

When Judgment and Decision-Making is Impaired

Judgment and decision-making often change in dementia

When a person has dementia they may start making decisions or judging situations in ways that are very different from their past behavior. These decisions may seem irresponsible and may even be inappropriate. For example, a person with dementia may have trouble organizing details, be more careless with money, or behave differently in public. They may lack awareness about their impaired judgment and may be unconcerned about the way they are behaving.

These shifts in judgment are the result of changes in the brain and are not deliberate on the part of the person with dementia. The frontal lobes control our decision-making, organization, and some aspects of our personality; atrophy (cell loss) in the frontal part of the brain causes changes in the ability to handle situations appropriately and make good decisions.

What are the risks?

Impaired judgment can result in risky behavior, such as, driving recklessly, engaging in unlawful acts like shoplifting, or being rude to others. These behaviors can lead to traffic accidents, arrest, or even physical assault. Impaired judgment can lead to poor decision-making about money that may put financial assets at risk. The family caregiver often suffers stress, burden, and grief in dealing with these issues, and it can be challenging to know what types of decisions the person with dementia can still make safely. For example, a person may not be able to make spending decisions but might still be able to make a rational decision about whether or not to have a medical procedure.

What you can do

IF	THEN
The person is behaving inappropriately in public (says embarrassing things to others, is being rude, is acting in a way that is offensive or worrisome for others)	<p>Consider limiting the contact that the person has in public.</p> <p>For example:</p> <p>Refrain from taking the person to places where there are a lot of people, or go to these places at times when there are fewer people around.</p> <p>Carry a business-type card (can be obtained through the Alzheimer's Association) with a short statement such as:</p>

	<p><i>My loved one suffers from an Alzheimer's-like brain problem. Thank you for your patience.</i></p> <p>These cards can be handed out to people as a way to explain the behaviors.</p> <p>Do not take what the person says or how they behave personally. Their behavior is not under their control.</p> <p>Do not try to reason or argue with the person if it does not change their behavior and/or creates conflict and arguments between the two of you.</p>
IF	THEN
<p>The person is behaving in a reckless manner</p>	<p>You may have to limit the person's activity.</p> <p>For example:</p> <p>If they are driving in a reckless manner, they can be referred to the DMV for a driving evaluation and/or their license may be revoked. You may need to take additional steps (removing the car keys, disabling or selling the car) if the person keeps driving.</p>
IF	THEN
<p>There is concern about changes in how the person is handling their finances</p>	<p>First, find out if your loved one appointed someone to help manage their finances. This would have been done in official legal documents, such as a durable power of attorney for finances or a trust. That is the only person that might be able to intervene, and they should understand what the legal documents say they can do. Even spouses will need legal authority to take certain actions around finances.</p>

	<p>Your Care Team Navigator can provide resources to understand this role. If no one was appointed, you should speak to an elder law attorney about possible conservatorship and other options. Your Care Team Navigator can help with this as well.</p>
IF	THEN
<p>The person is vulnerable or has been taken advantage of by scams OR The person is giving their money away</p>	<p>Stop junk mail and unwanted telephone calls that may be attempting to scam your loved one. Sign up to the Mailing Preference Service¹ and join the Telephone Preference Service (Do Not Call List)² register.</p> <p>Also, consult the Federal Trade Commission website³ for other “opt out” opportunities.</p> <p>See the handout Money Smart for Older Adults.⁴</p> <p>Block scammer’s phone numbers on your loved ones cell phone.</p> <p>Use a PO Box to screen mail before bringing it home.</p>
IF	THEN
<p>The person is making late payments on bills or missing payments</p>	<p>Using Direct Deposit and/or Online Bill Pay are ways of ensuring that regular bills are paid on time. It can be reassuring for someone to know that this happens automatically and they don’t have to worry about paying utility bills, signing checks, or visiting the bank every month.</p> <p>See advice above regarding identifying the person who might have been appointed to help manage finances and talk to that person about options. Consider going to elder law attorney for advice about what they can do in their role and what additional strategies can help protect finances from the patient.</p>

IF	THEN
<p>There is concern that the person may lose financial assets (by moving money between accounts, opening new accounts, having trouble keeping track of their accounts)</p> <p>OR</p> <p>Perhaps, the person is making unusual purchases or spending a lot of money on things they do not really need</p>	<p>Consider an evaluation of the person's capacity to manage finances.</p> <p>If the person is shoplifting, you may want to discuss the issue with the shop owner. If the items are inexpensive, you might set up an account that can be billed. You can use distraction to prevent the person from entering the shop.</p>

Additional Resources

1. Mailing Preference Service: www.catalogchoice.org
2. Telephone Preference Service (Do Not Call List): www.donotcall.gov/
3. Federal Trade Commission: <https://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email>
4. Money Smart for Older Adults:
http://files.consumerfinance.gov/f/201306_cfpb_msoa-participant-guide.pdf