

Cognitive Changes in Older Donors and Clients*

BY LISA MAYFIELD

Inevitably, gift planners are impacted by the shifting demographics as people age. First, they experience their own aging. They also witness changing in friends and families, as well as in the donors and clients they interact with throughout a career.

According to data from the American Association of Retired Persons, the trends are striking:

- One in three Americans is now 50 and older.
By 2030, 20 percent of Americans will be 65 and older.
- The number of Americans age 65 and older is expected to increase to 55 million in 2020, 70 million by 2030, and 88.5 million by 2050.

The nature of gift planning means that you often have a long working relationship with donors, which places gift planners in a key position to observe changes in these donors. Cognitive decline is one of the most difficult changes they may witness as these donors age. It is said that people over age 85 have a 50 percent chance of developing some type of dementia. For this reason, it is important to learn how to spot changes that impact a donor's ability to make informed philanthropic decisions.

There are many causes or types of dementia. Alzheimer's disease is the most common type and the one most frequently referenced. According to the Alzheimer's Association, symptoms include: memory loss, confusion, difficulty communicating, anxiety, challenges planning, and an inability to complete familiar tasks.

The Alzheimer's Association notes that:

- Every 66 seconds, someone in the US develops the disease
- More than 5 million Americans are currently living with Alzheimer's. By 2050, this number could rise as high as 16 million
- Alzheimer's Disease is the 6th leading cause of death in the US
- Alzheimer's kills more people than breast cancer and prostate cancer *combined*
- One in three seniors dies of Alzheimer's or other dementia
- Since 2000, deaths from heart disease have *decreased by 14%* while deaths from Alzheimer's disease have *increased by 89%*
- In 2017, Alzheimer's and other dementias will cost the nation \$259 billion. By 2050, these costs could rise as high as \$1.1 trillion

One doesn't have to be old to be diagnosed with Alzheimer's disease. Up to 5 percent of people with Alzheimer's are under age 65 (currently about 200,000 Americans). Many of those living with younger-onset Alzheimer's are in their 40's and 50's.**

Although Alzheimer's disease is the most common type or cause of dementia, there are other types:

- Vascular dementia is the second-most common type of dementia. Symptoms include memory loss, impaired judgment, difficulty managing money, and loss of motivation. Vascular dementia is most frequently caused by a

stroke which leads to damage in the brain.

- Lewy Body dementia is the third-most common type of dementia. Common symptoms include sleep problems, visual hallucinations, visual problems, and memory loss.
- Parkinson’s disease. Between 50-80% of people with Parkinson’s disease will eventually experience dementia, with the average onset of the dementia at 10 years after the initial diagnosis of Parkinson’s.
- Multiple Sclerosis (MS) 40-60% of individuals diagnosed with MS experience cognitive impairment.
- Alcoholism can lead to dementia.
- Head injuries have been found to increase one’s chances for developing dementia later in life after falls, car accidents, military combat, and sports activities.

10 Signs Someone Might Need Help:

- 1) **Repetition** Repeating stories or telling the same information several times within a conversation can be an early warning sign of cognitive changes.
- 2) **Confusion** Does your donor not understand how to make an online donation when they have always given this way? Do you talk about an upcoming event and she/she seems confused about how to find a familiar location? Do you have to tell him how to get to your office even though he was just there last week? These can all be signs that more help might be needed.
- 3) **Change in appearance** Be aware of changes in appearance, such as a donor who has always been meticulously dressed but who now presents as disheveled. Or a well-groomed man who

arrives unshaven with food stains on his clothes or dressed for winter on a 90-degree summer day? Changes in appearance and grooming can be a clue that someone is needing more help.

- 4) **Calendar mix-ups** With memory changes, individuals have difficulty maintaining a calendar and keeping track of appointments. They might miss a scheduled meeting or show up on the wrong day or at the wrong time. Or they might call you several times to confirm the meeting day and time.
- 5) **Unusual giving** Being aware of donation patterns is important. Skipping a typical donation (maybe they forgot to give?), giving substantially more than usual (maybe they forgot how much they usually give?) or more frequent gifts (maybe they forgot that they just sent a check?) can all be signs of potential cognitive changes.
- 6) **Less engaged** Isolation and declining social invitations can be an early warning sign of changes in cognition. When an older adult drops usual activities such as golf, exercise class, going to church, or having regular coffee dates with a group of friends, this could be a sign of potential cognitive changes.
- 7) **Odd decisions** Cognitive changes can also impact judgement, reasoning, and decision making. If you see someone making decisions that do not fit with his/her usual patterns, pay attention. This can also be a sign that they are being taken advantage of by someone. Cognitive changes also make individuals more susceptible and vulnerable to the influence of others.
- 8) **New “friends”** Because early cognitive changes can impact decision-making

and lead to vulnerability, individuals experiencing cognitive changes are more at risk to the influence of others. People with bad intentions will befriend vulnerable older adults. These individuals might see an opportunity and find ways to insert themselves into their lives in new ways to gain power, influence, and control. It is not unusual to see these individuals impact decisions about how to spend money, convince them to change legal documents, and find ways to isolate them from family/friends. It can also be individuals who have been involved in their lives but are now finding new ways to increase their influence. Examples include a housekeeper, neighbor, yard person, or distant relative. These people might initially have good intentions but tend to develop a mind-set that only they care about the person and know what is best and ultimately impact their decisions.

- 9) **Dents on car** Frequent fender benders or running into objects in a parking lot can be signs that a person is losing capacity to drive safely.
- 10) **Falls** Do you notice bruising, or has your donor mentioned having a recent fall? A pattern of falls can be a sign that additional help is needed.

How You Can Help:

- **Pay attention** Be observant, be aware of any changes in appearance, frequency of contact, changes in donation habits, or behaviors that seem out of the usual pattern.
- **Ask questions** Don't be afraid to learn more, it can be surprising how much older adults are willing to share if asked. You can often find a creative and non-

threatening way to get information as part of your usual conversation. Have they seen their doctor recently? When was the last time they saw their kids?

- **Do a home visit** You can learn so much by visiting someone in their home, especially if you are able to make visits over time. This allows you to observe changes. Is the home clean? Do they appear to have food (they will often offer you something to drink and eat)? Do you see paper or mail piling up around the house? Have they invited someone to join your meeting who seems inappropriate to know about their finances (housekeeper, gardener, neighbor)?
- **Team with an attorney** You might inquire about whether they have consulted with an attorney for estate planning. As you know, having a trustworthy attorney working with an older adult is imperative to ensure a proper safety net.
- **Engage key players** Engaging family in the process ensures that everyone is on the same page about the organizations important to the older adult before he/she experiences cognitive changes. Family can then ensure that gifting patterns or decisions remain intact.
- **Engage donors with your organization** Involve your older donors in activities/events at your organization. Creating a community and sense of purpose is a key way to you're your organization top of mind. Including family members is a great way to show your value and importance to the donor.

You Are Not Alone

There are many professional resources available to help gift planners as well as their donors and clients:

- **Aging Life Care Professionals** (www.aginglifecare.org) are consultants that specialize in working with individuals with dementia. They can be an invaluable resource to donors and their families.
- **Elder Law Attorneys** (www.naela.org) are expert attorneys that focus on the complex issues surrounding capacity, vulnerability, and families in conflict.
- **Alzheimer’s Association** (www.alz.org) offers education, support groups, and advocacy for all types of dementia.
- **Local senior centers** often have social workers onsite.

- **Your Area Agency on Aging** (<https://www.n4a.org>) helps older adults and people with disabilities live with dignity and choices in their homes and communities for as long as possible.

Most older adults live active, healthy, and happy lives. A healthy diet, exercise, curiosity for learning, and staying connected to others are some of the key ways to maintain our health as we age. However, recognizing and understanding cognitive changes in individuals with whom we’ve developed relationships is an important way to protect them and put their best interests at the forefront.

To end on an encouraging note, watch AARP’s Disrupt Aging video on YouTube -- [Disrupt Aging](#) -- to be reminded that we have much to look forward to as we age. Also consider the quote from Irish playwright and activist George Bernard Shaw: “We don’t stop playing because we grow old. We grow old because we stop playing.”

Endnotes

* This article originally appeared in the August 2018 issue of [Planned Giving Today](#)

** See the YouTube video from the PBS News Hour, [“This is what Alzheimer’s looks like: ‘It looks like me’”](#)



Lisa Mayfield, MA, LMHC, GMHS, CMC, is a principal and founder of [Aging Wisdom](#), a care management and consulting practice in Seattle. She is a licensed mental health counselor and geriatric mental health specialist with more than 20 years working with clients and families affected by dementia. She is also a trained mediator and has worked for many years supporting families in conflict. She is president-elect of the [Aging Life Care Association](#), holds the distinction of Fellow Certified Care Manager, is an award-winning care manager, and an active Rotarian.
lisa@agingwisdom.com