

Case Lab 1. When age becomes a barrier in everyday life

The situation

María is 72 years old. She lives independently and has a stable pension.

She decides to buy a small car to remain autonomous, especially to attend medical appointments and visit her family.

When she applies for financing, she is told that she cannot access the loan. The reason is not her income, nor her credit history, but her age.

She tries again with a different provider. This time, she is offered a contract, but under significantly worse conditions:

- higher interest rates,
- shorter repayment period,
- additional insurance requirements.

Later, when planning a trip, she also discovers that she cannot obtain travel insurance because she is “above the age limit”. At no point is her individual situation assessed. She starts to feel that certain services are simply no longer “meant for people like her”.

For discussion

Please choose one person to report back briefly in plenary. Discuss the case using these questions:

1. What is the core problem?
2. Is it an individual issue or part of a broader structural pattern?
3. What could be challenged: a decision, a practice, an omission, or the design of the system?
4. What legal or rights-based approach could be explored?
5. Would litigation be strategic here? Why, or why not?
6. What risks, barriers or alternative strategies should be considered?

When we come back, each group will share:

- one structural issue,
- one possible legal or strategic approach,
- one risk or open question.

Case Lab 2. When justice comes too late

The situation

Andrzej is 78 years old and lives alone.

He applies for a social benefit that would allow him to receive home support after a deterioration in his health.

His application is rejected. He decides to appeal the decision.

What follows is a long process:

- the procedure is complex and difficult to understand,
- he is referred between different institutions,
- legal aid exists, but accessing it is not straightforward,
- deadlines are strict, and information is unclear.

Months turn into years. During this time Andrzej's health worsens, his living conditions deteriorate, and the support he initially requested becomes urgent.

By the time a decision is finally taken, the situation has already changed dramatically.

For discussion

Please choose one person to report back briefly in plenary.

Discuss the case using these questions:

1. What is the core problem?
2. Is it an individual issue or part of a broader structural pattern?
3. What could be challenged: a decision, a practice, an omission, or the design of the system?
4. What legal or rights-based approach could be explored?
5. Would litigation be strategic here? Why, or why not?
6. What risks, barriers or alternative strategies should be considered?

When we come back, each group will share:

- one structural issue,
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