

Case Study 1

The client came to see Citizens Advice at the one stop shop outreach as their partner had a small loan which they were struggling to repay.

The client was a full-time carer for their partner who had been in the armed forces but was now suffering from a degenerative illness resulting in many life changing conditions including vascular problems, becoming an amputee and severe heart disease.

The client's are dependent on income from benefits only and have no savings of any kind. They've been living in rented accommodation, specially adapted for wheelchair access and provided for them by the military charity SSAFA.

After going through their income and outgoings it became clear that despite them wanting to repay the loan they had no surplus income to do so. Citizens Advice are now acting on behalf of the client to support a request to get the loan written off by the finance company.

Unfortunately, the client has recently been told they have the onset of vascular dementia – this has resulted in the DVLA stopping their driving licence meaning any independence they had is now gone (the partner cannot drive).

This is adding extra stress and pressure on the couple and impacting on the clients mental health as they're no longer able to use a car to get out of the house, go on days out arranged by SSAFA or visit their children or grandchildren without using taxis or trains which can be expensive and difficult as access is needed for the client's scooter.

As a result of this Citizens Advice is working with the client and SSAFA to help get them moved into suitable accommodation nearer their family who can provide additional support and morale to the couple in dealing with their situation.

This is an ongoing process but we are hopeful of a positive outcome which we will report in due course.