Appendix B - Anti-Poverty Strategy 2020-2023

Introduction

Context – the most unequal city in the UK

Cambridge is a very prosperous city. It has a strong economy, driven by a combination of its world-renowned Universities and a globally significant cluster of hitech and bio-technology businesses. In the wider Greater Cambridgeⁱ sub-region there are over 5,000 knowledge intensive companies with more than 61,000 employees and a combined revenue of over £15.5bn.ⁱⁱ

However, despite the continuing growth of the Cambridge economy, Cambridge was identified as the most unequal city in the UK by the Centre for Cities in 2017ⁱⁱⁱ, using a measure which takes into account data on wages, pensions, benefits and other income. While some jobs in the city command very high salaries, there are a significant proportion of households in the city living on low incomes or in poverty.

Poverty in Cambridge

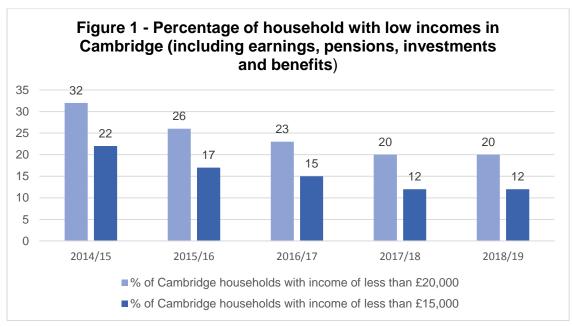
There are several different definitions of poverty. The most common is relative income poverty, where households have less than 60% of contemporary median income (after benefits and taxes). As Table 1 below shows, 60% of median household income (including earnings, pensions, investment income, benefits and taxes) in the UK was £17,759 in 2018/19^{iv}. The Joseph Rowntree Foundation's report found that once housing costs are included in this definition, fourteen million people (22%) are in poverty in the UK^v.

Table 1 – Gross household incomes (including earnings, pensions, investment income, benefits and taxation) equivalised to 2018/19 prices

	2014/15	2015/16	2016/17	2017/18	2018/19
UK median income	28,074	28,565	29,336	29,161	29,598
60% of UK median income	16,844	17,139	17,602	17,497	17,759

Source: ONS, 2020, Timeseries of mean and median equivalised household disposable income

It is difficult to measure the level of poverty in Cambridge, as comparable data on household income is not available at a local, district level. The Council has access to income data from CACI^{vi}, but this is only available in income bands of £5,000, and unlike the national data above, it does not factor in taxation. However, as shown by the graph below this does suggests that the proportion of households in Cambridge with gross incomes below £20,000 per annum and £15,000 per annum has declined steadily between 2014/15 and 2018/19.



Source: CACI Paycheck data, 2020

The Council's first Anti-Poverty Strategy identified a basket of high-level indicators that can be used as a barometer for poverty in Cambridge. These include separate indicators of pay and benefits, together with a range of other relevant indicators. The latest available data for all the indicators is shown in Appendix 4.

While a number of the indicators have improved since 2014, poverty remains a significant issue in Cambridge. The income related indicators show that:

- Average weekly earnings for the lowest 10% of earners were £162 per week in 2018, which is 3.5 times less than the average for all Cambridge employees (£555 per week)^{vii}.
- More than 1 in 10 Cambridge residents in 2017 lived in households claiming benefits. 13,968 people lived in households claiming Housing Benefit and/or Council Tax Support^{viii}.

The impact of coronavirus on poverty

The national policy response to the coronavirus, including the short-term and longer-term impacts of lockdown on the local, national and global economy, is likely to lead to many more people in Cambridge experiencing economic hardship. Many people in the city have already experienced a loss of income due to furloughing, redundancy or difficulty finding self-employed work.

It is likely that the lockdown will push some people into economic hardship who have previously been relatively well off. It will also exacerbate existing poverty for people on low incomes, with those who have no credit history or savings to fall back likely to be hit particularly hard. A combination of economic hardship and the social restrictions of lockdown have also led to an increase in mental health issues, loneliness and isolation.

During 2020 and subsequent years, it is likely that the economic and social effects of Covid-19 will continue to be felt in Cambridge. If the recession continues, it is likely that unemployment will increase, incomes will drop for many residents, and the number of people claiming Universal Credit and other benefits will increase. People who were already on low incomes before lockdown are more likely to be impacted by the longer-term economic consequences of the pandemic.

As part of its Anti-Poverty Strategy, the Council will work with partner organisations and local communities to respond to both the initial and longer-term impacts of coronavirus on residents and local communities.

Cambridge City Council's response to poverty to date

Cambridge City Council is committed to tackling poverty in the city. Since 2014 the Council has produced two Anti-Poverty Strategies^{ix}, which aimed to:

- improve the standard of living and daily lives of residents in Cambridge who are experiencing poverty; and
- help alleviate issues that can lead households on low incomes to experience financial pressures.

Many of the actions in the first two Anti-Poverty Strategies have been delivered by the Council's mainstream services, from awarding £900,000 annually through the Council's Community Grants to voluntary and community groups for projects to tackle social or economic inequality, to administering more than £36m in Housing Benefit and £6.5m in Council Tax Support.

Since 2014, the Council has also provided over £1.86 million funding for more than 30 additional projects to address poverty^x, which have collectively supported a significant number of those in greatest need in the city. These projects ranged from a campaign to encourage local employers to pay their staff the Real Living Wage, to targeted one-to-one support to help residents in fuel poverty reduce their energy bills.

Evolving our approach - our revised strategy for tackling poverty

The Council's approach set out in this revised strategy reflects updated evidence on the nature of poverty in Cambridge and changes in the national context over the past 6 years. It also builds on the learning from the Council's first two Anti-Poverty Strategies. This learning includes:

- 1. The importance of balancing efforts to address the immediate effects of poverty, with preventative work to address the root causes of poverty.
- 2. Being clear on which issues can be addressed by direct delivery by Council services, which issues can be achieved through partnership working (where more can be achieved through collaboration) and which issues require influencing and lobbying activity (where powers lie with Government or other agencies).
- 3. A need to build the capacity and resilience of residents and communities

These three lessons inform the three underpinning themes in our new strategy that are outlined below.

Three underpinning themes

1. Addressing the causes and effects of poverty

The Joseph Rowntree Foundation identifies a number of different causes of poverty^{xi}. Some of these causes can also be consequences, creating a cycle that can trap people in poverty. The causes are summarised in the table below.

Cause	Explanation
Unemployment and low-paid jobs lacking prospects and security	Low pay leads to low income and inadequate savings or pensions.
Low levels of skills or education	Low levels of skills or education make it difficult to secure a job, with security, prospects and decent pay
An ineffective benefit system	A range of issues with the current benefits system, including insufficient levels of benefits to meet high costs; difficulties in moving into work or increasing hours; difficulties in engaging with the benefits system and delays; and low up-take of some benefits
High costs of housing and goods and services	High living costs can help create poverty, including high costs for housing, goods and services, and higher costs due to increased need (e.g. personal care for disabled people).

Cause	Explanation
	There can also be a 'poverty premium', where people in poverty pay more for the same goods and services.
Discrimination	Discrimination can limit people's access to good qualifications or jobs and can restrict access to services
Weak family relationships	Family breakdown can lead to poverty and lack of supportive parenting can impact on a child's education and development.
Chaotic lives	Chaotic lifestyles Including problematic use of drugs and alcohol
Abuse or trauma	Neglect or abuse as a child, or trauma in adult life, can have negative impacts on a person's mental health, which can contribute to poverty

The JRF also identifies a number of key effects of poverty^{xii}, some of which are similar to some of the causes of poverty listed above:

- housing problems
- homelessness
- being a victim or perpetrator of crime
- health problems including mental and physical health
- drug or alcohol problems
- · teenage parenthood
- relationship and family problems
- lower educational achievement
- poverty itself poverty in childhood increases the risk of poverty in adulthood

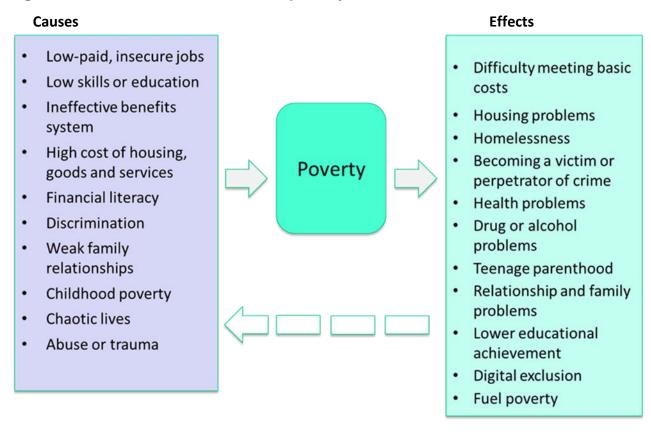
Consultation with key stakeholders and residents confirmed that many of the issues identified by the Joseph Rowntree Foundation impact on residents in poverty in Cambridge. In addition to these issues, residents and consultees identified the issues summarised in the table below:

Issue	Detail				
Difficulty meeting basic needs	People in poverty can struggle to meet basic needs including food, fuel costs, furniture and appliances, and shelter				
Digital exclusion	People on low incomes are less likely to able to afford internet access, which can make it difficult to apply for Universal credit and other benefits, access cheaper utility deals, apply for jobs and access public services				
Financial literacy	Including understanding of how to manage finances				

Issue	Detail
Fuel poverty	People in poverty can experience fuel poverty, resulting from rising energy costs and poor home energy efficiency
Impacts of welfare reforms	Including the progressive roll-out of Universal Credit, the Benefits Cap, and the Spare Room Subsidy or 'Bedroom Tax'

The causes and effects of poverty identified by the JRF and local stakeholders and consultees are summarised in the diagram below.

Figure 2 – The causes and effects of poverty



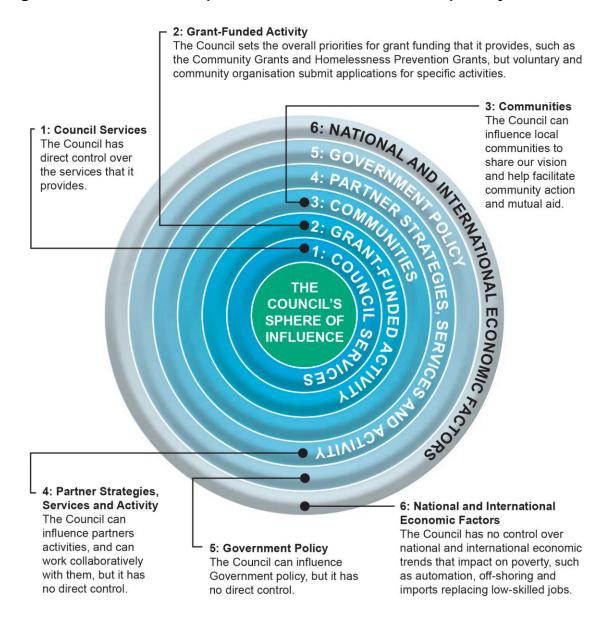
Initially the Council's approach to addressing poverty focussed primarily on addressing the immediate effects of poverty, through measures to help increase incomes and reduce costs for people in poverty. As part of our second Anti-Poverty Strategy we introduced a number of initiatives that sought to address the causes of poverty, including projects to raise young people's skills and aspirations, and investment in 500 new Council homes to help address high housing costs for people in housing need.

This revised strategy seeks to balance our ongoing efforts to address the effects of poverty, with a further focus on preventative work (often in partnership with other agencies and organisations) to address some of the root causes of poverty outlined above.

2. Balancing direct delivery, partnership-working and influencing activity

A range of different organisations and factors have an impact on poverty in Cambridge. As shown in the diagram below, the Council has varying levels of control and influence on these different organisations and factors, from Council service delivery, where the Council has direct control, through to national and international economic factors, where the Council has no control or influence.

Figure 3 - The Council's Sphere of Influence in relation to poverty



The Council's first two Anti-Poverty Strategies focussed primarily on actions that the Council could deliver directly, together with some actions that were delivered in partnership with public, voluntary and community partners. Building on the learning from implementing these previous strategy, as part of our approach over the next 5

years, we will seek to be clear on:

- which issues can be addressed by direct delivery by Council services;
- which issues can be achieved through partnership working (where more can be achieved through collaboration); and
- which issues require influencing and lobbying activity (where powers lie with Government or other agencies) to bring about change and secure funding.

The action plan that accompanies this strategy clearly highlight which actions will be achieved through direct service delivery, partnership working or influencing and lobbying.

Through its mainstream services the Council is well placed to take action to address some of the causes and effects of poverty identified above. For example, through provision of Council housing, housing advice services, and funding for homelessness support services, the Council can help to address housing affordability issues, housing problems and homelessness. The Council also provides a range of services that help promote public health and active lifestyles, and provides access to green spaces across Cambridge.

However, as shown in the table below, there are many other issues where, while the Council provides some relevant service or grant funding, other local partners in the public, private or voluntary sector have greater responsibilities and capabilities to make a difference. Through this strategy, the Council will continue to seek opportunities to work effectively in partnership with these organisations.

Issue	Lead agency or agencies
Benefits system	JobCentre Plus (for Universal Credit)
Crime	Police, Probation Service
Mental and physical	NHS, Cambridgeshire County Council
health problems	
Discrimination	Voluntary and community groups focussed on
	equalities issues
Family relationships,	Cambridgeshire County Council Social Services,
abuse and trauma	voluntary and community groups

There are aspects of poverty where the Government or other organisations have greatest influence and the Council currently has little or no service delivery responsibilities or regulatory powers. On these issues, the Council will seek to show 'thought leadership' and lobby for changes in Government policy and funding to

address immediate financial needs and bring about long-term, lasting changes to the underlying causes of poverty. Some of these issues are shown in the table below.

Issue	Lead agency or agencies			
National policy on the	Government policy on welfare benefits			
benefits system				
Unemployment, pay and job	Government fiscal and labour market policy,			
security	local employers, JobCentre Plus			
Skills and education	Government education and skills policy,			
	schools, further education colleges, Universities			

3. Building the capacity of residents and communities, and facilitating community action and mutual support

The Council's approach to tackling poverty will also focus on building the capacity of local residents and communities. Building on the experience of our first two strategies and the County Council-led Think Communities approach, the Council will work collaboratively with local residents, community groups and voluntary groups to build their capacity and help them to become more self-sustaining.

We will listen to residents' views on local issues and work with communities to identify the solutions. As a Council, we will seek to coordinate and facilitate community action and mutual aid to help address poverty, focussing on the strengths and assets that communities bring to the table.

The outstanding community response to the Coronavirus emergency shows the desire Cambridge people and communities have to support each other, and particularly the most vulnerable. The emergence of a network of mutual aid groups potentially provides one route for developing this aspect of Cambridge life, and the Council will continue to facilitate and build such community-led approaches in the period where Cambridge begins to recover from the pandemic and beyond.

Community action example 1 - Coronavirus mutual aid networks

In response to the coronavirus pandemic, a network of mutual aid groups formed very quickly in Cambridge. New and existing voluntary groups, community groups and residents' associations, together with hundreds of individual volunteers, offered to help people in need in the city. Clusters were formed in wards across the city, with one group agreeing to step forward to lead activity in each ward. Hundreds of food parcels have been distributed and a range of other support to the most vulnerable people has been provided. The response to the coronavirus has helped to strengthen community ties and led to residents engaging in a range of complex issues around what works in their neighbourhood. The Council's role has been to: support local community groups through a designated community development link officer for each ward; provide practical and financial support for local initiatives; and ensure that information flows between communities, and the county and national level. We are currently undertaking work with the mutual aid groups about longer term sustainability and supporting groups who wish to keep going beyond the initial crisis.

Community action example 2: Cookery skills sessions

As part of the Anti-Poverty Strategy, the Council has funded Cambridge Sustainable Food through its Sharing Prosperity Fund, and more recently through the Community Grants, to provide cookery skills sessions in areas of the city with higher levels of deprivation. The aim of the sessions is to help families with limited budgets to cook healthy, low cost meals. CSF also supported one group of residents, the Purple Cooking Elephants in Arbury, to form an independent group to support local adults and children to learn basic cooking skills in a fun and friendly environment. The group strongly feels that the social elements of cooking positively impacted their wellbeing, with one resident commenting that "Taking part in this group has given me the confidence to make new friends and helps me deal with my anxieties."

Community action example 3: Digital inclusion sessions

As part of our work to tackle digital exclusion, the Council has worked closely with North Cambridge Community Partnership to provide a code club for children in Kings Hedges. Council officers have helped facilitate the sessions, by providing equipment (including laptops, tablets and a 4G hub), and advice on setting up the club. North Cambridge Community Partnership are running the sessions and providing the venue (Nun's Way Pavilion), the Red Hen Project are referring children to the sessions and Raspberry Pi have provided learning materials and helped to recruit digital champions from local tech companies to deliver the sessions. The first weekly club has been very successful, with 25 young people attending, and NCCP are looking to establish a second club.

Our five strategic objectives

The three themes set out above are woven through five strategic objectives:

- 1 Helping people on low incomes to maximise their income and minimise their costs
- 2 Strengthening families and communities, including supporting groups of people that are more likely to experience poverty
- 3 Promoting an inclusive economy, by raising skills and improving access to a range of employment opportunities for people on low incomes
- 4 Addressing the high cost of housing, improve housing conditions, and reduce homelessness
- 5 Improving health outcomes for people on low incomes

The rationale for each objective, and the key activities we will undertake to help achieve each, is set out below. For each objective, we set out how the activity fits within our underpinning theme of balancing actions which are within the city council's direct delivery; which will be developed and delivered in partnership; and which we will lobby Government and others to deliver.

Objective 1 - Helping people on low incomes to maximise their income and minimise their costs

While Cambridge as a whole is very prosperous and average wages are comparatively high, a significant proportion of residents are receiving low levels of pay and/or are claiming benefits:

- One in 10 people receive weekly pay (£162) which is less than 30% of the average weekly pay (£555) in the city.
- More than 1 in 10 people live in households claiming Housing Benefit and/or Council Tax support.

High costs of living make it difficult for people on low incomes to meet basic costs. The JRF highlights that while globalisation, competition and innovation have pushed down the prices for many consumer goods and services, boosting living standards overall, rises in housing, transport, food and fuel prices have increased the cost of living, particularly for people in poverty^{xiii}. JRF research shows that nationally in 2018 families needed 30% more disposable income to meet basic costs than in 2008^{xiv}.

The cost of living is particularly high in Cambridge, making it difficult for people on low incomes in the city to meet basic costs. Evidence shows that:

- Housing costs are high in Cambridge. In 2018, the average lower quartile monthly rent was £950, while lower quartile average house prices were 16.3 times the average lower quartile earnings.
- Food poverty is an issue in Cambridge, with the numbers of people receiving emergency food from Cambridge City Foodbank steadily increasing from 4,020 in 2013 to 8,766 in 2018^{xv}.
- Fuel poverty affects 12.3% of people in Cambridge in 2017, due to a combination of low incomes, high energy costs and poor energy efficiency of some properties.^{xvi}

The high cost of living can be exacerbated by "poverty premiums" where people in poverty pay more for the same goods and services" For example, many people on low incomes use pre-payment meters for gas and electricity, at greater cost. Similarly, people on low incomes are less likely to have internet access, and are therefore less likely to switch their energy supplier to get a better deal or access other cheaper online deals.

Income poverty has a very real impact on people's lives, putting them under constant pressure. The JRF highlights the following effects of poverty:

"Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money. It means facing marginalisation – and even discrimination – because of your financial circumstances. The constant stress it causes can overwhelm people, affecting them emotionally and depriving them of the chance to play a full part in society."

Action to date

To help address income poverty in Cambridge the Council has taken a range of actions to date as part of its Anti-Poverty Strategy. To increase incomes for people in low-paid employment, we have:

- run a campaign to encourage local employers to become accredited with the Living Wage Foundation and pay all their staff the Real Living Wage.
- supported benefit claimants to receive their full entitlement of Housing Benefit and Council Tax reduction.

We have also taken a delivered a range of actions to help reduce costs for low income residents, including:

• Funding voluntary and community groups to provide a range of activities to help reduce social or economic inequality through the Council's annual Community

Grants programme. This has included funding Citizen's Advice to provide free legal, debt and money advice, financial capability support, and specialist welfare rights casework.

- Providing a dedicated Advice Hub in the Council's Customer Service Centre (CSC), where residents can access debt, financial and rent advice from Council officers and voluntary and community groups.
- Funding Citizen's Advice to provide a specialist adviser at Cambridge Jobcentre to deliver personal budgeting support for Universal Credit claimants.
- Employing a Financial Inclusion Officer to support Council tenants and other low income residents in financial crisis to access financial support, benefits and budgeting and debt advice.
- Employing a Fuel and Water Poverty Officer to assist low income residents to reduce their fuel and water costs by installing energy or water saving measures in their homes.
- Supporting volunteer digital champions to deliver a programme of digital inclusion sessions for older people and funding Cambridge Online to provide drop-in digital inclusion sessions at the Customer Service Centre, community centres and other community venues.

We have also carried out a significant amount of work in partnership with other local organisations to address food poverty in Cambridge. This has included:

- Providing funding for the Food Poverty Alliance and supporting the action plan developed by the Alliance.
- Funding Cambridge Sustainable Food to provide a programme of more than 100 cookery sessions in areas of deprivation over 3 years, helping participants to prepare healthy, low cost meals.
- Working with local churches and community organisations to provide 9,500 free lunches for families in community venues during the school holidays over a three year period. The programme has continued and extended its provision during lockdown. Cambridge Sustainable Food has prepared more than 4,000 meals at Cambridge Regional College kitchens and delivered direct to recipients homes and to local food hubs. In the north of the city meal deliveries were supplemented by a bag of fresh fruit and vegetables.
- Working with local community organisations to set up 8 local food hubs in areas
 of need. The food hubs have distributed more than 25,000kg of food to people
 experiencing food poverty as a result of lockdown. The hubs have accepted
 donations of food and some hubs are also exploring opportunities to work with
 allotments to take surplus vegetables.

Actions for 2020-2023

To help address income poverty in Cambridge, the Council will a range of actions from 2020 onwards to help people on low incomes to maximise their income and minimise their costs. These actions are set out in detail in the action plan that accompanies this strategy. The key actions include:

City Council actions

- Paying Council staff at least the Real Living Wage, and ensuring that our contractors do the same
- Supporting Housing Benefit and Council Tax support claimants to receive their full entitlement
- Supporting low income residents to access financial support, and providing advice on benefits, budgeting and debt issues
- Providing a dedicated Advice Hub in the Council's Customer Service Centre to provide space for organisations offering debt, benefits and financial advice to low income residents
- Supporting digital inclusion sessions for City Council tenants and leaseholders, and older residents in sheltered housing schemes and more widely

Partnership actions

- Working with partner organisations and local communities to develop measures to support residents experiencing economic hardship and poverty as a result of the coronavirus pandemic.
- Working in partnership with Jobcentre Plus, housing providers and the voluntary sector to support vulnerable benefit claimants in the transition to Universal Credit following the full roll-out to all claimants in Cambridge
- Provide funding to voluntary and community groups through the Council's Community Grants for activity focussed on reducing social or economic inequality, including funding for debt advice services and other activities that will help reduce poverty
- Work in partnership with local voluntary and community groups to address food poverty, including working with Cambridge Food Poverty Alliance and Cambridge Sustainable Food to develop a food re-distribution hub
- Work with partner agencies and community groups to develop sustainable networks to support residents in fuel or water poverty to reduce their energy and water costs
- Support partner organisations and community groups to develop sustainable activities to support low income residents to access the internet and develop digital skills

Influencing and lobbying actions

- Promote Living Wage accreditation to employers in Cambridge, including businesses, public bodies and voluntary and community sector organisations
- Work with local businesses to identify ways in which they might use their skills, capacity and resources to support achievement of shared objectives around tackling poverty and disadvantage
- Lobbying and influencing Government on welfare benefits policy issues

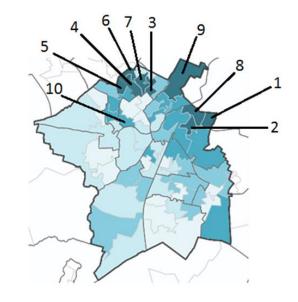
Objective 2 - Strengthening families and communities, including supporting groups of people that are more likely to experience poverty

While many areas of Cambridge are comparatively affluent, there continue to be concentrations of poverty and deprivation in particular communities in Cambridge (as shown by Figure 4).

According to the Government's Index of Multiple Deprivation (IMD), 3 of Cambridge's Lower Super Output Areas (LSOAs) were in the most deprived 20% of LSOAs in the country in 2019. Each LSOA represents an area with a population of around 1500 people. The two most deprived LSOAs are in Abbey ward, with the third in Kings Hedges.

Figure 4 - Ten Lowest Ranked LSOAs in Cambridge in the IMD 2019

Ward	City Rank 2019	IMD Rank 2019	IMD Decile 2019	City Rank 2015	IMD Rank 2015
Abbey	1	4,183	2 (2)	1	5578
Abbey	2	5,217	2 (2)	2	5861
Kings Hedges	3	6,022	2 (3)	4	8340
Kings Hedges	4	7,654	3 (3)	8	9123
Arbury	5	7,687	3 (3)	5	8539
Kings Hedges	6	7,866	3 (3)	9	9579
Kings Hedges	7	7,961	3 (3)	3	8245
Abbey	8	8,504	3 (3)	6	8888
East Chesterton	9	9,347	3 (3)	7	9078
West Chesterton	10	12,107	4 (5)	14	14056



As Figure 4 shows, particular areas of the city have remained the most deprived from 2015 to 2019:

- The 10 most deprived Lower Super Output Areas (LSOAs) in Cambridge in 2019 were in Abbey, Kings Hedges, Arbury, East Chesterton and West Chesterton wards.
- Nine of these LSOAs were ranked in the 10 most deprived LSOAs in Cambridge in 2015, although the order of the rankings has changed in this period.

The key deprivation issues vary from community to community. The IMD brings together data on seven different aspects of deprivation (income, employment, education, health, crime, barriers to housing and services, and living environment),

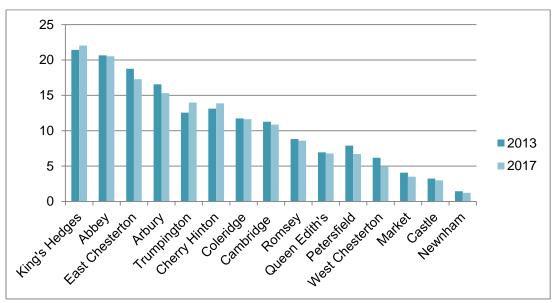
together with two supplementary issues (Income deprivation affecting children and income deprivation affecting older people).

As shown by the table in Appendix 2, the 3 LSOAs in Cambridge which were ranked in the 20% most deprived LSOAs nationally had very different rankings across the different domains.

- The most deprived LSOA in Cambridge was ranked amongst the 10% most deprived LSOAs nationally in the education, skills and training domain. It also had low rankings for income, employment, health deprivation and disability and barriers to housing and services.
- The second most deprived LSOA in Cambridge was ranked in the 10% most deprived LSOAs nationally for barriers to housing and services. It also had low rankings for education, skills and training and crime.
- The second most deprived LSOA in Cambridge was ranked in the 10% most deprived LSOAs nationally for health deprivation and disability. It also had low rankings for crime and barriers to housing and services.

While levels of poverty and deprivation are highest in wards in the north and east of Cambridge, evidence suggests that a significant proportion of people living in new communities in the southern fringe of the city are on low incomes. As Figure 5 below shows, in 2017, Trumpington ward (14.0%) had the fourth highest proportion of residents living in households claiming benefits after Kings Hedges (22.0%), Abbey (20.5%) and East Chesterton (17.3%). The rate in Trumpington was also higher than the Cambridge average (10.9%).

Figure 5 – Percentage of people living in households claiming Housing Benefit and Council Tax support by ward



Source: Cambridge City Council Housing Benefit and Council Tax support administrative data

The concentrations of poverty and deprivation in particular localities suggests that there is a need for collaborative area-based work in the most deprived neighbourhoods and communities in Cambridge to identify and address the underlying issues that lead to persistent deprivation. Through this revised Anti-Poverty Strategy, the Council will work with partner organisations to develop area-based approaches, building on the County Council-led "Think Communities" approach and other multi-agency initiatives.

As well as supporting geographical communities where there are higher levels of poverty and discrimination, key local stakeholders have suggested that there is a need to support particular communities or groups of people that are more likely to experience poverty. As shown by the table at Appendix 3, available national and local data shows that older people, children, disabled people, BAME people, LGBT people and women are more likely to experience poverty.

Actions for 2020-2023

The key actions the Council will take from 2020 onwards to strengthen families and communities are set out in detail in the action plan that accompanies this strategy. They include:

City Council actions

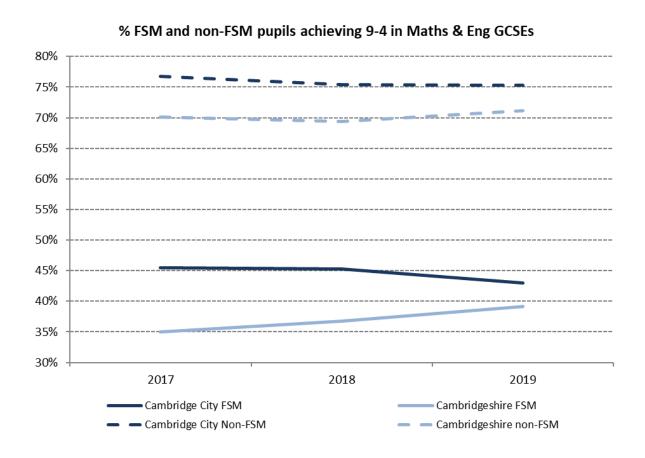
- Reviewing the needs of the community and voluntary sector in building stronger communities, and identify where the Council can best provide support
- Supporting and promoting volunteering, including holding an event to increase the number of people volunteering for local community and voluntary groups
- Funding and supporting events which increase community pride and cohesion
- Providing a programme of 'community days' and 'skip days' in low income areas
- Ensuring that the proposed development and regeneration of the North East Cambridge area benefits neighbouring disadvantaged communities by improving physical and social and psychological linkages between the existing and new developments.
- Using planning policy to ensure that new developments promote permeability, connectivity and accessibility
- Ensure that the Council's Environmental Improvement programme includes schemes in more deprived wards in Cambridge

Partnership actions

- Develop a collaborative, area-based approach to support communities with high levels of deprivation in partnership with a range of organisations
- Support an annual programme of events which celebrate diversity and promote community cohesion, in partnership with local equality and diversity organisations

Objective 3 - Promoting an inclusive economy, by raising skills and improving access to a range of employment opportunities for people on low incomes

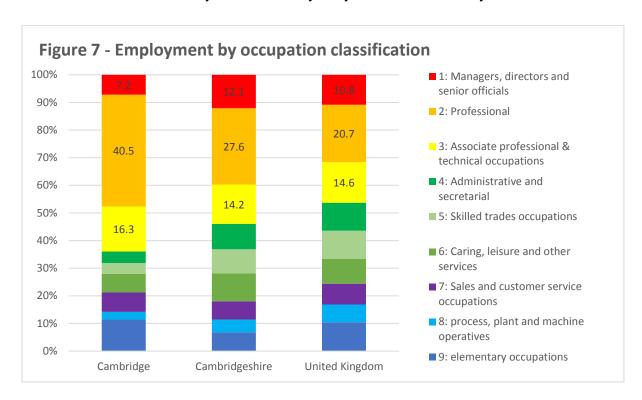
As outlined above, while Cambridge is very prosperous overall, there are significant levels of inequality in the city and a proportion of residents are on low incomes or in poverty. As part of the Anti-Poverty Strategy, the Council will seek to promote a more inclusive economy, where all residents can benefit from Cambridge's prosperity. The OECD defines inclusive growth as: "economic growth that creates opportunity for all segments of the population and distributes the dividends of increased prosperity, both in monetary and non-monetary terms, fairly across society."



One of the key causes of poverty and inequality is differences in education, skills and employment levels. Evidence suggests that in Cambridge there is:

 an educational attainment gap in Cambridge, which impacts on longer term life chances for young people from low income households. As shown by Figure 6 above, In 2019 only 43% of pupils receiving Free School Meals achieved the Key Stage 4 benchmark (Grades 9 to 4 in GCSE English and Maths), compared to three quarters (75.3%) of children not eligible for free school meals in the city^{xviii}.

- a skills gap in Cambridge. 58.1% of the working age population in Cambridge had higher level qualifications (NVQ Level 4 and above) in 2017, which was the second highest level of any city in the UK. As a result, opportunities for higherskilled, higher-paid employment may be limited for young people who achieve lower qualifications in Cambridge.
- a "hollowed out labour market". The strength of the higher education, hi-tech and bio-tech sectors in Cambridge means that the majority of jobs are in higher-skilled occupations. As Figure 7 below shows, in 2018 64% of jobs in the Cambridge economy were in the top 3 employment classifications, while less than 15% of jobs were in the middle 3 employment classifications. This may limit the opportunities for people on low incomes in Cambridge to secure higher-paid occupations requiring intermediate level qualifications and skills.
- a low level of social mobility, possibly as a result of these education, skills and employment issues. Cambridge ranks 275th out of 324 local authorities across England and Wales in the Social Mobility Index. Outcomes are particularly poor for young people from poorer backgrounds in the city, with Cambridge having the fifth lowest score of any local authority for youth social mobility.



Actions for 2020-2023

The key actions the Council will take from 2020 onwards to promote an inclusive economy are set out in detail in the action plan that accompanies this strategy. They include:

City Council actions

The Council will seek to use its planning powers to help create a more inclusive economy. One of the four 'big themes' identified in the Issues and Options consultation for the new Greater Cambridge Local Plan is: "Wellbeing and social inclusion – how the plan can help spread the benefits of growth, helping to create healthy and inclusive communities". As the plan is developed consideration is being given to how this theme can be integrated throughout, drawing on relevant evidence.

There are also opportunities to promote inclusive growth through major new developments, such as North East Cambridge. Specific policies will be firmed up as the project progresses, but the consultation draft of the Area Action Plan includes a requirement for developers to submit an employment and skills plan with planning proposals, setting out how they will seek to employ a skilled local workforce and provide training and apprenticeships throughout the delivery of the development.

Partnership actions

We will work with local businesses to identify ways in which they might use their skills, capacity and resources to help tackle poverty and disadvantage. This could include businesses making financial contributions, engaging with local schools or providing skilled volunteers to support local voluntary and community groups taking action to reduce poverty.

The Council funded Cambridge Council for Voluntary Service to carry out research into employer supported volunteering^{xix}, which highlighted the importance of businesses promoting appropriate volunteering in local charities using the key skills that their staff have. The Council is funding and supporting CCVS to implement some of the key recommendations from the report.

We will also work in partnership with those organisations which have greater responsibility for education, skills and employment issues, including Cambridgeshire County Council, JobCentre Plus, schools, further education colleges, the University of Cambridge and Anglia Ruskin University. For example, we will support skills initiatives developed by the Greater Cambridge Partnership, such as:

- the Signpost2Skills service, which aims to raise young people's aspirations and awareness of local employment opportunities, and encourage development of STEM skills needed in the local economy.
- the Greater Cambridge Apprentices service, which aims to broker apprenticeships between young people, employers, and training providers

Influencing and lobbying actions

As identified above, there are a number national and international economic factors that affect the shape of the local economy, which it is difficult for a local authority to influence. We will take opportunities to lobby Government on relevant economic policy issues, and seek to influence the strategic approach of the Greater Cambridge Partnership and the Cambridgeshire and Peterborough Combined Authority, which is responsible for key economic strategies including the Local Industrial Strategy and the Local Transport Plan.

Objective 4 - Addressing the high cost of housing, improving housing conditions, and reducing homelessness

As highlighted above, the Joseph Rowntree Foundation (JRF) identifies high housing costs as a key cause of poverty and housing problems and homelessness as potential effects of poverty.

This APS does not seek to replace the Greater Cambridge Housing Strategy for 2019-2023 Strategy and related plans, which sets out the Council's approach to broader housing issues. Instead this section, highlights some of the housing issues facing people in poverty in Cambridge, and some of the actions that are being taken to address these issues.

Addressing the high cost of housing

The JRF states that: "The high cost of housing and childcare in many parts of the UK creates the biggest squeeze on people in poverty.... Increasing the supply of genuinely affordable housing to bring down costs across tenures has become central to solving poverty in much of the UK."

While strong economic growth in Cambridge has brought investment into the area and created employment, it has also led to an in-migration of highly skilled workers and high demand for houses, leading to high housing costs. The Centre for Cities found that in 2018 Cambridge had the third most unaffordable housing of any city after Oxford and London.

Housing is particularly unaffordable for people on lower incomes in Cambridge. For many people on low incomes in the city, owning their own home is unachievable, with lower quartile house prices reaching 16.3 times lower quartile earnings in March 2018. Renting accommodation in the private sector has also become less affordable for lower income households, with lower quartile monthly private rents in Cambridge increasing significantly from £563 in 2014 to £950 in 2018. Affordable privately-rented accommodation outside the city is also becoming more scarce.

Renting privately is particularly difficult for people who are claiming benefits. There has been a significant gap between Local Housing Allowance (LHA) rates (which determine the level of Housing Benefit entitlements for private rented housing and the housing element of Universal Credit) in Cambridge and private rents in the city. This is because the Local Housing Allowance rate is based on a Broad Rental Market Area (BRMA) which includes places where rents are much lower than in Cambridge. This gap has reduced as a result of special measures introduced during the coronavirus pandemic, but we will continue to lobby government to seek alignment of the BRMA with actual rents in the city on a permanent basis.

Actions for 2020-23

Part of the solution to high housing costs is to increase the supply of housing, particularly affordable housing, to meet the high levels of demand in Cambridge. The majority of new affordable homes will come from private developments. The Council has set requirements in the current Local Plan for the proportion of affordable homes that must be delivered as part of new developments, including a requirement for 40% of homes on sites of 15 or more dwellings to be affordable (of which 75% should be social housing). From 2017/18 to 2018/19 a total of 381 non-Council affordable homes were delivered, and it is anticipated that more will be delivered through future developments.

The Council owns and manages over 7,000 homes in Cambridge (15% of all homes in the city) and we are committed to building new council homes which are affordable to those on low incomes. The Council has an ambitious programme to deliver at least 500 new council homes over 5 years following £70m funding via the Cambridgeshire & Peterborough Devolution Deal.

8% of homes (around 4,000 properties) in Cambridge are social housing provided by housing associations (registered providers). However, some of these properties are provided at 'affordable rents', which can be up to 80% of market rents. With this level of rent being unaffordable to many, the council, through the Greater Cambridge Housing Strategy, requires affordable rents to be set at or below Local Housing Allowance Rates. However, even this is unaffordable to some, particularly in the case of larger homes. With current Covid-19 related LHA rates set much higher than previously there is the potential for the affordability issue to worsen, and we will need to continue to work with registered providers to ensure that both new and existing homes remain as affordable as possible.

Improving housing conditions

While delivering new affordable housing is a priority in Cambridge, the majority of residents will continue to live in currently existing homes, some of which are in poorer condition. Due to a combination of low incomes, high energy costs and poor energy efficiency of homes, many low income residents struggle to pay their utility bills. In 2017 12.3% of households in Cambridge were in fuel poverty^{xx}.

Actions for 2020-23

The Council has made significant investments in maintaining our homes to a good standard and making them more energy efficient. The Council will invest a further £1.5 million from 2020-2023 in improving the energy efficiency of Council-owned homes with the lowest energy efficiency ratings. We will also identify opportunities to

reduce energy consumption as part of the development of new City Council affordable housing schemes.

The Council will also support residents on low incomes by:

- Supporting private tenants in their homes, taking enforcement action against landlords / property managers whose properties do not meet the required energy efficiency standards.
- Ensuring Houses in Multiple Occupation (HMOs) are licensed where required and proactively take enforcement against landlords or property managers that are not complying.
- Working with partner agencies and community groups to develop sustainable networks to support residents in fuel or water poverty to reduce their energy and water costs

Reducing Homelessness

The number of homeless people, and those threatened with homelessness, coming through our doors has significantly increased over the last five years. The Council's Homelessness Review identifies a number of key causes of homelessness:

- Homelessness due to a lack of appropriate accommodation
- Personal and family relationships. Our data shows that three of the four most common reasons for homelessness are: being asked to leave by family or friends; family breakdown; and domestic abuse.
- Financial difficulties. Loss of a private sector tenancy is the second highest reason for homelessness, with some people losing privately-rented tenancies because they are unable to meet rental costs due to debt, cuts in welfare funding and low Local Housing Allowance rates.

Particular groups of people are more at risk of becoming homeless, including singleperson households, people with mental health problems, and ex-offenders being discharged from prison.

As part of its mainstream work to address homelessness the Council:

- Provides a housing advice service, which provided advice to 1,500 households in 2018/19 on a range of housing concerns including homelessness
- Carries out work to prevent homelessness, or relieve homelessness where it cannot be prevented or has already occurred. 346 households were successfully prevented from homelessness or relieved from homelessness in 2018/19.

- Funds a network of prevention, relief and support activity delivered by partner organisations through a combination of contracts and £750,000 annual grant funding.
- Secures private rented housing for single homeless people through Town Hall Lettings (THL), the Council's social lettings agency.

Preventing and tackling homelessness requires a co-ordinated and strategic response, and the Council works in partnership with a wide range of statutory and voluntary agencies. The Council has a Homelessness & Rough Sleeping Action Plan for 2016-2019, and is developing a new Homelessness and Rough Sleeper Strategy. As a pre-cursor to this it published a Homelessness Review on 31st December 2019.

Rough-sleepers

The numbers of rough sleepers in Cambridge has fluctuated in recent years. The number of unique rough sleepers counted in Cambridge during the course of a year increased from 152 in 2015/16 to 166 in 2019/20.

Rough-sleeping is a complex issue, and people find themselves sleeping rough as a result of a variety of personal factors. However, evidence from local counts of rough sleepers shows that people are much more likely to end up on the street if they have mental health problems or alcohol or substance misuse issues. Street homelessness also disproportionately affects men, people who have suffered trauma, people who have been in some kind of institutional care or organisation and people who have little by way of financial or social capital.

345 permanent beds are available for rough sleepers in hostel accommodation provided by a range of partner organisations in Cambridge. In addition to existing hostel accommodation, the council is also focussing on increasing access to private sector tenancies and a preventative approach. This includes supporting partner agencies in the provision of one-to-one support and re-ablement services, including development of skills and employment.

Actions for 2020-23

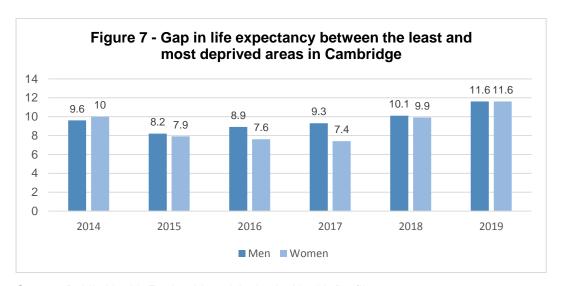
- Homelessness and Rough Sleeper Strategy A key focus of the proposed new strategy will be measures to increase access to private sector tenancies for homeless people. This will enable people to progress more quickly along the pathway from sleeping rough, to overnight shelters, to short-term hostel accommodation and into rented accommodation.
- Promoting Housing Benefit Plus The gap between private rents and the Local Housing Allowance makes it difficult for homeless people to meet private rental costs. The Housing Benefit Plus scheme provides a supplement to

Housing Benefit (1 year for single people up to £133pcm, 2 years for families up to £200pcm) to bridge the gap. This is accompanied by employment and income maximisation advice, which helps people to increase their incomes to the point where they are able to meet private rents on an ongoing basis.

- Cambridge Street Aid This initiative provides practical help to people who live
 on, or have lived on, the streets. Public donations are used to provide a grant
 fund which homeless people can apply to for long term help that will bring about a
 change for them. Since 2017, Street Aid has attracted over £100,000 in
 donations and made small grants of up to £750 to 175 homeless people to help
 them find accommodation or engage in training or employment opportunities.
- Housing First the Council is piloting the Housing First approach to help people
 to come off the streets. Experience shows that hostel accommodation is not
 suitable for some rough sleepers with complex needs, who often end up sleeping
 rough again. Housing First involves providing a secure self-contained home,
 together with personalised support, for rough sleepers with multiple and complex
 needs. Providing a home first can provide a stable platform from which other
 issues can be addressed and can lead to better outcomes as a result.

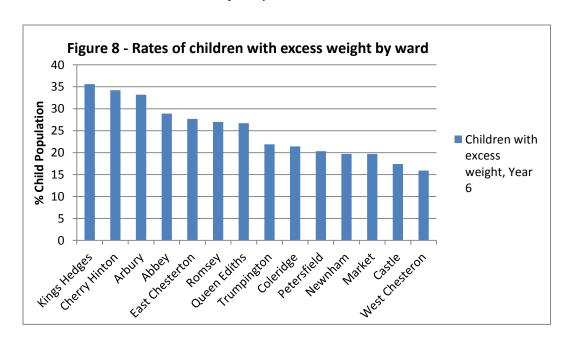
Objective 5 - Improving health outcomes for people on low incomes

The 2018/19 Joint Strategic Needs Assessment for Cambridge observes that while health outcomes overall in Cambridge are broadly very good, there are significant health inequalities in the city. For example, while life expectancy in Cambridge overall is higher than the England average, as shown by Figure 7 below, there are persistent inequalities in life expectancy between different areas of the city. In 2019, residents in the most deprived ward in Cambridge lived 11.6 years less on average than residents in the least deprived ward.



Source: Public Health England Local Authority Health Profile 2019

Overall Cambridge has a very low proportion of people with unhealthy weight, but as Figure 8 below shows, a greater proportion of children have excess weight in the most deprived wards in Cambridge. Obesity can increase the risk of health conditions such as diabetes, joint problems and heart disease.



Source: Public Health England, 2017/18 data

The Cambridgeshire Annual Public Health report notes that there is a strong link between health outcomes and the following factors:

- Income levels
- Levels of education, due to better employment prospects and incomes for people with higher qualifications, but also better 'health literacy' and adoption of healthier lifestyles.
- Lifestyle and health behaviours, including dietary factors, smoking, and lack of physical activity and are also important risk factors.
- Substance misuse (including alcohol and drug use)

Actions for 2020-2023

City Council actions

The Council has a role to play in providing a range of preventative public health services that can have a positive impact on health outcomes for low income residents and communities. These range from supporting physical exercise through provision of leisure centres, promoting active lifestyles, and providing access to green spaces, to working with local voluntary groups and businesses to promote healthy eating and access to sustainable food.

The key actions the Council will take from 2020 onwards to help improve health outcomes for people are set out in more detail in the action plan that accompanies this strategy. They include:

- Providing a 50% reduction in entry prices at Council-owned sports and swimming facilities for people receiving benefits
- Providing free swimming sessions for low income families with children, and free and discounted swimming sessions for young people
- Providing additional swimming teachers to support school swimming lessons for pupils from low income households
- Using planning policy to help ensure new developments help create a good living environment which supports good mental and physical health outcomes, through provision of open space and the design of the built environment
- Providing free community health sessions for women, including BAME women

Partnership actions

The Council will also support delivery of a number of activities to improve health outcomes with local partners, including:

- Supporting free exercise referrals by GPs for low income residents in Cambridge
- Supporting cookery skills and healthy eating programmes for low income residents delivered by local voluntary and community organisations
- Providing a programme of free lunches with churches and other partners for low income families during school holidays in areas of highest need in Cambridge
- Supporting outreach advice service for residents experiencing mental health issues due to low income, debt or addiction

Influencing and lobbying actions

While the Council provides a number of services which impact on public health, it is not the lead agency on public health, social care and clinical issues, so it will seek to collaborate with and influence a range of NHS bodies, Cambridgeshire County Council and voluntary and community organisations to help improve health outcomes for people on low incomes. This can be achieved through several key partnership structures, including:

- Cambridgeshire and Peterborough Health and Wellbeing Board, which includes representatives of NHS England, Clinical Commissioning Group, NHS providers, Healthwatch and local authorities
- The Southern Provider Alliance (which covers the districts Cambridge City, South Cambridgeshire and East Cambridgeshire)
- 4 Primary Care Networks, which bring together GP practices in Cambridge and are focussing on developing Integrated Neighbourhood models to address key health issues in local communities

Appendix 1 – Case studies

Households in Cambridge who are in poverty experience many of these issues. Some residents have shared the following experiences with Council staff:

Case Study 1 – A woman aged between 58-65 who is receiving Employment Support Allowance (ESA) and reduced Housing Benefit due to under-occupation of her property was struggling to meet basic costs such as food.

I had run out of money and food and had no credit on my phone and wasn't getting my benefit until Friday. So I dug the old teabags out of the bin to reuse to stop me feeling so hungry and gave myself an upset stomach.

Case study 2 - A single parent family with three young children was struggling to meet basic costs until she was referred to Fair Bite, a food club for people and families that are struggling to pay their food bills due to low income or unexpected problems.

It is making a big difference to my financial situation. The food is good quality and of good quantity. Getting fruit and veg as extra is really helpful too. It means I can put money on the meter to take me out of emergency.

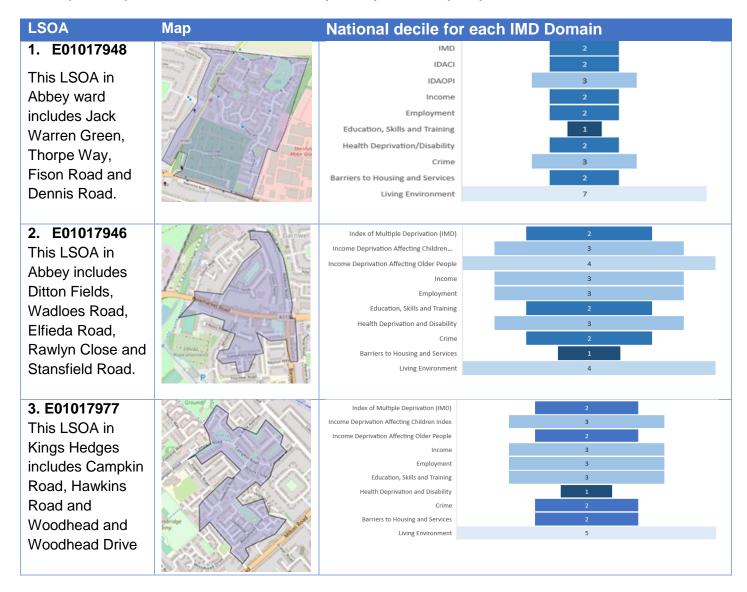
Case Study 3 - A Romanian woman in her late 20s, with two pre-school children. Her husband is a qualified engineer, but he works for 6 days per week on a construction site because his qualifications are not recognised in the UK. She works part-time as a self-employed cleaner. She describes childcare costs as very high in the city and feels this prevents her from working more. The family share a privately-rented house with her husband's brother and his wife.

It is really difficult because we would like our privacy. You can't imagine how hard it has been to share a house for five years.

Case study 4 – An EU national in her mid-20s who moved to the UK in 2019 when her husband found a public sector job in Cambridge. The family rent privately, but find that their rent takes up most of their income. She would like to work, but she feels that this would not make them better off because childcare costs are so high. She feels socially isolated and has only been able to get to know people through local baby and toddler groups

It is depressing. There are not many people around and the area would be better if there was a café or other places to go just to talk to someone.

Appendix 2 – Analysis of the 3 lowest ranked Lower Super Output Areas (LSOAs) in the 2019 Index of Multiple Deprivation (IMD)



Appendix 3 – Evidence of poverty affecting people with protected characteristics under the Equality Act 2010

Characteristic	Evidence
Age	Older people are more likely to be living in households receiving benefits than the population as a whole. 16% of pensioners in Cambridge were living in a household claiming Housing Benefit and/or Council Tax support in 2017, compared to 10.6% of all Cambridge residents
	National research shows that over 65s are far more likely to be 'offline' in comparison to other age groups. Almost half of those aged 75+ have never been online.
	More than one in five (22%) of all children in the city in 2017 were living in households that are claiming Housing Benefit and/or Council Tax Support.xxi
	In Cambridge, the number of visits on behalf of children made to food banks has risen significantly – 1,502 in 2014 to 3,438 in 2019
Disability	Disabled people are less likely to be economically active. 58.1% of disabled people in Cambridge are economically active compared to 81.1% of the total city population.
	National evidence and feedback from local stakeholders suggests that disabled people can experience barriers to employment, including discrimination and prejudice, inaccessibility of buildings, and lack of reasonable adjustments.
	In the UK, disabled adults face extra costs of £583 per month (even after controlling for Personal Independence Payments), which is equivalent to almost half of their income on average. Extra costs can include aids and adaptations, therapies, higher energy usage and costs, and specialist toys for families with disabled children.
Ethnicity	In Cambridge, ethnic minority people have a much lower employment rate (71.4%) than the average employment rate for the whole population (80.3%).
	As part of the consultation on this strategy, staff from Cambridge Ethnic Community Forum explained that some BAME people in Cambridge are not able to secure employment due to a variety of factors, including discrimination and confidence at interviews, literacy and qualification levels, and requirements for recently arrived BAME people to prove their qualifications are valid in this country at their own cost.
LGBT people	National statistics from Stonewall reveal that in 2018 almost one in five LGBT people (18 per cent) had experienced homelessness at some point in their lives.
	Research by the Albert Kennedy Trust in 2014 found that 24% of homeless young people were LGBT. 77% of these young people believed that their sexual/ gender identity was a causal factor in their rejection from home.
Sex	Women in Cambridge earn much less on average than men. The gender pay gap (42%) is bigger in the bottom 20% decile of wages, as men are paid £414.90 per week on average and women are paid £238.90.
	National research links the gender pay gap to childbirth, as women are more likely to work part-time or stop working after the birth of a child than men.
	According to national statistics, lone parents are more likely to experience poverty than other household types ^{xxii} and 90% of lone parents are women ^{xxiii} .
	Lone parent families are more likely to be receiving benefits than other households, with almost 4 out of 5 (77%) of lone parent families Cambridge receiving Housing Benefit and/or Council Tax support in 2017 ^{xxiv} .

Appendix 4 - Indicators for measuring poverty in Cambridge

	Objective	Measures	2014	2015	2016	2017	2018	2019	Source
1	1 Helping people on low incomes to maximise their income and	ONS estimated weekly median pay (gross for all employees) for Cambridge residents	£456.70	£485.30	£504.90	£528.80	£554.90		Annual Survey of Household Earnings – resident analysis, ONS
	minimise their	ONS estimated weekly median pay (gross for 25 percentile) for Cambridge residents	£257.60	£297.30	£327.20	£341.00	£330.20		Annual Survey of Household Earnings, ONS
		ONS estimated weekly median pay (gross for 10 percentile) in Cambridge	£130.20	£116.10	£158.90	£163.40	£161.90		Annual Survey of Household Earnings, ONS
		Total number of people living in households claiming Housing Benefit and Council Tax Support	14,207			13,968			Cambridge City Council Housing Benefit and Council Tax Support data.
2	Increasing community pride, raising skills and aspirations, and	Percentage of pupils receiving Free School Meals achieving Grades 9 to 4 in GCSE English and Maths				45.5%	45.3%	43.0%	Cambridgeshire County Council educational attainment data
	improving access to higher value employment	Percentage of pupils not receiving Free School Meals achieving Grades 9 to 4 in GCSE English and Maths				76.8%	75.4%	75.3%	Cambridgeshire County Council educational attainment data
	opportunities for people on low incomes	Percentage of working age population (16-64) who are unemployed	4.2%	2.9%	3.2%	2.8%	4.8%		Annual Population Survey, ONS (Jan- Dec figures)
		Percentage of employees who are employed in the three lowest skilled occupation classifications	19.1%	13.9%	16.0%	22.0%	21.2%		Annual Population Survey, ONS (Jan- December figures)
		Percentage of working age population with no qualifications	9.1%	4.5%	4.3%	4.3%	6.7%		Annual Population Survey – Resident Analysis, ONS (Jan- Dec figures)

	Objective	Measures	2014	2015	2016	2017	2018	2019	Source
3	Improving health outcomes for people on low incomes	Gap in life expectancy between the least and most deprived areas in Cambridge (men)	9.6	8.2	8.9	9.3	10.1		Public Health England, Cambridge District Health Profiles
		Gap in life expectancy between the least and most deprived areas in Cambridge (women)	10.0	7.9	7.6	7.4	9.9		Public Health England, Cambridge District Health Profiles
4	Helping people with high housing costs, increasing	The relationship between the lower quartile house price and lower quartile earnings	14.6	16.6	18.8	16.4	16.3		Hometrack data (March data)
	increasing numbers of affordable homes, and improving the	Lower quartile private sector rents	£563	£675	£875	£850	£950		Hometrack data on private rents (September to October data)
	condition of	The percentage of households	12.1%	11.3%	10.7%	11.5%	12.3%		BEIS fuel poverty data
	people's homes	in Cambridge experiencing fuel poverty	(2013)	(2014)	(2015)	(2016)	(2017)		
5	Supporting groups of people that are more likely to	Percentage of children living in households claiming Housing Benefit and/or Council Tax Support	22%				22%		Cambridge City Council Housing Benefit and Council Tax Support data
	experience poverty and social isolation, including children and	Number of lone parents households claiming Housing Benefit and/or Council Tax Support	1,546				1,690		Cambridge City Council Housing Benefit and Council Tax Support data
	young people, older people, women, people with disabilities, and BAME	Percentage of older people living in households claiming Housing Benefit and/or Council Tax Support	23%				17%		Cambridge City Council Housing Benefit and Council Tax Support data
	residents	Percentage of single older people in Cambridge that are claiming Housing Benefit and/or Council Tax Support	48%				37%		Cambridge City Council Housing Benefit and Council Tax Support data

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https://www.cam.ac.uk/sites/www.cam.ac.uk/files/inner-images/innovation in numbers sep 2019.pdf?ucam-flow=business-and-enterprise

This data is based on estimates from the ONS Living Costs and Food Survey. It includes all sources of income (benefits, employment, private pensions, investments and other non-government sources). Direct taxes are subtracted from gross income to estimate disposable income. Income figures have been adjusted ('equivalised') to reflect 2018/19 prices. Median income is calculated by assigning the equivalised household disposable income to all individuals within that household.

http://www.cambridgecvs.org.uk/Volunteering/Employer%20Supported%20Volunteering

¹ The Greater Cambridge sub-region includes the districts of Cambridge City and South Cambridgeshire

ii University of Cambridge, September 2019, Cambridge Innovation in Numbers

iii Centre for Cities, 2017, Cities Outlook 2017

iv ONS, 2020, Timeseries of mean and median equivalised household disposable income https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/householddisposableincomeandinequality

^v Joseph Rowntree Foundation, 2018, UK Poverty report

VI CACI Paycheck data uses information from CACI's lifestyle database with data from ONS's Average Weekly Earnings and Living Costs & Food Survey to provide consistent and statistically reliable estimates of gross household income across the UK. Gross household income from all sources including earnings, benefits and investments

vii Office for National Statistics (ONS), 2018, Annual Survey of Household Earnings

viii Cambridge City Council, 2017, Housing Benefit and Council Tax Support data

^{ix} The Council's first two Anti-Poverty Strategies covered April 2014-March 2017 and April 2017-March 2020

^x £1,634,000 was allocated to projects via the Council's internal Sharing Prosperity Fund SPF from 2014/15 to 2019/20. Following a change in funding arrangements, in 2019/20 a further £129,700 was allocated to projects from the Council's General Fund, and £99,000 was awarded to projects meeting the 'reducing poverty' priority of the Community Grants

xi Joseph Rowntree Foundation, 2020, What is Poverty? https://www.jrf.org.uk/our-work/what-is-poverty

xii Joseph Rowntree Foundation, 2020, What is Poverty? https://www.jrf.org.uk/our-work/what-is-poverty

xiii Joseph Rowntree Foundation, 2016, We Can Solve Poverty in the UK, a Strategy for governments, businesses, communities and citizens p8

xiv Joseph Rowntree Foundation, 2018, https://www.jrf.org.uk/press/families-hit-crippling-cost-living-need-third-more-income

xv Cambridge City Foodbank, 2018, Data on numbers of visits to foodbanks

Department for Business, Energy and Industrial Strategy, 2020, Fuel poverty data

^{xvii} Joseph Rowntree Foundation, 2016, We Can Solve Poverty in the UK, a Strategy for governments, businesses, communities and citizens p14

xviii Cambridgeshire County Council, 2020, Educational attainment data

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xxi Cambridge City Council, 2017, Housing Benefit and Council Tax support data

xxii Joseph Rowntree Foundation (2020), 'UK Poverty 2019/2020'

xxiii ONS (2019), 'Families and Households'

xxiv Cambridge City Council, 2017, Housing Benefit and Council Tax support data