

Study finds that age does not impair decision-making capabilities

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(Medical Xpress)—Contrary to conventional wisdom that cognitive function declines beginning in the mid-40s, aging does not correlate with a deteriorating ability to think for ourselves. These are the findings of one of the first projects to investigate the connection between cognitive health, aging and decision-making capacity.

The research was conducted with men and women in their 50s, 60s and 70s by the UT Dallas Center for BrainHealth and the MetLife Mature Market Institute. The study demonstrates that [age](#) alone is not a key factor in predicting the ability to make decisions.

Focusing on healthy adults in that age bracket, the researchers found that those who demonstrated smart decision-making also excelled at strategic learning—the ability to sift more-important information from the less-important.

Although [study participants](#) in all three life stages had about the same strategic learning abilities, the oldest participant group slightly surpassed the rest, implying strategic learning capacity may actually increase with age in normally functioning adults.

Additional findings show that study participants in their 70s were more conscientious, remained vigilant (i.e., considered their options before making a decision) and avoided being hyper-vigilant (i.e., focused on immediate solutions without considering other outcomes) when compared to those in their 50s.

Researchers gauged participants' financial conscientiousness using a series of questions regarding monthly budgeting practices and financial retirement plans.

The *Healthy Brain, Healthy Decisions* project contends that previous studies documenting declines in logical thinking and problem-solving ability, starting as early as age 40, fail to identify factors that contribute to declining decision-making capacity, such as early [dementia](#) or other medical causes. Moreover, they ignore such positive age-related aspects as extensive life experience, [reasoning ability](#) and accumulated knowledge that may preserve or even enhance decision-making, the project's researchers believe.

"The study findings are a crucial first step to move beyond age as a demographic factor used to explain impaired decision-making," said Dr. Sandra Chapman, founder and chief director of the Center for BrainHealth. "Policies and practices that focus exclusively on age-related declines in decision-making will unnecessarily curtail the autonomy of older adults with preserved cognitive function. Age is not a disease, therefore noticeable drops in mental [decline](#) warrant medical attention to determine cause and best course of action. Maximizing cognitive potential is possible across the lifespan."

Among the study's key findings are the following:

- Healthy aging adults show no decline in decision-making. Increased age alone—from the early 50s through the late 70s—was not a key factor in predicting impaired decision-making capacity.
- Strategic learning capacity may actually increase with age. Those in their 70s performed at least as well as the 50s age group on a cognitive measure of strategic learning.

- Strategic learners are less likely to fall victim to bias toward riskier options. Participants who performed well in sifting important information on the strategic learning measure, a tool used by researchers, made more logically consistent financial decisions.
- Conscientious decision-making intensifies with age. A self-assessment revealed older decision-makers were more careful and organized than those in the younger age group.
- Risk tolerance can be linked to cognitive ability. Overall, men and women performed equally at logically consistent decision-making and at strategic learning.

"Combining these findings with emerging evidence of retained cognitive brain health in aging suggests that policies aimed at protecting those most vulnerable to poor decision-making should focus on impairment caused by an underlying medical condition, rather than age itself, as a risk factor," said Sandra Timmermann, Ed.D., director of the MetLife Mature Market Institute. "Rather than attributing impaired decision-making to age alone, approaches that assess an individual's strategic learning ability and cognitive function can improve our understanding of decision-making capacity at all ages and between genders."

Provided by University of Texas at Dallas

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