<u>Appendix 3 – Experiences/feedback around Cost of Living from frontline</u> services

During Financial Inclusion training/briefing 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?

A selection of responses and quotes from participants (anonymised) from a range of services including Childrens Services (various), LCC Gas & Electric Teams, and Elected Members are provided below - demonstrating the wide range of issues faced as well as the direct impact and repercussions of the Cost of Living on both households and services.



- Issues seem to be the same but increasing number of families needing support.
- Our problem is usual resources we'd access everyone is accessing so some being turned down for grants.
- 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.
- 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.
- More working parents needing help, with food etc and not sure where they go for help
- Personal level I'm a single parent myself so I'm not immune from some of these issues.
- 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.
- 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
- Lack of affordable housing a big issue and rising numbers of section 21 evictions.
- We are finding more and more 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.
- Our local food banks and pantry are seriously struggling for resources one has had to set up a waiting list.
- Energy bills and having to choose between food or energy, which increases food bank reliance.
- People not able to afford taxi fares, public transport links/services limited, they work minimum wage, impacts on safety (if walking home late in night).
- Issues with benefits, cost of transport, loss of council venues, accessibility to services reducing, Criminal exploitation to obtain money.
- I am accessing more food parcels for families which is taking me away from family therapy.
- 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.
- A family I visited yesterday, the eldest child working with Dad and not attending school, family in poverty.
- DLA is absorbed into family income and not available for the specialist activities and services needed.
- 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.
- Impact to mental health depression, anxiety, aggression, sense of nowhere to go.