

## **APPENDIX I: SAMPLE INTERVIEW QUESTIONS: PROPERTY**

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### **1. FACTUAL UNDERSTANDING**

"Can you tell me something about your present money situation? How much money do you have in the bank? Do you own any property? Where do you get your money? Do you get a pension? Welfare? Salary? How much? Do you have any RRSPs? Do you think you are wealthy, poor or neither?"

"Can you tell me approximately how much you spend in a month? Do you pay rent or have a mortgage? Do you have any debts or owe people money? Do you owe a lot on your credit cards? Did you ever get in debt over your head?"

"Your sister tells me you own your own home. Is this true? Why didn't you think of this when I asked if you owned any property? How much do you think it would be worth if you sold it?"

"Do you have any people that depend on you for money or support? Does your spouse have his or her own source of income? Do you have any children that are not yet full-grown and on their own? Are you in business with anyone?"

"Do you have any plans to make any major purchases or repairs to your home? Do you plan on selling your home or selling off your stock portfolio? Do you intend to make any loans or donations to your family, friends, charities, etc? Do you intend to take out any loans in the near future?"

### **2. AREAS OF UNMET NEED**

"Do you have any problem with handling small bills, making change or balancing your cheque book? Do you need to be able to perform this task? Could you manage without help?"

"Do you have any difficulty doing your own books for your business? Do you need to be able to track your investments or do you have a financial advisor? How do you monitor the advisor's performance?"

"In order for you to manage your money, what different types of things do you have to do or watch out for? (pay bills, do banking, budget for major purchases) Have you noticed any problems with your memory that cause you to lose track of time or forget to pay your bills on time?"

"Have you ever fallen into excessive debt because you made a number of unwise purchases? What will happen if you spend more than you can afford? Do you feel a budget would help you?"

"Do you think that you may be pressured into buying things you don't need or making loans or gifts you really shouldn't because you can't say no or you fail to think things through?"

"What would you do if someone threatened you to give them money? Would you do the same if it was a relative? Is anyone trying to steal your money?"

"Can you tell me the name of your broker, your lawyer, your bank? Do you know what a Power of Attorney is?"

"When you retire, do you know what benefits you can apply for?"

### **3. WHERE CONCERN EXISTS AS TO INADEQUATE FUNCTIONING**

#### **(i) Insight into Problem**

"Your spouse is worried that you won't remember to pay the bills on time. Is that a real concern? Has it ever happened? Your daughter thinks you don't keep a careful enough watch on your money, and that some dishonest person will be able to easily con you. Do you think you are an easy target for some salesperson on the take?"

"What would happen to you if you lost your wallet, forgot to pay your bills, failed to budget or made expensive but unwise purchases? Has this actually happened to you? What did you do? Are you likely to find yourself in this situation?"

"Has there been any change in your ability to manage your financial affairs?"

"Has anyone in your family expressed concern to you about how well you are able to manage or keep track of your affairs?"

#### **(ii) Decision - Specific Probing**

"You have refused to accept your family's offer to help, or to make a Power of Attorney (POA). Why? What other alternatives are there to managing your money on your own? What are some of the advantages and disadvantages to accepting help or making a POA? Why do you want to keep managing on your own?"

"One of your options is to agree to a loan, rather than a gift to your girlfriend. Or, you could give them a smaller amount. Have you considered this? What would be the advantages of a gift over a loan? What would be some of the drawbacks? "

"You have chosen to spend your money on X or buy Y. Why did you decide to spend your money this way? What are the consequences for you if you spend all of your income on X? Some people would question the wisdom of spending your money this way. What would you say to them?"

"What are some of the likely consequences of your choosing to do X? Do you think it very

probable that things will turn out the way you imagine?"

**(iii) Reasoned Choice**

"This doesn't make sense to me. Can you tell me why you want to give all your money to charity against your family's advice, knowing you will have to go on welfare? Why is this an important choice for you?"

"Tell me your reasons for wanting to make this investment when you don't know anything about the market for these kinds of stocks. Why do you want to buy this property when you don't have the money?"

"Given what you told me about what life is about for you, can you show me how this helps you meet your goals?"

## **APPENDIX II: SAMPLE INTERVIEW QUESTIONS: PERSONAL CARE**

### **1. FACTUAL UNDERSTANDING**

"Where do you live? Who do you share your home with? Are there relatives or close friends nearby? Do they visit often?"

"Do you live in a shelter or on the street?"

"Do you provide care or support to others?" (ailing spouse, dependent children)

"Who does your cooking/grocery shopping/cleaning?"

"What is your average day like? What kind of things/activities do you do all day?"

"Are you thinking of moving to another place? Why?"

"Do you have any health problems? Do you take any pills or medicine? Do you see a doctor often?"

### **2. AREAS OF UNMET NEED**

"You told me you get your own meals. Do you have any problems with cooking or using the stove? Have you had a kitchen fire or burned any pots lately? Have you lost weight lately?"

"What would you do if a fire started in your home? If you had a bad fall, how would you get help?"

"Do you know how to use the telephone to call for help?"

"If you were going to go out right now, what kind of clothes would you need?"

"Do you have problems with wetting yourself?"

"Do you ever have any problems finding your way home from the store? What is your address and telephone number?"

"What do you usually eat for breakfast/lunch/supper? Do you sometimes forget to eat? Do you not feel like eating? Is it too hard to prepare? Is there not enough money to buy food?"

"Do you have to eat special food to keep you well? Are you pretty good about watching what you eat? Have you ever been in trouble because of what you ate?"

"Have you ever been sick or infected a cut because you didn't keep yourself clean?"

"Do you have trouble keeping an apartment or staying in one place? Why?"

"Did you ever forget to take your pills? What happened to you?"

"How do you tell if a pill or something in a bottle is poison or if it will hurt you?"

### **3. WHERE CONCERN EXISTS AS TO INADEQUATE FUNCTIONING**

#### **(i) Insight into Problem**

"Your family is worried because you got lost twice last month. Do you remember what happened?"

"I see burn holes in your sweater/on the carpet from lit cigarettes. How did that happen? What would happen to you if you fell asleep while smoking?"

"Have you been able to care for yourself lately as well as you'd like to? What has happened?"

"You have been in hospital two times in the past month for mixing up your pills. Do you see this as a concern?"

"Do you know that your family is worried about you? They're afraid you may wander away from home and become lost. Do you think this is likely to happen?"

"Why is your wife so worried about your health?"

#### **(ii) Decision - Specific Probing**

"You won't allow someone to come into your home to help you with your bath/dressing. What could happen to you if you can't keep your body or clothes clean?"

"You have chosen to live on the street and only use the shelter when it gets too cold. Can you think of anything good about having your own place? What wouldn't you like about having a place of your own? What do you like about living the way you do? What do you dislike? Is it dangerous to live on the street?"

#### **(iii) Reasoned Choice**

"The last time you worried about your food you ate only eggs. You got so sick you ended up in hospital. After treatment, you knew you only ate eggs because of your mental illness. Is your refusal to eat meat the same kind of thing?"

"Your family wonders why you won't put in smoke detectors. Is there something about the

smoke detectors that worries you or makes you afraid?"

"Your children think you've changed. Do you think there is a way that your decision could make sense to them?"

"Are you doing this of your own free will or do you feel you are being forced to do this?"