

Case Study 01.01: Ramesh

Ramesh is an IT consultant who mostly works on fixed-term contracts. His most recent post has recently come to an end. He has savings of about £4000. He made a claim to Universal Credit on-line a week ago and is now attending his Commitment meeting.

He is visibly shaken and upset and immediately tells you that last weekend his 15 year old daughter was involved in a riding accident and died from her injuries. Ramesh has no other children. Coming to this meeting is the last thing he wants to do but he needs to claim Universal Credit to tide him over financially until he can get his next contract organised.

Ramesh's wife works at a local solicitor's. Her employer has been very supportive and given her time off work fully paid and said they will review this in a month to see if she is ready to return to work. Ramesh and his wife are very grateful for this support but feel that they will never be ready to return to work and she may lose her job and they will have no income.