

## **Appendix 4 – Experiences/feedback from frontline officers/volunteers (anonymised)**

During recent Financial Inclusion training sessions, attendees were asked: *What are you seeing/hearing from individuals/families? What challenges are you faced with? What are the key barriers to your individuals/families? What (if any) changes have you seen since last year?*

- Issues seem to be the same but increasing number of families needing support
- We are seeing more families needing food bank referrals, not being able to afford their energy, poor quality housing, overcrowded and mouldy. Cost of school uniforms for older siblings.
- Energy bills and having to choose between food or energy, which increases food bank reliance
- Low income families struggle to get across the city for necessary checks for children, time needed off work to make the big travel on many buses
- Food parcels increase, white goods and families without carpets, especially children's bedrooms
- I am accessing more food parcels for families which is taking me away from family therapy
- A family I visited yesterday, the eldest child working with Dad and not attending school, family in poverty
- Personal level I'm a single parent myself so I'm not immune from some of these issues.
- Issues we have with cost of living - baby milk, nappies, clothes and transport
- Food poverty, overcrowded homes, car transport, Mental Health decline.
- Our problem is usual resources we'd access for families: everyone is accessing so some being turned down for grants.
- DLA is absorbed into family income and not available for the specialist activities and services needed.
- Access to affordable housing- availability and cost.
- Families with Children with SEND (CYP with more complex needs) who have bigger bills from using specialist equipment or having to keep home at certain temperature at certain level - added pressure
- More working parents needing help, with food etc and not sure where they go for help
- Challenge of where to turn to if the families have already received support from services
- Young people being acutely aware of the financial challenges faced by the family, resulting in them experiencing stress and anxiety
- Issues with benefits, cost of transport, loss of council venues, accessibility to services reducing, Criminal exploitation to obtain money
- Learning need and mental health exacerbating access to support.
- Families are struggling with childcare provision. Costs rising, places reducing, no wrap around care. Providers are closing as costing too much and not enough funding. School appeals, families wanting closer schools, as they can't afford transport costs.
- People requesting removal of gas meters to save on standing charge. Impact to mental health depression, anxiety, aggression, sense of nowhere to go.
- We are finding more and more tenants that do not have gas or electric on, high debt on meters without the means to pay off the debt. Some of these are now long standing, over a year.
- We find that a lot of Damp and Mould enquiries come from fuel poverty and the fact that homes can't be heated
- Customers impacted through fuel poverty are less likely to allow access to undertake safety inspections due to the stigma of how they are living.