

Appointee Assessment (Incapacity)

Part 5 Appendix B: Case study - visit

Information from Part 1 of the Appointee Referral Form: Initial Information Gathering

- Jim is 63 years of age and lives in Fife
- He does not have anyone managing his benefits and does not have a DWP appointee. He hasn't needed any benefits before and hasn't got his pension yet.
- There is no Power of Attorney or Guardian, and he's never needed or used a third party representative or advocate before.
- Jim has recently been diagnosed with dementia. He has a hearing impairment and uses a hearing aid but he struggles to use it now.
- His daughter has made an application for Jim for Adult Disability Payment.
- Jim was widowed about a year ago. He was married for over 40 years, so felt this loss very keenly.
- His wife generally dealt with the household finances, so he isn't very familiar with money management.
- It has become obvious since his wife died that he has very poor memory and Alison has to check on him regularly. She lives nearby and visits every day, bringing in his shopping.
- On a couple of occasions, Alison has had to use her own money to pay for Jim's essentials as he had not budgeted for them. Alison has also been helping him to set up direct debits since he forgets to pay bills and puts his mail away or loses it .
- Alison would like to manage his benefits for him if possible. She has been trying to sort out his affairs. Jim lives alone but Alison lives round the corner.
- She does have a brother Kieron but he is hardly ever in contact with her dad. She doesn't think he's worth contacting.
- Jim's memory problems have only been noticed quite recently, since about March this year.
- Jim is hard of hearing and requires people to speak slowly and clearly. Jim's memory is poor and might need you to repeat yourself. He can get easily upset if his wife is mentioned.
- Jim is usually at home through the day and is better mid-morning. He gets tired in the afternoon and often has a nap.

Preparing for your visit

Having received Jim's referral you consider how you might prepare for the interview. What other information might you want/need? Do you need this information ahead? What are the relevant factors?

Some of the background information you need is not immediately available or obvious from the referral, so you talk to Alison again ahead of the visit, to find out more:

- You call Alison and ask her first to complete some security checks, which she successfully completes.
- You ask Alison if Jim has ever used a hearing loop with his hearing aids, and if it would be helpful if you brought one along to the meeting. Are there any other ways he might find it easier to communicate?
Alison says she is not sure about the hearing loop if it helps or not but he often struggles to use his hearing aid correctly, or forgets to put them in, but we could try. It would be better to sit on his right side. He also wears reading glasses but she doesn't think he'd be very good at reading any information he was given either.
- Alison has told us that Jim is easily upset. Will he be comfortable speaking to you alone? Alison thinks he would probably be ok, depending on what was discussed, but she would be able to be hover around outside or in the other room in case he got upset.
- You remind Alison that you will need to verify both their identities and what type of documents you might need to do that.

Adapting your approach

You decide to take the hearing loop in case it would help and to set the visit time to 10.30am because Jim is better in the morning.

Opening the Interview

Although the application suggests Jim is no longer mentally capable you start with a presumption of capacity. None of his circumstances, for example his age, his recent diagnosis of dementia, his recent widowhood mean you can assume he is incapable.

- You double check where Jim would want you to sit so he can hear you better or if he lip reads to be able to see you clearly; or, there may be a chair which was his late wife's which would cause upset if you took this without invitation. He does seem able to hear you when you speak slowly and deliberately and a bit more loudly.
- You introduce yourself and explain why you are here and how the interview will work . You explain you will ask some questions, but hopefully it'll feel more like a chat, that you will take it steady, that there are no right or wrong answers, it's not a test, if he doesn't know an answer not to worry, likewise if he can't recall an answer it doesn't matter. If he feels he's getting tired, he can take a break, or stop for today and continue another day, if he needs to stop for a drink or for the loo for example he must just say.

- You tell Jim you will be asking Alison her thoughts on what he is saying, but that you are keen to hear his views, which may mean speaking to him without Alison present for some of the discussion.

Jim's understanding of his living arrangements

- He is widowed, now lives alone, but has regular contact with his daughter. He got a bit upset about this.
- You offer condolences for his loss, you politely ask how long he has been widowed. This will help you assess his general recall.
- You ask about his family
Jim recalls his son Kieron and daughter Alison, his wife was called Liz
- Where do they live?
His daughter lives round the corner and he's not sure where his son lives, through the West but he can't remember the name of the place.
- What did Jim do for a job when he was working? (this may help in an early assessment of his prior ability to manage money)
Jim worked as coach driver but stopped doing that a while ago, he can't remember what year

After a short time chatting to Jim, you haven't really got beyond the introductory niceties, you think Jim seems very tired, both he and Alison mention how unusually tired he is. She thought it may be a result of antibiotics he was on for a recent chest infection. Against this backdrop, this is not the best day to assess Jim – his tiredness and any residual infection could be impacting on his decision-making ability. You decided to call a halt to the meeting early in the proceedings and note the reasons for ending the visit. You rearrange for a later date, when Jim is over his infection, off the medication, and maybe less tired.

You return to visit Jim a few days later and are able to have a short chat with Jim

Conversation with the Jim about his personal needs

- You note somewhere on the form the time and date that you resume the interview.
- You check if Jim would like Alison to stay while we have this chat.
He says it would be better if she stayed as he gets mixed up.

Jim has settled into the interview, so is more comfortable talking about his welfare and personal care needs. You advise him that you are now going to talk about his personal needs and that if he is uncomfortable with any question he must say.

You explain to Jim why you are asking these questions:

You try to explore with Jim:

- How he manages - personal care; shopping; cooking; laundry; cleaning; general day to day tasks around the house

- Does he have any home help, cleaner etc?
- His views on his health, both generally and in respect of his dementia
- What input does he have from social or care services – does he have a dementia support worker allocated to him, does he have a social worker? You may know the answers to these from your preparation but it can assist your assessment to hear Jim’s response to the question.

Jim’s responses

- Jim couldn’t recall his dementia diagnosis.
- Said Alison ‘kept him right’ she just lived around the corner and called in most days (which Alison confirmed).
- Jim is not able to relay much about his personal needs, certainly nothing specific, he said ‘he was not as good as he used to be, he couldn’t really say what he meant by this and didn’t really know what would help improve things for him.
- Jim said he left decisions to Alison. She looked after him.
- You repeated a few questions but he often seemed to have lost the thread of the conversation.

While these questions can appear to be background chat they help you form early impressions of Jim’s understanding of his needs, his recall of his situation, and ability to communicate information to you.

You ask Jim whether he would be ok with you asking Alison what her views are about his personal needs.

Jim is ok with this, so you, ask Alison what her thoughts are on what she has heard Jim say, and separately on what she sees as Jim’s needs today and likely needs for the future.

Alison’s thoughts on the conversation with Jim

- Alison agrees with what he has said but says he gets a lot more help than he is saying.
- Nobody else is currently helping Alison as Jim’s dementia diagnosis is fairly recent. Alison organises the shopping and arranges for a cleaner to come round. She also helps Jim with shaving and general grooming and checks he is remembering to change his clothes etc. She has no background in personal care and worries that Jim may need more help with this soon.
- Alison would like to find day care for Jim whilst she is at work, so he doesn’t get lonely (and so someone reminds him to take his medication). If she cannot find good day care she may need to arrange for someone to come in to check on Jim during the day.

Conversation with the Jim about how he is managing his finances

You tell Jim that you are now going to talk about his finances and ask again whether he would prefer to talk about this alone. He says he will be ok as long as Alison is around somewhere he doesn't mind if she is there.

You ask a broad opening question "How are you managing your money just now, for your day to day needs". Jim doesn't offer much information so you probe in a bit more detail:

- Do you have a bank account?
- How do you prefer to manage this? (go into branch, on line, hard copy statements or digital)
- Do you manage your finances/money yourself, or do you like someone to help you with this?
- Do you have a debit card?
- How do you feel about using this? (you will get a sense if they are losing confidence for instance because they are struggling to remember the PIN)
- How do you feel you are with managing your money day to day?
- Do you feel you know where you're at with what's coming in and what's going out?
- How do you manage bills? (pay on line, have a direct debit, write a cheque) –again, to offer a steer on Jim's level of ability and confidence
- Do you sort out paying bills for yourself or does someone do this for you? - to offer a steer on Jim's level of current ability
- What are your thoughts about managing these financial type things in the future?
- What do you know about social security benefits? Would you want to apply to get more money?
- If you did get more money what would you want to use it for?
- Would you want somebody to look after it for you or would you want to spend it yourself?

Jim's responses

- Jim said he had a bank account with Royal Bank of Scotland but Alison dealt with it all.
- He knew he'd given her his PIN number, even though that was naughty, she just used the bank account.
- He was happy because he was getting everything he needed.
- He wasn't able to offer you any more information about his finances. You sense he would have been willing to but had forgotten.
- He mentioned that he was never good with money; his late wife had managed all that sort of stuff – he just did as he was told.
- Despite his apparent ability in other ways, even on understanding the concept of an appointee, Jim seems unable to reach a decision on who he would wish appointed.

- Jim did not understand what the benefit was, he could recall Alison mentioning something to him and that he had said they could try and see if they could get it. He didn't know what happened after that until today. He knew this meeting was about the government money.
- He didn't know what he could or would use it for, but he was happy to accept extra money. He didn't know how it would all work. He didn't want to deal with it, he reiterated that he wasn't good with money.
- Jim did appear to understand the broad concept of someone managing things for him, his wife had done this all their married life. Alison had taken over and he was happy with the situation.

Testing recall

You doubled back on your questions a few times during the interview and Jim wasn't always able to give the same answer. For example you asked him what Bank his account was with again and he couldn't recall.

When you asked about social security benefits, he needed reminded that that was where you were here to talk about. Although when prompted he was able to speak about the general concept.

Information gathering from the potential appointee

You interview Alison in the kitchen out of Jim's earshot. You ask 'Tell me more about you and your dad and what has led up to you asking to be his appointee?'

- Alison is Jim's daughter and she is 43.
- She lives nearby and pops in every day.
- She moved closer when Jim's wife (her mother) died so she could keep an eye on Jim. It became obvious when he was left on his own that he was not coping and his memory was worse than we had realised.
- He was not paying his bills, and seemed confused they kept finding letters in strange places in the house unopened. She got him to go to the doctor and he got a diagnosis in about March.
- A friend had told her that Jim might be able to apply for benefits for it but she ended up completing the form and signing it for him because he couldn't do it. She didn't know there was such a thing as an appointee until someone from Social Security Scotland phoned to ask her about Jim's application.

Who has been managing Jim's finances up until now ?

- Jim's wife used to manage the household finances, so Jim was never very familiar with money management. But it became really obvious when he was left on his own that it was more than that,

- Alison is now managing most of the money, she's asked the postman to put the letters in a special box and she has the key. She has managed eventually to get him to set up direct debits to make sure important bills get paid on time. At first, she occasionally had to use her own money for Jim's essentials. This was before the dementia diagnosis and when Jim had only just started forgetting things. But she has it organised now.
- Jim's finances aren't very complicated he took early retirement but doesn't really have any other source of income, he's not old enough for his state pension yet, but he does have a savings account.
- She has the pin for his cash card and uses it to get his shopping etc , although she isn't very comfortable doing that, she's not sure if she's supposed to.

Does Alison understand the role of an appointee and will she be able to carry them out effectively?

- Alison said that when she had spoken to someone on the phone from Social Security Scotland they had explained what an appointee had to do. She understood she would be responsible for everything but thinks this would be ok because she is already:
 - Checking Jim's mail and asking him how he'd like her to respond
 - Making sure Jim has food and household essentials
 - Making sure important bills are paid
 - Taking Jim out for fun activities at weekends.
- She understands that she will need to take on any paperwork about Jim's benefits and keep Social Security Scotland up to date on Jim's situation.
- Alison works full time a few miles away, so she cannot be with Jim during the day although she usually looks in on him in the morning or sometimes after work, especially if she has shopping. She has started looking into day care centres and home helps. She is keen to get advice about other benefits and support.
- She has two children of her own who are teenagers now, and is separated from her partner.
- She would particularly appreciate advice on personal care for Jim. She has a bad back and worries she wouldn't be able to cope with Jim if started to need more personal care.
- There is no-one else nearby to help Alison, so she cannot get away on holiday now. She can manage day-to-day, but would like respite care for Jim occasionally.
- Alison doesn't have any financial links to her dad, she sometimes uses his car and is on the insurance but they need to figure out what to do about that longer term as it's not safe for Jim to drive.
- She does not have any debt worries and has never been bankrupt.
- She isn't aware of any reason that anyone would have a problem with her acting for her dad. Although she doesn't get on that well with Kieron because he's always got something to say about how is looking after her dad but won't come and do it himself.
- Does Alison worry about Jim being in on his own and whether he is at risk from other people? Have there been any incidents?

- Alison says was a guy who kept phoning saying he was going to come and quote for windows, he had made an appointment which she only just found out about at the last minute. His windows are only a few years old and she went round and told the salesman that Jim wasn't interested and not to contact him again. She worries that he'll answer the door and be taken in by some con man.

You ask Alison to read through and sign the Declaration form, answering any questions she has.

Seek the View of Others

You are aware of Jim's son Kieron but neither he nor Alison could recall his last contact. Alison doesn't live with Jim, so there is a possibility there has been contact and Jim has forgotten. Alison also hinted at some tension between her and Kieron about Jim's care, she didn't give his contact details in the initial referral. You ask Alison for Kieron's contact details and record them.

You phone him and explain the purpose of your call; that you are looking to ensure Jim can access social security benefits he may be entitled to and are carrying out an assessment of whether he is capable of applying for benefits and managing them on his own.

You ask him to confirm his relationship to Jim and explain that Alison is being considered as a potential appointee to act on his behalf. You explain what that would mean for Jim and Alison in practical terms. You are careful not to tell Kieron any personal information about Jim or Alison in the process or to divulge what Alison said to you about him.

- Kieron confirms he is Jim's son and Alison is his sister.
- He has phoned his father a few times recently and doesn't get to visit him as often as he would like. On the occasions he has spoken to him, he has seemed quite confused and has Jim has rung Kieron at strange times, then not known why he had called- though he does have a new phone.
- Kieron said Alison had told him about the dementia diagnosis and she been dealing with his care and paperwork since his mother died, which has hit him hard. He agrees that someone needs to handle these things for him.
- Although he and Alison have quite a difficult relationship, Jim and Alison get on well and he knows she is looking after him well. He has no concerns about her managing any benefits he is entitled to.