

What happens to seniors who can no longer make key decisions?



The Professional Deputies and Donees Scheme and Community Kin Service are in place to help seniors who have lost their mental capacity. PHOTO: ISTOCK

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Schemes such as the Professional Deputies and Donees Scheme and the Community Kin Service support seniors with no next-of-kin to manage their affairs

Mr Chan (not his real name), 65, receives a sum of money on the first week of each month for his living expenses.

One week later, the money is already gone — all of it.

This is a painfully common sight to Ms Julia Lee, senior director of Family & Social Work, Touch Community Services.

While seniors may be able to take care of themselves in most regards — often thanks to the support of Voluntary Welfare Organisations (VWOs) like Touch Community Services — their financial situation is often in shambles. This could be due to declining mental capacity on the seniors' part, which makes it a challenge for the seniors to manage their finances.

“Across our two decades of eldercare experience, we have come across many who would turn to us for help to manage their finances, especially for those with little or no family support,” she says.

But her hands were tied. In their current capacity, VWOs can provide case management support to seniors through Senior Activity Centres (Cluster Support), coordinating home care services, arranging for regular house visits, and monitoring their healthcare needs like medication and medical appointments.

But as of now, VWOs are not authorised to manage seniors' finances, even if it is evident that they are unable to manage it on their own.

Thankfully, cases like the one Ms Lee describes may soon be a thing of the past. Enter the Community Kin Service (CKS), a two-year pilot initiative that enables partner VWOs to manage the finances of seniors who lack mental capacity and have little to no family support.

Under CKS, if seniors are medically certified to lack the mental capacity to manage their finances, partnering VWOs can apply for a court order allowing them to manage a fixed monthly sum of the senior's money.

The VWO can then administer payment to service providers for the senior's healthcare, household and municipal needs. With more holistic support, the seniors can continue to live at home within the community and age with dignity, despite their declining mental capacity.

WHO IS ELIGIBLE FOR CKS SUPPORT?

To qualify for the CKS pilot programme, you must:

- Be 50 years and above
- Have little or no family support
- Have been medically certified to lack mental capacity in managing finances
- Have savings or regular income, such as pension or CPF payouts
- Only own and reside in a HDB purchased flat

Two VWOs currently offer the CKS under a pilot programme: Touch Community Services and AMKFSC Community Services.

Mr Ng Koon Sing, head of Comnet Senior Services at AMKFSC, hopes to see the programme expanded beyond its projected two-year lifespan, and to other VWOs.

Like Ms Lee, he has seen too many seniors suffer because of poorly managed finances. One particular client, he mentions, would spend all of his money from his pension payout within the first week of receiving it — leaving him no money for the next three weeks to pay for his food or other expenses.

When letters notifying him of his debt were sent to him, he would become anxious and agitated, but still would not allow a VWO to control his money, fearing that they would steal it.

“It was a lose-lose situation,” Mr Ng sighs.



The Community Kin Service allows Voluntary Welfare Organisations to manage a portion of seniors' finances if they have been medically certified to have lost mental capacity. PHOTO: ISTOCK

But with the introduction of the CKS, AMKFSC has been able to help seniors caught in these precarious situations.

One of them, upon retiring, spent all of her remaining savings within a year. Her monthly pension payout would “evaporate” before the end of the month.

Nonetheless, she insisted on staying in her own flat, which she was physically healthy enough to do — she was simply unable to manage her finances properly.

Running out of options to help her, Mr Ng and his team decided to enrol her in the CKS programme. After medically certifying that she lacked the mental capacity to manage her own finances, Comnet Senior Services applied for a court order to grant them the power to manage a portion of her finances.

While the court order is still pending approval, Mr Ng sees this as a great success.

“Our agency's mission is to support seniors to age in place in the community for as long as possible,” he reiterates. “We hope to help her manage some of her finances through the CKS, so she can continue to stay at her own flat with dignity.”

THE PROFESSIONAL DEPUTIES AND DONEES (PDD) SCHEME

The Office of the Public Guardian launched the Professional Deputies and Donees (PDD) scheme in September last year to support persons without next-of-kin by allowing the appointment of registered professionals to make decisions on their behalf should they lose mental capacity one day.

Under the scheme, seniors who have no suitable next-of-kin to nominate as donees under the Lasting Power of Attorney can appoint a professional deputy acting as a donee instead.

The PDD and CKS complement each other: for instance, a professional deputy could be appointed to assist with the initial liquidation of a senior's existing assets after he loses mental capacity. His duties could then be handed over to a VWO administering the CKS, which then handles the day-to-day management of the senior's monies.

This is why Mr Ng stresses that AMKFSC and other VWOs cannot do it alone. “Though the programme may be run by us, we need many partners — doctors, lawyers, professional deputies — to work together to make it a success.”

For more information on the CKS, visit www.msf.gov.sg/cks

You can also read more about the PDD scheme at www.msf.gov.sg/opg

IN YOUR BEST INTEREST

Concerned about how much power VWOs have under the CKS scheme? Not to worry — two major safeguards are in place to ensure that finances are properly managed:

- VWOs can only manage a specific sum of monies each month, based on the senior's current lifestyle. Should there be a need to change the sum, VWOs must seek a variation to the court order. Any surplus amount has to be returned to the senior's bank account every year on the anniversary date of the court order.
- VWOs are also required to submit annual reports to the Office of the Public Guardian for clear accountability of the use of the senior's monies.