

# Eight early signs of cognitive decline

As people age, it's normal for their brains to change. Priorities may shift, urgency or speed to act may decrease. But when do behavioral changes go beyond normal levels and signify more concerning cognitive decline? And, if you're worried about changes you've seen in a loved one, when—and how—do you step in to provide support?

For many, distinguishing between normal aging and cognitive decline can be confusing, frustrating, and even emotionally distressing. Cognitive decline refers to a gradual deterioration in cognitive abilities, such as memory, attention, language, problem-solving, and decision-making.

As a family member or caregiver, the first step to understanding whether the changes you're noticing are cause for concern is to familiarize yourself with some of the most common indicators of cognitive decline. Being able to recognize these indicators early on can ensure your loved one gets the medical and emotional support they need to maintain and protect their quality of life.

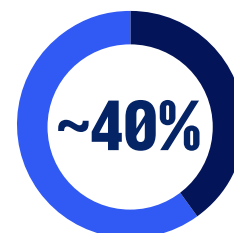
## **1** Forgetfulness and memory loss

Perhaps the most well-known sign of cognitive decline, forgetfulness or memory loss is an extremely common age-related change for many older adults. In fact, according to Canada's Alzheimer Society, [nearly 40% of adults over 65 will experience some form of memory loss](#).

Because it's so common, it can be particularly difficult to distinguish between normal, age-related memory loss and cognitive decline. However, it's important to be aware of when forgetfulness signals a more serious memory problem that should be addressed.

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Be on the lookout for signs it's more than mild forgetfulness, such as:

- Forgetting recent events or recently learned information
- Repurchasing items without having used them
- Regularly forgetting to pay monthly bills
- Repeatedly asking the same questions
- Forgetting to take medications or taking them incorrectly or inconsistently

If you think you're noticing a change in your own memory or the memory of a loved one, friend, or colleague but aren't sure, start by talking to others who know the person to see if they've also noticed a change.

While forgetfulness isn't always a sign of cognitive decline or larger neurodegenerative issues, memory loss can be one of the earliest signs of brain changes, and it shouldn't be ignored. Erring on the side of caution and talking with a doctor when concerned is always worthwhile.

## 2 Erratic decision-making and poor judgment

Particularly with older adults developing or living with Alzheimer's or dementia, it's common to see a pattern of erratic decision-making emerge. This pattern can often be most evident in connection with financial decisions. You may start to see signs of excessive spending or spending money on unusual, unexpected, or out-of-character items or services.

Additionally, older adults—particularly those with cognitive decline—are highly susceptible to an ever-increasing financial threat: scams.

In 2023 alone, nearly [400,000 fraud and scam complaints from seniors were reported to the FTC](#), resulting in nearly \$1.9 billion in total losses. Scammers will often intentionally target older adults, posing as government authorities, bank officials, or tech support. Recent studies found 5.4% of older Americans fall victim to scams every year. And [even mild cognitive decline can increase risk of scam victimization](#).



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If you believe someone you know may be particularly vulnerable to scams, talk to them about adding a trusted contact—whether a caregiver, family member, or financial advisor—to their retirement and investment accounts to ensure they're being carefully looked after and monitored for suspicious activity.

To learn more about how to protect yourself or others from scams, read TIAA's brief: [Safeguarding retirement in the age of scams](#).

## 3 Difficulty planning and problem-solving

It's not uncommon for anyone, as they age, to start making occasional errors in managing household finances or tasks—whether it's letting a bill lapse or forgetting ingredients at the grocery store. However, when these errors become commonplace and start to have a larger impact on a person's life, it can be a sign of cognitive decline.

Increased difficulty in planning or responding appropriately to new challenges can signal a loss of [executive functions—key cognitive skills that enable us to organize and regulate our thoughts and actions](#).

For older adults experiencing cognitive decline, impaired executive functions can look like:

- Difficulty with or inability to manage household bills
- Challenges in following a familiar recipe or process
- Trouble planning for the future, whether it's a trip, administrative task, or financial plan
- Inability to multitask
- Failing to juggle or follow through with social plans, activities, and engagements

For people experiencing these challenges, it can be difficult to identify the extent of the problem on their own. If you notice an increased pattern of mistakes, challenges with planning, or increased isolation, it may be time to step in and support. An easy way to get started is to talk to friends, family, or care providers to identify whether they're seeing a similar pattern of behavior.

For challenges with financial planning, enlisting the help of a financial planner or advisor and facilitating their communications with the person you're concerned about can help reduce burden and ensure their bills and accounts stay in order.

## 4 Losing or misplacing items

Everyone's lost a key or put something down and forgotten where they left it. It's easy to occasionally misplace things when you're preoccupied or moving too fast. Usually, you can retrace your steps and find it again. But, for people experiencing cognitive decline, it's more complicated than that.

Losing or misplacing common, regularly used items is a more tangible aspect of the memory loss or forgetfulness that can indicate cognitive decline. Often, a person living with

cognitive decline or Alzheimer's won't be able to retrace their steps and find what they've lost. Or they may inadvertently put items they need in unusual or inappropriate places—like a remote in the refrigerator or car keys in a dresser drawer.

As someone's cognitive decline progresses, being unable to find their belongings or items they need can be confusing and emotionally distressing. It's not uncommon for people experiencing decline to [become suspicious or develop paranoia that someone is taking their belongings](#). When worsening of these behaviors becomes noticeable, it's important to consult a doctor to understand whether these changes are indicative of a larger diagnosis.

To help individuals manage their symptoms in the meantime, follow these steps to show support:

- When possible, help keep their space tidy and organized so there are fewer places for things to get lost.
- Consider making copies of important items, such as keys and financial documents, and keep track of where these backup copies are kept.
- Pay particular attention to any medications they might be taking to ensure these don't get misplaced.

Even these small steps can help someone with cognitive decline maintain order and control and put their mind a little more at ease.

## 5 Trouble communicating verbally or in writing

If you've noticed changes in the way an older adult is communicating, it can be hard to tell whether those changes are a sign of something more serious. A forgotten word or using the wrong word here or there may not be cause for concern.

However, certain communication challenges could signal someone's cognitive decline:

- Regularly stopping mid-sentence and being unable to continue the thought
- Repeating themselves, even after receiving a response or answer
- [Consistently struggling with vocabulary, or calling common words or items by the wrong name](#)
- Difficulty joining in conversations, particularly when multiple people are present
- Changes in grammatical structure and coherence in written communication

As with any pattern of changes, it's important for the individual to consult with a doctor or medical professional for an assessment. But you can also take small steps to make the person feel more comfortable and supported.

[According to the Alzheimer's Association](#), strategies to communicate with someone experiencing cognitive decline include:

- Speaking slowly and using simple language whenever possible
- Addressing the person from the front, looking at them while talking
- Giving them additional time to process and respond to you after speaking

Above all, being patient and understanding while communicating with them can mitigate unease.

## 6 Confusion with time or environment

While it's not uncommon for people to occasionally lose track of time when working on a task or getting lost in thought, confusion around the season or how much time has passed between recent events can be an indicator of cognitive decline.

[This type of confusion](#) can be disorienting for those experiencing it, as they may forget when and how they got to a certain place. They may feel confusion or discomfort in navigating a new environment. And, as cognitive decline progresses, they may feel this same level of confusion in navigating familiar environments—like their own homes or their family's home.

If there's an increase in confusion around the date or how long it's been since they've seen someone—or an increase in wandering at home without a distinct purpose—it may be a sign the behavior is more than just absentmindedness.

Making sure not to move items or add anything new to their home environment can help ensure they feel as comfortable as possible navigating their space.

## 7 Apathy

One of the most common but least understood signs of potential cognitive decline is apathy. In fact, [as many as 80% of older adults who ultimately receive an Alzheimer's diagnosis develop apathy](#)—even at the very early stages of cognitive decline.

**Eight in 10 older adults who receive an Alzheimer's diagnosis develop apathy.**

It may start as someone showing less interest in activities or hobbies they once loved. They may also seem less motivated to act or engage, leading to increased withdrawal and social isolation.

While it can be difficult to pinpoint when apathy or social withdrawal reaches a level of concern that might require a trip to a doctor, it's important to keep a close eye on these behavioral changes. Recent studies have shown apathy can be [a key indicator of mild cognitive impairment that progresses to Alzheimer's](#). And, as decline progresses, that apathy only gets more common—impacting daily life and well-being.

For family or caregivers, understanding how to best support a patient or loved one experiencing apathy can be challenging. It's not uncommon to feel frustration in the face of these behavioral changes. But it's important to try to approach these changes with care and understanding.

Some ways to support an individual demonstrating apathy include:

- Giving them a basic, daily, or weekly routine with structure
- Breaking down tasks into simple steps to make it easier for them to engage with the task
- Providing encouragement to participate in or complete tasks
- Understanding it may take them longer than usual to complete a task, but allowing them space to take their time and make mistakes

Remember, these behavioral changes aren't intentional—even small efforts by others can help keep them active and engaged.

## 8 Financial problems

While many early signs and symptoms of cognitive decline may have financial implications, financial problems themselves can be an indicator of cognitive decline. This is particularly true for individuals who have no history of financial problems or debt.

A recent study from the Federal Reserve Bank of New York showed that [individuals with Alzheimer's are 17.2% more likely to be delinquent on their mortgage and 34.4% more likely to stop paying their credit card bills](#). These behavioral changes often start happening years before an official diagnosis.

[Another study, led by researchers at the Johns Hopkins Bloomberg School of Public Health and the Federal Reserve Board of Governors](#), found that older adults can experience financial difficulty, decreasing credit scores, and increased debt up to **six years** before diagnosis.

According to Lauren Hersch Nicholas, PhD, associate professor in the Department of Health Policy and Management at the Bloomberg School and lead author of the study, “Earlier detection and screening, combined with information about the risk of irreversible financial events, like

foreclosure and repossession, are important to protect the financial well-being of the patients and their families.”

Financial decision-making is challenging and requires complex cognitive functions. That means it's often one of the first indicators someone is experiencing cognitive changes. [Dr. Jason Karlawish, a geriatric and memory care specialist at the Penn Memory Center, emphasized](#), “If you have even mild cognitive impairment, you can make mistakes with finances, even though you're otherwise doing generally OK in your daily life.”

That means if you're noticing even small changes in the way someone is thinking or talking about financial planning or purchases, you may want to suggest or provide ways to support them.

If you're worried about the possibility of cognitive decline in yourself or a family member, you may want to proactively work with a financial planner or advisor who can help oversee accounts and ensure nothing is amiss.



If you or a family member is experiencing cognitive decline, you may want to work with a financial planner.

## Support through change

When you start noticing any of these changes in yourself or someone you're close to, it can feel overwhelming. But there are steps you can take to protect and maintain quality of life for yourself or a loved one.

By being aware of key indicators like those presented in this brief and paying close attention to changes in behavioral patterns, you can schedule screenings early and regularly, and plan accordingly.

For financial concerns, it's wise to reach out to a financial advisor who can help protect your or your loved one's assets from scams and delinquency. Reducing the risk of financial hardship can go a long way toward ensuring someone experiencing cognitive decline can maintain their lifestyle and live comfortably.

While these signs can signify potential neurodegenerative disorders—like Alzheimer's disease—many of them can also be attributed to other health changes or conditions. If you're noticing several of these symptoms together, start seeing a pattern of behavioral changes, or see a symptom getting worse, consulting a doctor or other medical professional is the best place to start to understand what's causing these changes.

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