraging those who may be developing dementia to review savings, investments, and insurance plans.
 - Reviewing plans for the future, which may include naming a power of attorney, both for health and financial matters.