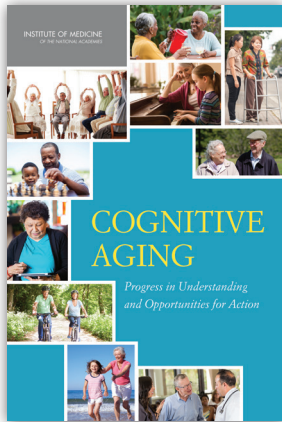


# COGNITIVE AGING

## An Action Guide for Communities



For most Americans, staying “mentally sharp” as they age is a high priority. Declines in memory and decision-making abilities may trigger fears of Alzheimer’s disease or other dementia-related diseases. At a time when the older population is rapidly growing in the United States, community groups—including senior centers, faith-based organizations, public health departments, nonprofits, and private-sector groups—should promote actions older adults and their families can take to support their cognitive health. *Cognitive Aging: Progress in Understanding and Opportunities for Action*, a report from the Institute of Medicine, outlines roles for community groups to help support the cognitive health of their constituents.

## Key messages about cognitive aging

- ➔ **The brain ages, just like other parts of the body.** The brain is responsible for “cognition,” a term that describes mental functions including memory, decision making, processing speed, and learning. As the brain ages, these functions may change—a process called “cognitive aging.”
- ➔ **Cognitive aging is not a disease.** It is not the same as Alzheimer’s disease or other types of dementia. Cognitive aging is a natural, lifelong process that occurs in every individual.
- ➔ **Cognitive aging is different for every individual.** Some people may experience very few effects, while others may undergo changes that can affect cognitive abilities needed to carry out daily tasks, such as paying bills, driving, and following recipes.
- ➔ **Some cognitive functions improve with age.** Wisdom and knowledge often increase with age, and older adults report greater levels of happiness and satisfaction than their younger counterparts.
- ➔ **There are steps that individuals can take to help protect their cognitive health.** Although aging is inevitable, it is possible to promote and support cognitive health and adapt to age-related changes in cognitive function.
- ➔ **Communities have a role to play in supporting and maintaining the public’s cognitive health.**

## SUPPORTING INDIVIDUALS AND FAMILIES IN PROMOTING COGNITIVE HEALTH

Communities, nonprofit organizations, and businesses—small and large, local and national—can play a significant role in developing partnerships and programs to help individuals take actions that can promote their cognitive health.

### Actions for communities

- **Physical activity:** Support for increasing physical activity can take many forms, including
  - offering a variety of affordable physical activity classes;
  - promoting walkable communities with well-maintained sidewalks, safe parks, and accessible public transportation; and
  - promoting physical activity during community group meetings.
- **Reducing cardiovascular disease risk factors (including hypertension, diabetes, and smoking):** Communities and community-based organizations can provide evidence-based chronic disease management and wellness and prevention programs for older adults.
- **Managing medications effectively:** Senior centers, faith communities, civic groups, and others can connect individuals and family members with evidence-based resources and encourage them to discuss their medications with health care providers.

## COGNITIVE AGING AND FINANCIAL DECISION MAKING

Age-related declines in cognitive function may make older adults more vulnerable to financial fraud or abuse at a time when significant financial decisions need to be made, such as planning for retirement. In 2010 alone, victims of elder financial abuse lost an estimated \$2.9 billion, which includes loss of money and goods to legitimate businesses, scams, family, and friends, and indirectly through medical insurance fraud. According to the National Council on Aging, the top 10 financial scams targeting older adults include telemarketing, Internet scams, and sales of anti-aging products.

### Actions for communities

- Community groups can offer **consumer financial education programs** for older adults and their families. Educational programs or materials for older adults may be more effective if they use proactive language, such as “savvy saving,” instead of negative or stigmatizing terms, such as “victim,” which may imply loss of control or independence.
- Communities can form **public-private partnerships** to help keep the public, financial professionals, and law enforcement informed about new scams and threats to the financial security of older adults.
- Financial institutions can develop and disseminate **approaches to inform consumer decision making**. These approaches should use everyday language that considers financial literacy.
- Financial institutions can utilize techniques to identify and intervene in **suspicious or concerning transactions**.

There are many resources available to raise awareness and help older adults, their families, and financial advisors avoid abuse and make sound financial decisions, including AARP’s “Scam Jams” and “Fraud Watch Network,” the Consumer Financial Protection Bureau’s Office of Financial Protection for Older Americans, and the Federal Trade Commission’s “Pass It On” financial fraud awareness campaign.

## OLDER ADULT DRIVING

Safe driving relies on many elements of cognition, such as processing speed, decision making, multi-tasking, and memory. All of these abilities can decline with age. Deciding whether to limit driving or stop altogether can be a difficult decision for older adults and their families because it can affect self-esteem and the ability to live independently.

### Actions for communities

- Community organizations can distribute information on **driving assessment tools and defensive driving courses** for older adults.
- Communities can promote efforts to **make neighborhoods more accessible and walkable**, with transportation options that do not require older adults to drive.
- Communities can support **research and policies to make driving safer**. For example, an initiative in Michigan promoted improvements to traffic signals so that lights are easier to see in suboptimal conditions.

There are many resources to help older adults drive safely or determine when it might be necessary to limit driving. For example, the American Automobile Association offers a defensive driving course called RoadWise Drive. The California Department of Motor Vehicles provides a 15-question online self-assessment to help older drivers and their families determine whether they are driving safely, and other states and organizations offer similar opportunities for assessment as well as resources for decision making.



## CONSUMER DECISIONS

Many consumer products claim to prevent, slow, or reverse the effects of cognitive aging. It can be a challenge to determine whether a product is evidence-based and effective. Knowing what questions to ask and the potential pitfalls and tradeoffs of one product versus another can be a good starting point in making well-informed decisions.

### Questions that consumers, researchers, and regulatory authorities can ask to help evaluate a product's effectiveness:

- Has the product demonstrated effectiveness in improving performance on real-world tasks, such as driving and living independently?
- Is there high-quality research to support the product's claims?
- Does the product demonstrate long-term benefits?
- Have the benefits of the product been independently verified?
- Have the benefits of the product been compared with the benefits of other actions that help promote cognitive health—such as physical activity and intellectual engagement?

## TECHNOLOGY

Technological innovations offer both promise and challenges in relation to cognitive aging. On one hand, new technologies might help older adults adapt to and compensate for cognitive changes and help them maintain their independence and active lifestyles. On the other hand, new technologies can be difficult for older adults to learn about and use comfortably.

### Examples of ways that technology can be useful to or adapted for older adults experiencing cognitive changes:

- **Educational programs** can help older adults learn and become more comfortable using new technologies. Such programs can increase older adults' confidence, ability, and use of technology; may improve access to information including health and medical information; and can reduce social isolation.
- Many **Internet applications can be adapted** so that they are easier for diverse groups to use, including older adults.
- **Simple technologies** can help older adults with activities of daily living. For example, automatic electronic bill payments can help prevent overdue bills. An online calendar can automatically send reminders for doctor's appointments and can be shared with family members. A GPS can be used while driving to prevent getting lost. Such seemingly simple modifications may go a long way toward helping older adults maintain independence and confidence.

For more resources, visit  
[www.nas.edu/cognitiveaging](http://www.nas.edu/cognitiveaging)



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