

The case of Clive Peterson

Background

Clive Peterson is 79 years old and lives in his own home. Clive has limited mobility, and as such needs someone to accompany him to walk more than a short distance. He also suffers from chronic arthritis, and has reoccurring chest infections, meaning that he is a known service user. Because Clive has difficulty moving around, and with some aspects of his daily care, his next door neighbour Jane, has adopted an informal caring role, and visits him on a daily basis to cook for him and help out around the house. This arrangement has been going on for a number of years.

Clive has recently been discharged from hospital following a bout of bronchitis, and whilst on a home visit to see how he is progressing when Jane is out of the room making a cup of tea, he quickly tells you that he thinks some money has gone missing, and that she won't give him access to his bank books. Clive is quite anxious about the situation as doesn't feel he has any way to check what is going on. He doesn't want to accuse Jane though, so is initially unwilling to speak to her about it.

Questions

What are the key concerns you have about this case?

Do you think Clive's neighbour is stealing from him? Could there be any other explanations

What would you do next?

In this instance the Occupational Therapist began by gathering more information

It is clear that Clive is very dependent on Jane in order to remain living at home independently, and it seemed that he was worried that she might not want to continue helping him if he was to accuse her of something. He was therefore torn between wanting to know if his money was going missing, versus not wanting to jeopardise the help Jane provided.

Because the neighbour is known to you, you are surprised to hear Clive's concerns, but arrange to visit again when Jane won't be there so that you can talk to him alone about what he thinks has happened and what he wants to do about it. In the meantime you speak to the social worker on your multidisciplinary team to check the procedure that should be followed in such cases. She offers to visit Clive with you so that you can make sure the bank books haven't just been mislaid before any formal action is taken.

A number of attempts are made to visit Clive over the next few days, but it becomes clear that Jane is aware that you will be visiting and so it is hard to get a time to see Clive on his own. After a few attempts you do manage to visit Clive at home alone, and no evidence of the bank books can be found.

Questions

Have your thoughts about the case changed?

What would you do next?

In this case the next step was to contact Clive's bank

Clive gives you the details of which bank he is a member of and you contact them to explain that because Clive isn't able to visit the local branch, is there anyway of verifying what has been happening with the account. They say that as long as Clive is able to speak to them on the phone and answer some security questions, they would be able to resend him a written account statement breaking down the transactions that had taken place on the account as well as the account balance. You tell Clive that if after contacting the bank it appears that there was an irregularity the next step would be to involve the police. He is reluctant, but gives his consent for the police to be involved if there was any clear evidence on the bank statement of wrong doing.

When the bank statement arrives all the finances seem to be in good order, and it is clear that no money is missing. Clive is very relieved, both that his money is safe and that his arrangement with Jane can continue.

Questions

What would have happened if Clive had not given his consent for the bank to be contacted, and potentially the police dependent on the outcome?

How might the situation have been different if Clive had not had sufficient mental capacity to answer the banks security questions in order to receive a replacement bank statement?

How can you ensure Clive is better placed to avoid this type of situation in the future?

In this instance Clive is provided with advice about keeping his money safe

You remind Clive that if he has any similar concerns in the future he can always phone the bank to ask for a statement to be posted to him. Jane is still visiting Clive on a daily basis to help him, and on one occasion when you visit she says to you directly that she has been worried Clive thinks she is stealing from him. Even though she is happy to be helping, she doesn't want to be put in a situation where she is accused of taking money.

She then suggests that someone else should have formal responsibility for Clive's finances, because she wanted to be above suspicion. You have a conversation with both Clive and Jane, and they both agree that it would be sensible for someone else to manage Clive's finances to avoid any problems in the future.

Question

What issues does this case highlight in relation to financial management by someone in an informal caring role?