



Draft Anti-Poverty Strategy

2014-2017

1.0 Executive Summary

- 1.1 Despite the national economic downturn, the Cambridge economy has continued to thrive. The city is a national centre for higher education and research and development, it is home to a globally significant hi-tech and bio-technology economy, and it also has a significant tourism industry. Many residents in Cambridge benefit from the city's prosperous economy, with high average earnings, low rates of unemployment and a large number of jobs available in the city.
- 1.2 However, it is important that the benefits of prosperity are shared by all Cambridge residents. Despite the success of the city's economy as a whole, a review of available evidence suggests that a significant proportion of people living in the City are living on low incomes. A fifth of households in the city have annual earnings of £19,169 or less, and one in ten households earn £16,518 or less each year¹. A significant proportion of Cambridge residents (11.2%) are also in receipt of benefits such as Housing Benefit and Council Tax benefit, and this figure rises to more than 20% in some wards in the city.
- 1.3 By focussing solely on income-based measures of poverty, there is the risk that we miss some of the wider causes and effects of poverty on individuals and households in Cambridge. The Index of Multiple Deprivation 2010 (IMD), which brings together a range of indices to provide a single measure of deprivation, identifies two areas within Kings Hedges which fall within the 20% most deprived areas in the country. There are also a further 18 areas in the city which are amongst the 40% most deprived areas nationally.
- 1.4 The evidence available suggests that there are a number of key issues which contribute to poverty in Cambridge:
 - A combination of declining wages in real terms and a high cost of living in Cambridge, resulting from rising housing, energy, food and transport costs.
 - Changes to in-work and out-of-work benefits resulting from national welfare reforms, which have had a significant impact on incomes for some residents.
 - Increasing numbers of residents with low incomes finding themselves in crisis situations because they do not have the financial reserves needed to deal with unexpected events.
 - A proportion of residents working in low paid, low skilled work with limited opportunities for progression, because the majority of employment available in Cambridge is in high skilled occupations.
 - Poorer educational attainment and aspirations for children and young people growing up in low income families.
 - Rising house prices and private rents, which are difficult for residents on low incomes to afford, combined with high demand for social housing available in the city.
 - Higher than average rates of fuel poverty, particularly for households in the private rented sector.

- Poorer health outcomes for those with low incomes in the city, with life expectancy for women 10 years lower in the most deprived area of Cambridge than the least deprived, and 9.6 years lower for men².
- Higher than average rates of child poverty in some areas of the city, including Abbey and King's Hedges wards where more than a quarter of children are living in poverty.
- A significant proportion of older people in the city living on low incomes, and older residents more likely to experience social isolation.
- Issues with limited access to digital media and technology for residents on low incomes, which can make it difficult to access services and exclude people from offers of lower prices for goods and services.

1.5 The City Council recognises that it cannot tackle poverty on its own. There are a range of different factors which contribute to poverty, some of which the City Council is not able to control directly. However, the City Council is committed to taking action, working in partnership with other organisations where there are opportunities to do so. The aim of this strategy is to improve the standard of living and daily lives of those residents in Cambridge who are currently experiencing poverty, but also to alleviate issues that can lead households on low incomes to experience financial pressures.

1.6 The draft strategy identifies 7 key objectives for City Council activity to address poverty, which are set out in the table below. It also some broad areas of activity that will be delivered, and some initial proposed actions that City Council services plan to undertake during 2014/15 and 2015/16 to address the key issues.

Objective	
1	Helping people on low incomes to maximise their income and minimise their costs
2	Raising aspirations and making the move into work easier
3	Reducing the impact of poverty on children and helping low income families with the cost of raising a child
4	Reducing the link between poor health and poverty
5	Ensuring that vulnerable older people get the services that they need and reducing the social isolation they can experience
6	Helping people with high housing costs and improving the condition of people's homes
7	Working in partnership to tackle wider barriers to employment and engagement

2.0 Introduction

- 2.1 Cambridge is a city with a thriving economy where the quality of life enjoyed by many residents is high. However, evidence shows that the benefits of this prosperity are not shared by all Cambridge residents and a significant proportion of people living in the City are living on low incomes. The aim of this strategy is to improve the standard of living and daily lives of those residents in Cambridge who are currently experiencing poverty, but also to alleviate issues that can lead households on low incomes to experience financial pressures.
- 2.2 This document is an initial draft of the anti-poverty strategy. It identifies the key issues which contribute to poverty in Cambridge. It also sets out 7 key objectives for City Council activity to address poverty, and some initial proposed actions that City Council services plan to undertake during 2014/15 and 2015/16 to address the key issues.
- 2.3 The draft strategy builds on a review of available empirical evidence, and initial consultation with stakeholders. During July and August 2014, 15 face-to-face meetings were held with representatives of local organisations that are working to address different aspects of poverty in the city. A stakeholder workshop was also held on 5 September 2014, which brought together key stakeholders to consider the key issues in Cambridge, and identify interventions which have been successful, both in Cambridge and in other towns and cities.
- 2.4 We will carry out wider public consultation on the draft strategy from October 2014 to January 2015. A final draft of the strategy will then be presented to Councillors for approval in March 2015 for approval by the Executive Councillor. During the public consultation period, the Council will consult with a wider range of partner organisations and will actively seek the views of local residents. This consultation will involve:
- Publishing the draft strategy and a questionnaire survey on the City Council website. The survey will be publicised via the Council's Twitter account, a media release and other corporate communications channels, and sent directly to relevant partner organisations;
 - Workshops with voluntary and community organisations, local businesses, Cambridge University and Anglia Ruskin University, and faith groups.
 - Engagement with vulnerable residents via local organisations and agencies that they trust

Key issues

3.0 Sharing prosperity

- 3.1 Despite the national economic downturn, the Cambridge economy has continued to thrive. The city is a national centre for higher education and research and development, with employment in these sectors over 10 and 8 times higher than the national shares of employment respectively³. It also has a globally significant hi-tech and bio-technology economy. In the wider Greater Cambridge sub-region (which includes the districts of Cambridge City and South Cambridgeshire), there are over 1,525 technology companies with more than 54,000 employees and a combined revenue of over £12bn⁴. Cambridge also has a substantial tourism industry that generates annual expenditure of £351m⁵.
- 3.2 Many residents in Cambridge benefit from the city's prosperous economy. In 2013, Cambridge had the sixth highest average weekly earnings (£556 per week) of any city in the UK⁶. There are more jobs available per capita within Cambridge (1.08) than there are nationally (0.78)⁷, and the level of unemployment in the City (5.0% in 2013) is lower than the national average (7.5%)⁸.
- 3.3 However, it is important that the benefits of prosperity are shared by all Cambridge residents. Despite the success of the city's economy as a whole, evidence suggests that a significant proportion of people living in the City are living on low incomes. While the average annual household earnings in Cambridge were £37,344 in 2012, a fifth of households in the city have annual earnings of £19,169 or less, and one in ten households earn £16,518 or less each year⁹.
- 3.4 As might be expected in a city with low levels of unemployment, there are few people in Cambridge claiming out-of-work benefits such as Job Seekers Allowance (JSA). The Centre for Cities identified Cambridge as having the lowest level of JSA claimants (1.4% in November 2014) of any city in the UK¹⁰. However, a significant proportion of Cambridge residents are in receipt of other benefits, such as Housing Benefit and Council Tax benefit, which can be paid to people who are in low paid work, as well as those who are not in work. In 2013, 11.2% of Cambridge residents lived in households in receipt of Housing Benefit and/or Council Tax Benefit.
- 3.5 As Figure 1 below shows, housing benefit claimants and their dependents are concentrated in particular areas within the City, primarily in the North and East of the City. King's Hedges (21.4%), Abbey (20.4%), East Chesterton (18.8%) and Arbury (16.5%) are the wards with the highest levels of housing and/or council tax benefit claimants and their dependents.

3.6 However, by focussing solely on income-based measures of poverty, there is the risk that we miss some of the wider causes and effects of poverty on individuals and households in Cambridge. The Joseph Rowntree Foundation (JRF) provides the following broader definition of poverty:

*“income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantage through **unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation.** They are often excluded and marginalised from participating in activities (economic, social and cultural) that are the norm for other people.”*

3.7 Evidence suggests that people living in poverty in Cambridge experience the multiple disadvantages identified by the JRF. The Index of Multiple Deprivation 2010 (IMD) is a single measure of deprivation which brings together seven different individual indices relating to income; employment; education, skills and training; housing; crime; and living environment. As Figure 2 shows, the IMD identifies two areas¹¹ within Kings Hedges which fall within the 20% most deprived areas in the country. There are a further 18 areas in the city which are amongst the 40% most deprived areas nationally.

Figure 1 – Distribution of Housing Benefit claimants in Cambridge by Lower Super Output Area (LSOA)

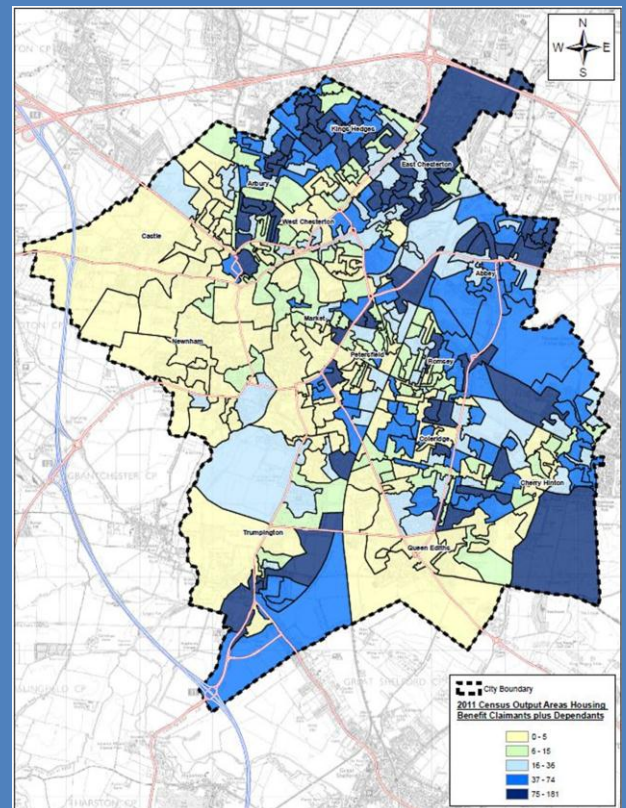
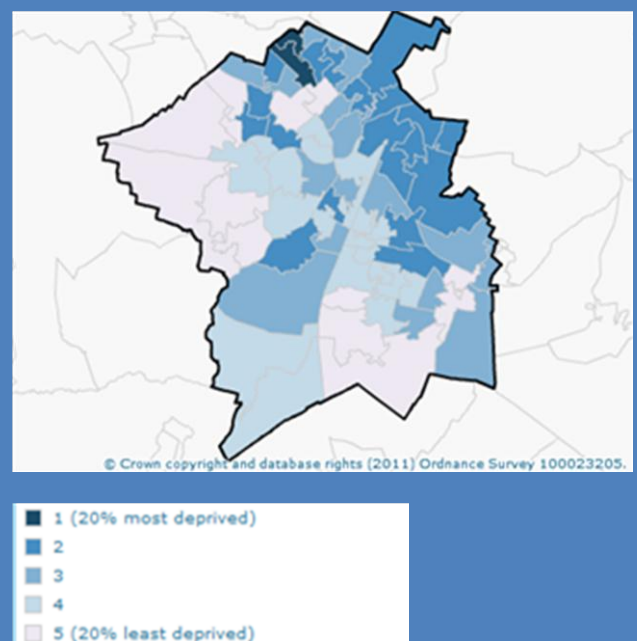


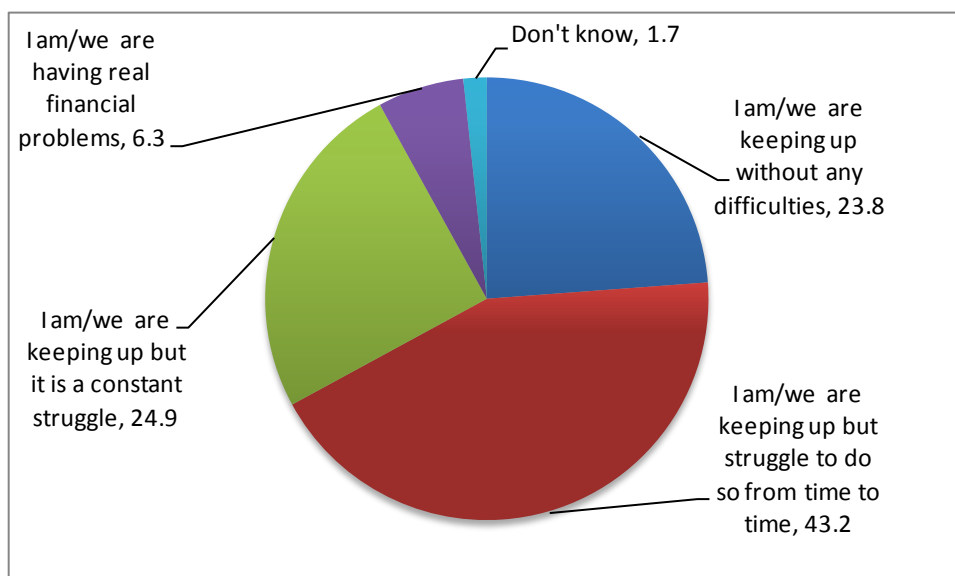
Figure 2– National ranking of Lower Super Output Areas (LSOAs) in Cambridge in the Indices of Multiple Deprivation 2010



4.0 Low incomes and high costs

- 4.1 While average earnings in Cambridge have increased in absolute terms over the past 10 years, analysis by the Centre for Cities shows that wages have declined in 'real' terms in recent years. Cambridge experienced the biggest drop in 'real' earnings of any city in the UK from 2012 to 2013, with average wages falling by £31 from £574 to £543 in real terms in the city in this period¹². Although average incomes in Cambridge are high, a significant proportion of residents are living on low incomes. A fifth of households in the city have annual earnings of £19,169 or less, and one in ten households earn £16,518 or less each year¹³.
- 4.2 It can be particularly difficult to manage on a low income due to the high cost of living in Cambridge, resulting from rising housing, energy, food and transport costs. For example, Cambridge had the highest increase in average house prices (10.7%) between 2012 and 2013 of any city in the UK. Since 2008, nationally the cost of domestic energy has increased by 45%, the cost of travel by 37% and the cost of food by 26%¹⁴.
- 4.3 As the chart below shows, a recent survey of City Council tenants found that in 2014 less than a quarter (23.8%) of respondents felt they were keeping up with the cost of living. 74.4% of tenants experienced at least some difficulty in keeping up with the cost of living, with 31.2% feeling either that it is a constant struggle or that they are having real financial problems.¹⁵

Chart 1 – City Council tenants views on how they are keeping up with the cost of living



Source: Cambridge City Council Tenants Survey 2014 (1548 respondents to this question)

- 4.4 It can also be difficult to manage on a low income due to what is sometimes known as the 'poverty premium'. People on low incomes tend to pay more for many goods and services than those on higher incomes. For example:

- Domestic energy costs more if you do not have a contract and you pay for it on a pre-payment card.
- Many bills (e.g. energy bills, telephone bills) cost more if you cannot pay by direct debit, which is difficult for people without a bank account or with variable monthly income.
- Paying for large items, such as white goods, on credit schemes is ultimately more expensive than if you can afford to pay for them in full at the outset.
- If you do not have access to a car or cannot afford to travel to a supermarket by public transport, food tends to be more expensive in local shops.

4.5 As highlighted at 1.4 and 1.5 above, a significant number of households in Cambridge are receiving both in-work and out-of-work benefits. Changes to benefits resulting from national welfare reforms have had a significant impact on incomes for some residents. Issues with benefits are the most common reason that Cambridge residents seek advice from the Citizen's Advice Bureau; 29% of almost 13,000 problems dealt with by the (CAB) in 2013/14, related to benefits. CAB and other stakeholders have highlighted a number of issues that can affect the incomes of Cambridge residents who are claiming benefits, including:

- Spare Room Subsidy, which has led to increased housing costs for some low income households. 464 households renting from the Council were affected by the Spare Room Subsidy, which represents 6.35% of all City Homes tenants. A further 223 housing association households were similarly affected¹⁶
- 'Sanctions' for missing an appointment with JobCentre Plus, or for not completing agreed job search activities, which include benefits being stopped for a period of weeks. This is a particular issue for homeless people, who may be more likely to miss appointments due to chaotic lifestyles.
- Residents not receiving Employment Support Allowance (ESA) following assessments; and some residents waiting for assessments for Personal Independence Payments (PIP) for a number of months and having no or reduced income for this period.

4.6 While no residents in Cambridge experience the level of poverty experienced by many in the developing world, the evidence suggests that some households in Cambridge struggle to afford services and commodities that most residents take for granted. Cambridgeshire County Council and CHS Group have both recently carried out qualitative research with people on low incomes. As the quotes from low income households who took part in this research below show¹⁷, this can include basic necessities such as food, energy, or housing. For households with children, it can include school uniforms and other clothing, or treats such as trips to the local swimming pool, bowling or cinema, or holidays and excursions.

I struggle to pay my bills and I never have any spare money. I do have to clothe and feed my kids before luxuries

Once I have bought food gas electric bills and the essentials I have no money left

We are not poor but everything is budgeted. He is going to be getting bigger, soon he will be going to school, uniform – don't want to think about it

It's difficult to pay for activities for your kids. How can we afford to pay for all these things?

There are no luxuries, I really miss being able to go on holiday. There is nothing worse than not being able to buy your daughter an ice cream or being able to treat my children

We was going to go bowling, but the bowling was going to cost us £55, just for 2 games. It does cost a lot of money and I just think, how do other people do it?

She was learning swimming but it's really expensive and I had to stop yesterday because I can't afford it

- 4.7 Due to a combination of high living costs and low incomes, some residents in Cambridge have very limited disposable income or savings. They are more likely to find themselves in crisis situations, because they do not have the financial reserves needed to weather unforeseen events, such as the washing machine breaking, the car breaking down, or an unexpectedly large utility bill. As a result, they may need to make use of crisis services, such as emergency food parcels from Foodbanks. The number of people in crisis helped by the Cambridge City Foodbank doubled from 2,390 people in 2012/13 to 4,710 in 2013/14 people. Such emergencies can also lead to residents seeking support from less benevolent sources. Some residents take out high interest loans from loan sharks or doorstep lenders in order to meet these on-off costs, which can lead to debts that they can never afford to pay off.

I had an unexpected bill go out of the bank and it left us with nothing I had to use the food bank. If it hadn't been for my friend telling me about it I don't know what I would have done to feed my family. I didn't enjoy the experience it made me really embarrassed

My husband earns very little, not stable (agency) and income is not the same each week, this week he worked only 7 hours. I borrow money from friends, if I can or try to delay paying the utility bills.

I've had my phone cut off 3 times it's not my fault, the bills have fallen on day when my money's not in the bank for another 2 days.

Phone bill was £97 it should have only been 25 quid, even [the] phone company don't know why. I had to borrow money from my mum to cover other things

My cooker blew up and I had to ask my dad as there is no one else to turn to. I have heard of crisis loans but I don't know how they work, there is Freeman's Charity but because I have money coming in I don't qualify for it. I don't meet the right criteria. Because there is no money left at the end of the month I don't have any money left if I have a crisis.

I once used a loan shark called 'Quid Finder', but even to just sign up to the website they charged me £69.00. This put me in more financial debt so I did not find this helpful at all

- 4.8 A number of stakeholders identified financial literacy as a key issue for some people on low incomes. At a basic level, this can be a lack of understanding about how financial services, such as bank accounts, credit cards, standing orders and direct debits operate. Some residents also need support with financial planning in order to manage on a low income and avoid going into debt. For others, the desire to have the same standard of living as friends and acquaintances or wider societal pressures can lead to unsustainable levels of debt. For example, many people aspire to have expensive mobile phones due to social pressures, but also because many services can only be accessed online and they may not have other means of accessing the internet.

I believe that there should be more help out there in terms of learning how to budget. Most young people in [the] Foyer and probably across the country just have to learn from their mistakes. But it's hard on a low income to make mistakes, you don't have to income to fall back upon, so I think we should either be taught budgeting in school or have more support about how to handle money.

5.0 Employment and Skills

- 5.1 Although employment rates are high within the city, barriers to employment exist for some residents. A number of stakeholders interviewed identified the 'benefits trap' as a key barrier to employment for some residents in Cambridge who are not currently working. For residents on very low incomes, the difference between not working and working can be a matter of a few pounds per week, which significantly reduces the incentive to work. In some cases, people may actually be financially worse off if they are working. This is because their earnings from employment are offset by the reduction in their entitlement to benefits, such as Housing Benefit, when they are working. If an

employment opportunity does not work out, it can take a number of weeks for benefits to be reinstated, which can also act as a disincentive to work.

Working tax credits is a real sore point. Because I get this I don't qualify for free school meals, clothing grants, free prescriptions or help with housing and Council tax. It's so frustrating I am no better off working.

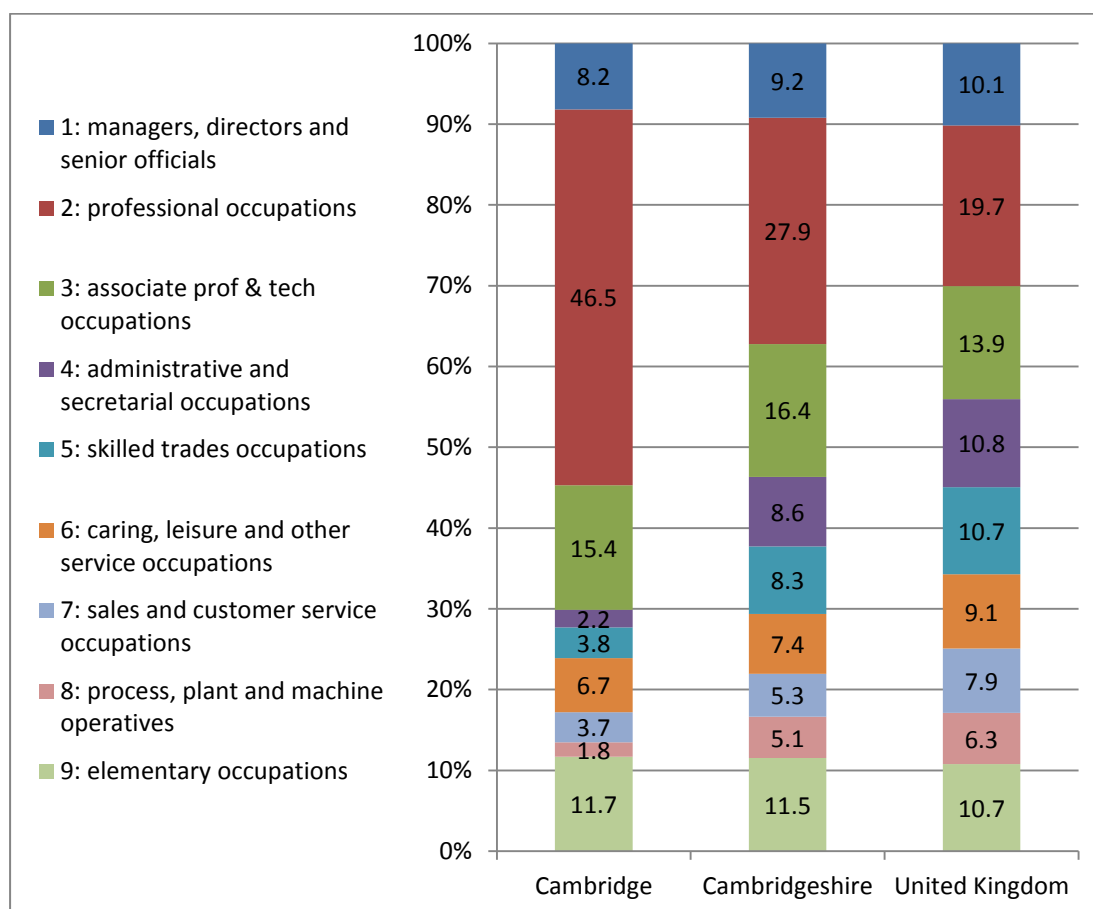
- 5.2 The limited availability and high cost of childcare in Cambridge can act as a barrier to employment or training for those on low incomes. For some parents, it can reduce their net income to the point where working does not pay, or improving their skills is difficult.

They say they want people to go back to work that's fine, but if you've got a kid and they're under 2 you can't. You can't afford it, 'cos you'll be spending most of your wages paying for childcare.

I wish the college had a crèche, it's only open certain days of the week, it's free but the amount of people that are quite a bit younger than me who have had kids and want to go back to college but they can't do it cos they've got nobody else to look after their kids, and then it starts all over again. And then they get to the point when they're my age.

- 5.3 Although there are a large number of job opportunities within Cambridge, this does not necessarily mean that they are all available to Cambridge residents. The strength of the higher education, research and development and hi-tech sectors in Cambridge means that higher than average skill levels are required to access the majority of jobs in the city. As Chart 1 below shows, just over 70% of jobs in the Cambridge economy are in the top 3 classifications (managers, directors, senior officials; professional occupations; and associate professional and technical occupations). This compares to 53.5% of jobs in Cambridgeshire and 43.5 % of jobs nationally.
- 5.4 As a result, a large number of highly skilled people are attracted to live and work in the city. Cambridge has the highest proportion of high skilled residents of any city in the UK (In 2012 65.9% of the working age population had qualifications at NVQ4 level or & above).¹⁸

Chart 2 – Percentage of all who are in employment working in different occupations in 2013



Source: Annual Population Survey, ONS

- 5.5 Only 16.4% of jobs are in mid-level occupations in Cambridge (administrative and secretarial occupations; skilled trades occupations; caring, leisure and other service occupations; sales and customer service occupations), compared to 29.6% of jobs in Cambridgeshire and 38.5% of jobs nationally. At the same time, the proportion of people employed in elementary occupations in Cambridge (level 9) has increased from 6.8% in 2009 to 11.7% in 2013. As a result of these features of the Cambridge labour market, residents who do not have the higher level skills required by the majority of positions can find themselves excluded from higher value employment opportunities and locked into low paid work.
- 5.6 In addition to skills barriers, there is a high level of competition for jobs in Cambridge, due to the large number of people commuting into the City from surrounding areas for work. Cambridge is the third largest travel to work (TTWA) area in the East of England, and is one of two TTWAs in the region which are net importers of workers¹⁹.

6.0 Educational Attainment and Aspirations

- 6.1 Children currently eligible for Free School Meals (FSM), which is a proxy measure for children living in poverty, have poorer educational attainment in Cambridge than those not eligible for FSM.
- In 2014, only 37.1% of FSM pupils in Cambridge achieved a good level of development in the Early Years Foundation Stage (EYFS), compared to 62.6% of children not eligible for free school meals in the city²⁰.
 - In 2014, only 48.8% of FSM pupils achieved L4+ in Key Stage 2 Reading Writing and Maths, compared to 80.7% of children not eligible for free school meals in the city²¹.
 - In 2013, only 32.7% of FSM pupils in Cambridge achieved GCSE 5+ grades A*-C, including English & Maths, compared to 66.7% of children not eligible for free school meals in the city²².
- 6.2 Some stakeholders have suggested that the poorer education attainment of children in poverty is partly due to the more limited opportunities for learning available to children in low income households. It is also partly because some young people in the city grow up with low expectations due to a combination of a lack of role models in their family or community, or a lack of expectation at school.
- 6.3 A number of stakeholders have also suggested that the language that is used to describe people, places and institutions is key to their chance of success. Labelling people, schools or areas of the city as 'poor' or 'deprived' can be demoralising and demotivating. Initiatives which identify individuals as poor or from low income families, such as Free School Meals, can be stigmatising, unless such support can be anonymised. There is a need to balance targeted initiatives, with inclusive services that can be accessed by all residents.

7.0 Housing and poverty

- 7.1 Rising house prices in Cambridge mean most people on low incomes in the city cannot afford to own their own homes. For example, the average house price in Cambridge in March 2014 was £386,782, which is 9.7 times average earnings²³. The lower quartile house price was £216,500, which was 14.08 times the lowest quartile of earnings.
- 7.2 Rents in the private rented sector are also high in Cambridge. In 2013/14 the average private rent in the City was £912 per month. Rent accounts for a high proportion of income for those on low incomes. The lower quartile private rent in 2013/14 for the same period was £563 per month²⁴, which is equivalent to 28% of lower quartile household earnings²⁵.
- 7.3 Families on low incomes who are renting in the private sector or living in social housing are entitled to claim Housing Benefit. However, the amount of Housing Benefit available to residents in private rented accommodation in Cambridge does not always reflect the high cost of rents in the city. Housing

Benefit claimants in private rented accommodation receive Local Housing Allowance (LHA), but LHA rates vary between different Broad Rental Market Areas (BRMAs). The Cambridge BRMA includes both the city, where rents are high, and surrounding rural areas, where rents are much lower. As a result the LHA rate across the whole area is set significantly below the level of the lowest rents in Cambridge. For example, the lower quartile private rental in 2013/14 for a two bedroom property was £825 per month, but the LHA for a two bedroom property in the same period was only £574 per month²⁶.

- 7.4 The City Council and housing associations provide a range of social housing for rent which is more affordable for people on low incomes than many properties in the private rented sector. The City Council currently acts as landlord to 7,250 properties, and housing associations provide further properties at below market rents. However, the level of demand for social housing in the city exceeds the current supply.
- 7.5 As a result of high rental costs, an increasing number of working households in Cambridge are claiming housing benefit. Between January 2011 and February 2014 the number of working households in Cambridge who are claiming housing benefit rose from 1,020 to 1,439, which represents a 41% increase. Over the same period, the total number of working age housing benefit claimants in the city increased from 5,062 to 5,326²⁷.
- 7.6 The dynamics of the housing market in Cambridge also have an impact on some of the employment issues highlighted in section 4.0. For example, some stakeholders have suggested that a combination of the impact of Right to Buy and more recent changes in national housing policy can make it more difficult for some working households on low incomes to access affordable or social housing in locations which are close to their employment.
- 7.7 In 2011, the proportion of households who experienced fuel poverty²⁸ (14.7%) in Cambridge was worse than the national average (12.2%). There were 6,860 (14.7%) households in the City living in fuel poverty, with households in the private rented sector more likely to experience fuel poverty than those living in other tenures²⁹. As highlighted at 3.5, residents on low incomes are more likely to be in fuel poverty because they are less likely to afford rising energy and fuel prices. People living in properties which are less energy efficient are also more likely to experience fuel poverty.
- 7.8 The high cost of housing in Cambridge can make it difficult for homeless people, particular single homeless people, to progress from hostel accommodation to their own tenancies in the private rented or social housing accommodation. The private rented sector can be unaffordable to all sizes of households due to a combination of high rents and low benefit levels.
- 7.9 Local homelessness organisations also said that homeless people experience particular barriers to the labour market. They are more likely to have a range of complex needs, including drug and alcohol misuse, mental health issues and learning disabilities, which can make it more difficult to secure and sustain

employment. Many homeless people also have chaotic lifestyles and require more support to become work-ready as a result.

8.0 Health and Poverty

8.1 It is recognised that there is a relationship between lower incomes and poorer health. Following a review of 272 wide-ranging pieces of research, the Joseph Rowntree Foundation (JRF)³⁰ identified four broad routes through which income influences health:

- *Material* – money buys goods and services that improve health; the more money families have, the more/better goods they can buy;
- *Psychosocial* - managing on a low income is stressful; comparing oneself to others and feeling at the bottom of the social ladder can be distressing. Such stress can lead to biochemical changes in the body, damaging its systems and eventually causing ill health;
- *Behavioural* – for various reasons, people on low incomes are more likely to adopt unhealthy behaviours (smoking and drinking for example), while those on higher incomes are more able to afford healthier lifestyles;
- *Poor health leads to low income* – health may affect income by preventing people from taking paid employment. More indirectly, childhood health may affect educational outcomes, in turn affecting employment opportunities and earnings potential.

8.2 Available evidence suggests that this link between lower income and poor health can be seen in Cambridge. For example, between 2010 and 2012 life expectancy for women was 10.0 years lower in the most deprived area of Cambridge than the least deprived, and 9.6 years lower for men³¹.

8.3 In addition to the influences on health identified by the JRF, some local stakeholders have suggested that some residents on low incomes can make less healthy dietary choices due to a combination of not being able to afford healthier food products, limited cooking skills and a lack of understanding of healthy eating and nutrition.

I can afford the basic food - Simple Value things and pot noodles. But I can't afford to buy good, healthy food to live off.

I struggle to afford extras like luxuries, fresh fruit and veg are very expensive. I buy frozen because it's cheaper - I can get more for my money, fresh goes off too quickly. The lack of fresh fruit and veg makes me feel grim and I don't feel like cooking. I would love to give my four fresh fruit and vegetables but we can't afford it.

- 8.4 The JRF have identified the negative impact that managing on a low income can have on mental health. Some stakeholders also expressed concern that forthcoming welfare reforms, such as the introduction of Universal Credit, are impacting on the mental health of vulnerable residents, as uncertainty about how it will impact on them can lead to fear and anxiety. As a result local advice agencies are currently spending a lot of time providing advice to residents on this issue.

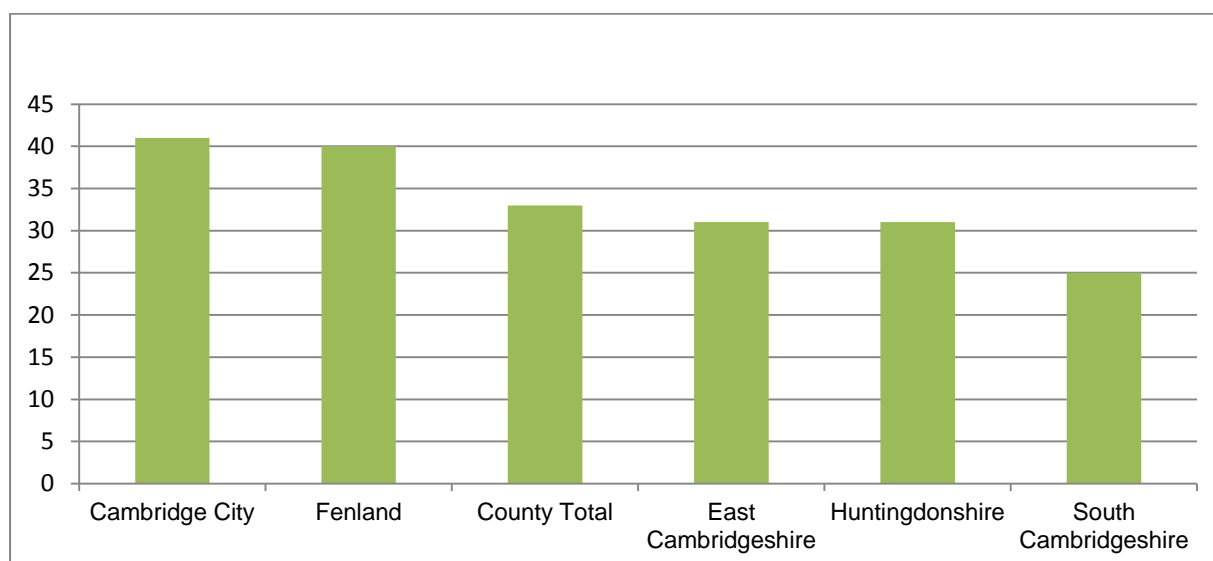
Living on a low income is stressful and gets you down. Especially when you are trying to just keep a roof over your head and not really making any money for yourself to spend.

It's very difficult, the stress of money and debt gets you down. Between me and you, it's got me to the point of suicide before. When you are on your own and you have debt coming through your door it is very scary.

9.0 Children and families

- 9.1 While the majority of children in Cambridge grow up in households with a reasonable level of income, a significant proportion of children in the city live either in poverty, or in low income households. Based on the national definition of child poverty, 15.3% of children were living in poverty in Cambridge in 2011, which was higher than the figure for Cambridgeshire as a whole (12.6%), but lower than the average for England (20.1%)³². In 2013, 17% of children in Cambridge were living in a household that was claiming housing benefit. The number of children living in households claiming housing and/or council tax benefit increased from 3,588 to 4,178 between 2009 and 2013³³.
- 9.2 As might be expected, child poverty rates are higher in the more disadvantaged areas of Cambridge. There are three wards in Cambridge which had higher rates of child poverty in 2011 than the national average and which fall within the top ten wards in Cambridgeshire: Abbey (26.7%), King's Hedges (25.8%) and East Chesterton (23.9%)³⁴. There are two wards in Cambridge which fall within the top ten wards in Cambridgeshire with the highest percentage of households with dependent children where there are no adults in employment. In Abbey the figure is 18.5% and in Kings Hedges the figure is 16.7%³⁵.
- 9.3 Evidence suggests that particular types of household, such as lone parents, are more likely to be on low incomes and therefore may be more likely to struggle with the costs of bringing up children. Almost four out of five lone parent households in the City claim housing benefit³⁶. As Chart 2 below shows, Cambridge has the highest proportion of lone parents with dependent children who are not in employment of the five districts in Cambridgeshire. 41% of the 798 lone parents in the city with dependent children are not in employment. In Abbey, Castle and East Chesterton wards this figure rises to 51.4%, 48.6% and 46.2% respectively³⁷.

Chart 3 – Percentage of lone parents not in employment with dependent children by Cambridgeshire district



Source: 2011 Census, ONS

10.0 Older people

- 10.1 While many older people in Cambridge are relatively affluent, the available evidence suggests that a significant proportion of older people in the city have low incomes. For example, nearly one pensioner household in five (18%) in Cambridge is claiming Housing Benefit, while more than one in three (38%) single pensioner households in the city are claiming Housing Benefit.
- 10.2 Older people are also more likely to experience social isolation than other age groups. National research shows that over half (51%) of all people aged 75 and over live alone.³⁸ 17% of older people are in contact with family, friends and neighbours less than once a week and 11% are in contact less than once a month.³⁹ Two fifths of all older people say the television is their main company.⁴⁰

We feel like we are really rather isolated. As one gets older one needs more support, where do we get support from?

Over 65 General Needs interviewee,
CHS Community Partnership Pilot

It would be nice if they could print out something sometimes so we could meet with other people. I am very lonely sometimes.

Over 65 General Needs interviewee,
CHS Community Partnership Pilot

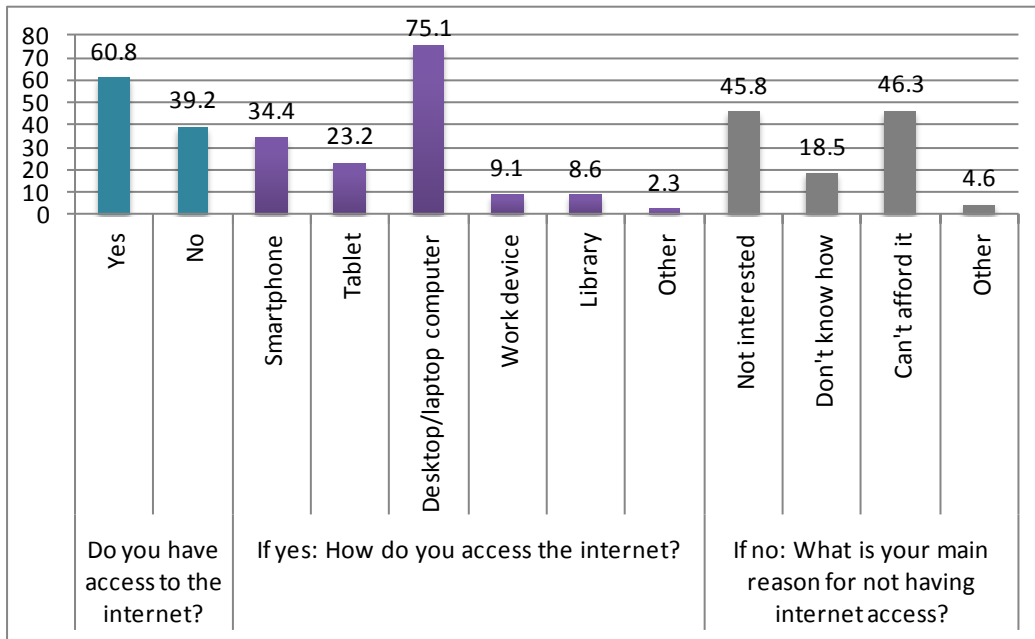
11.0 BAME Communities

- 11.1 Recent research by the Joseph Rowntree Foundation suggests that poverty is higher among all ethnic minority groups than among white British people in the UK, but there is variation within and between ethnic groups. Ethnicity interacts with gender, class, education, disability and geography to affect poverty⁴¹.
- 11.2 Cambridge continues to be one of the most diverse places in the country outside of London, with an increasing proportion of its population made up of ethnic groups that are not white. In 2011, 17.5% (or 21,700 people)⁴² identified themselves as belonging to other ethnic groups, compared to 10.0% in 2001⁴³. The largest of these groups in 2011 were Bangladeshi, Chinese and Indian, representing an aggregated proportion of the population of 7.9% (or 9,716 people).
- 11.3 While ethnic minority residents in Cambridge have a range of income levels, stakeholders identified some ethnic groups which experience greater barriers to the labour market. For example, Bangladeshi women are more likely to experience a range of barriers, including lack of English language skills, limited access to IT equipment, and cultural barriers associated with engaging with men.

12.0 Digital inclusion

- 12.1 Access to digital media and technology can also have an impact on poverty. Public and private services are increasingly being provided online in order to reduce costs and increase service-user choice. For example, residents are being encouraged to manage their benefits on line, many job applications are now completed on line, and doctor's appointments can be booked in advance online at some surgeries in Cambridge.
- 12.2 However, some residents on low incomes lack access to internet or the skills required to access web-based services. For example, a recent survey of City Council tenants found that 39.2% of tenants do not have access to the internet⁴⁴. For those who do not access to the internet, the most common reason given (46.3%) was that they could not afford it. Stakeholders have suggested that providing free access to the internet through libraries, learning hubs and other community facilities is important. Projects such as CHS Group's laptop loan scheme, which provides residents on low incomes with free laptops on loan and access to the internet, have also been successful.

Chart 4 – Internet access for City Council tenants



Source: Cambridge City Council Tenants Survey 2014

- 12.3 Some residents will also require a greater degree of support or need to build up trust with the public sector agencies that they engage with. It therefore may be important to maintain a degree of face-to-face service delivery for more vulnerable residents, while confidence and capability to engage digitally, assisted where necessary, is developed.
- 12.4 For those who do have internet access, there is a need to promote information about services on the sites that people tend to use (e.g. Facebook) and in formats that are appropriate. For example, some people on low incomes do not have access to a computer, but may have access to the internet through their mobile phones. The 2014 Tenants Survey found that 34.4% of City Council tenants who access the internet do so via a smartphone. In response, organisations such as the CAB are seeking to make the services they offer more user-friendly by making them accessible on smart-phones.

13.0 Objectives and action

13.1 Based on the key issues identified through the review of available evidence on the nature of poverty in Cambridge and initial consultations with key stakeholders, we have identified 7 key objectives for our Anti-Poverty Strategy:

Objective	
1	Helping people on low incomes to maximise their income and minimise their costs
2	Raising aspirations and making the move into work easier
3	Reducing the impact of poverty on children and helping low income families with the cost of raising a child
4	Reducing the link between poor health and poverty
5	Ensuring that vulnerable older people get the services that they need and reducing the social isolation they can experience
6	Helping people with high housing costs and improving the condition of people's homes
7	Working in partnership to tackle wider barriers to employment and engagement

13.2 The City Council can have a direct impact on poverty through the types of services it provides, how these services are targeted, and how it spends its capital and revenue budgets. The City Council already carries out a wide range of activity which supports residents living on low incomes, ranging from existing support for Credit Unions to energy efficiency advice for households, from targeted sports development work to providing affordable and accessible community facilities.

13.3 The aim of the Anti-Poverty Strategy is to bring greater focus and coordination to the Council's existing efforts to address poverty, while identifying areas where the Council can have even greater impact. In the future this will include some new initiatives that will improve the lives of residents experiencing poverty, and opportunities to refocus existing services.

13.4 However, the City Council cannot tackle poverty on its own. As demonstrated by the evidence presented above, there are a range of different factors which contribute to poverty, many of which the City Council is not able to control directly. For example, while the Council is seeking accreditation from the Living Wage Foundation and will be promoting the Living Wage to other employers in the city, household incomes will also be influenced significantly by external factors. These include the pay policies of employers, national government fiscal policy such as the ongoing welfare reforms outlined at 2.4, and developments in the UK and international economies. Similarly, the city council cannot control the range of employment opportunities outlined at 3.4, because we cannot directly determine the structure of the labour market in Cambridge. There are also issues where the City Council is only able to have

limited influence because it is not responsible for providing services in this area. For example, we do not have direct influence over the skills and educational issues highlighted at 3.5 and 4.

13.5 However, the Council recognises that much can be achieved through working in partnership with other local organisations from the public, voluntary and private sectors. It currently engages actively in a range of partnerships and joint-working arrangements which have an impact on poverty, including the Cambridge and Peterborough Financial Capabilities Forum, the DWP Benefit Forum, the Cambridgeshire Welfare Reform Strategy Group, Cambridgeshire Child Poverty Strategy, the Children and Young People’s Area Partnership, the Cambridge Local Health Partnership, and the Cambridge Sustainable Food City Network. As we implement this Anti-Poverty Strategy, we will identify opportunities for further and more effective partnerships with external organisations.

13.6 Cambridge City Council will deliver a range of activity to help achieve these objectives over the lifetime of this Strategy, both on its own and in partnership. The table below provides an overview of the key areas of focus under each objective and the rationale for these interventions. Some more detailed initial proposed actions for 2014/15 and 2015/16 are provided in the Action Plan in Appendix A, but further activities may be developed over time.

13.7 The Council is also looking at examples of good practice in other local authorities and will explore the feasibility with relevant partners of implementing innovative projects in Cambridge that have proven to work elsewhere. Examples of good practice include:

- a project led by Experian and Shelter to improve tenant’s credit ratings by taking into account their rental payment record.
- an apprenticeship brokerage scheme which reduces the administrative costs and bureaucracy for businesses of taking on apprentices.
- community shops in low income areas providing low cost food.
- job fairs to match local people with employment opportunities with local employers.

Objective	Areas of focus
1.Helping people on low incomes to maximise their income and minimise their costs	<p>Credit unions – As highlighted at 2.6 above, due to a combination of high living costs and low incomes, some residents in Cambridge have very limited disposable income or savings. They are more likely to find themselves in crisis situations, because they do not have the financial reserves needed to weather unforeseen events. They are also less likely to have access to affordable financial services, and are therefore more vulnerable to loan sharks and other sources of high interest credit.</p> <p>Credit unions can support residents when they find themselves in financial crisis, but can also help residents on low incomes to manage their finances in the longer term. Credit unions currently provide a range of services which benefit low income residents in the city:</p>

- Loans for small amounts which banks often do not provide. Such loans can help cover emergencies like broken washing machines or repairs to motor vehicles which are required to travel to work, or necessities such as school uniforms. This provides an alternative to taking loans from loan-sharks or payday lenders at very high interest rates.
- Savings accounts, which enable residents to save sufficient funds to meet emergencies or pay for more costly items in the future.
- ‘Jamjar’ accounts which help residents to set aside sums to meet regular outgoings such as utility bills.
- Debit cards and transactional accounts for customers who may be less likely to receive them from banks.

The council has previously provided credit unions with operating space in the Customer Service Centre, promotion in Cambridge Matters and Open Door magazines, and emergency loan grants. We will explore how the Council can further support and promote the services offered by credit unions in Cambridge, including investigating the feasibility and business case for a city centre shop unit. We will also explore opportunities to increase financial literacy amongst young people and encourage them to access credit union services.

Debt advice and emergency financial assistance - As outlined at 4.7, residents on low incomes are more likely to find themselves in crisis situations, because they do not have the financial reserves needed to weather unforeseen events. We will support residents who find themselves in debt or in financial crisis through a range of advice and support. This includes continuing to provide a rent advice and debt counselling service to City Council tenants, and continuing to support all Housing Benefit and Council Tax Support claimants to receive their full entitlement.

We will continue to fund debt advice services provided by voluntary organisations and signpost people with financial capability issues to the Citizen’s Advice Bureau (CAB), credit unions and Money Advice Centre for advice. We will work with local voluntary organisations to look at opportunities to bring debt advice services closer to the residents in areas of the city where incomes are lower. We will also work with Cambridgeshire County Council to explore options for the future of the Cambridgeshire Local Assistance Scheme, which provides emergency assistance to residents in financial crisis.

Living Wage – As identified at 2.0, although average incomes in Cambridge are high, a significant proportion of residents are living on low incomes. This is compounded by a combination of rising living costs and declining wages in real terms.

Increasing the number of people in Cambridge who are paid the Living Wage will help maximise the incomes of people who are living on low incomes. A Living Wage is the minimum wage needed to provide “adequate income” to ensure social inclusion for an individual

or their family, particularly in a city such as Cambridge where the cost of living is high.

Joint research by the Resolution Foundation and the Institute for Public Policy Research has found that introducing the Living Wage nationally would increase the gross annual earnings of the country's employees by around £6.5 billion. However, the report also shows that the Treasury would collect more than half of the initial financial gains from a living wage - around £3.6 billion - in the form of higher income tax payments and national insurance contributions, as well as lower spending on benefits and tax credits⁴⁵. According to the University of Cambridge's Centre for Business Research, there are also direct benefits to employers of paying the living wage, include a more loyal and highly motivated workforce⁴⁶.

The Council is currently working towards accreditation from the Living Wage Foundation as a Living Wage employer. Since April 2013, the Council has paid its own employees the Living Wage, but to become an accredited employer the City Council would also need to adopt a living wage policy in respect of contractors. This policy would require contractors to pay the Living Wage to Qualifying Staff unless it would be unlawful or inappropriate to do so.

In addition to securing accreditation as a Living Wage Employer, the Council will seek to promote Living Wage accreditation among businesses and other organisations in Cambridge, such as Colleges and Universities. This promotional activity could include identifying accredited employers who could act as advocates for the benefits to employers of paying the Living Wage, and schemes to raise consumer awareness of Living Wage businesses in the city.

Energy and water costs - As outlined at 2.2 and 2.5, energy and water costs are rising and make up an increasing proportion of household expenditure for households.

We are a partner in the Cambridgeshire wide Action on Energy scheme which provides a service where residents can access advice, book a home assessment, discover financial opportunities and benefit from high quality installations to make their home warmer and save money on their energy bills. Through the scheme residents are guided through the financial support available through the Government's Green Deal and Energy Company Obligation, but also any local funding opportunities that may be available. As part of this scheme we will also be providing focussed promotion to those residents within the City that experience fuel poverty. We will also be providing additional support to promote the Cambridgeshire collective energy-switching scheme, which aims to secure cheaper energy deals for local residents through collective bargaining with energy companies.

The council will assist low income households in Cambridge to review their water costs and take up the opportunities, where available, from water companies to reduce bills. We will target low income households who still pay for their water and sewerage based on rateable values and may benefit from switching to a meter or moving to the 'assessed charge' basis. Further support will include

2. Raising aspirations and making the move into work easier

accessing measures including free water efficiency measures, access to new social tariffs and ensuring households are aware of the financial support available to some low income households

Benefits and welfare reform – As identified in the evidence above (see 2.4, 3.1, 5.3, 5.6 and 6.4), changes to benefits as a result of national welfare reforms have had a significant impact on the incomes of those in poverty in Cambridge. The City Council continues to support benefit claimants to ensure that they receive every penny that they are entitled to, and continues to collect outstanding debts in as sensitive a manner as possible to ensure that further hardship, distress or financial difficulties are not created. During 2013/14 we paid more than £44m in housing benefit and council tax support to over 8,500 households in Cambridge.

As part of further welfare reforms, Housing Benefit, Job Seekers Allowance (working age and income based), Income Support, Employment & Support Allowance (income related), Child Tax Credit, and Working Tax Credits, will all be incorporated into the Universal Credit. The government's current intention is that Universal Credit will be fully available for new claimants during 2016, with the majority of the remaining Housing Benefit caseload moving to Universal Credit during 2016/17. Local support will be available to help support claimants and will be provided through local partnerships.

The Government has acknowledged that vulnerable people will need support to adjust to Universal Credit. It has set out in its Local Support Services Framework (LSSF) how it envisages this support being provided in partnership with Jobcentre Plus, local authorities, housing providers and the voluntary sector. The framework recognises the central role Local Authorities, including Cambridge City Council, will play to provide support services in the transition to Universal Credit and in supporting claimants to increase their capability and become more independent.

Volunteering – Volunteering brings a range of benefits, including helping residents to develop skills and experience which can assist with the progression into work. It can also help build community cohesion and share skills and expertise for the benefit of the wider community. The Council will promote opportunities for residents on low incomes to volunteer. For example, we will support the roll-out of the 'time credits' project (led by Cambridgeshire County Council, CHS Group and SPICE) in Abbey and Kings Hedges. The project will give people a 'time credit' for each hour of voluntary activity, which can be used to pay for local services. Time credits encourage people to engage in activities which benefit the local community, help them to develop valuable skills, and enable them to access services that they might otherwise not be able to afford.

A number of stakeholders have identified the opportunity through volunteering to share the skills and knowledge between university students and high-skilled employees, and help raise the aspirations of local young people and adults through exposure to alternative career paths. We will explore opportunities to work with the Cambridge Hub

3. Reducing the impact of poverty on children and helping low income families with the cost of raising a child

and existing outreach programmes at the University of Cambridge and Anglia Ruskin University, including through a community fair to bring together voluntary groups and students. We will also explore opportunities to work with business organisations (such as Business in the Community's Business Connector, Cambridge Ahead, Cambridge Network, Chamber of Commerce and other groups) to encourage employees to volunteer and share skills with local community and voluntary groups.

Apprenticeships – Apprenticeships can provide an opportunity for young people to gain the vocational skills and work experience needed to progress to employment. Through a four year apprenticeship programme, we will increase the number of apprenticeship opportunities for young people in City Council services. In developing the programme, we will work closely with local learning and development providers, and will learn from the experience of other local organisations that have opened up opportunities for apprentices. We will also promote the benefits of apprentices to other organisations in the city and will work with other partners in the Greater Cambridge City Deal to deliver an additional 420 apprenticeships across the Greater Cambridge area (which covers Cambridge and South Cambridgeshire districts).

Community pride and cohesion – As outlined at 4.3, labelling people, schools or areas of the city as 'poor' or 'deprived' can be demoralising and demotivating. A number of stakeholders highlighted the importance of events and activities which bring together local residents to celebrate the local area. Such events can help foster a sense of pride and belonging, and they can help raise aspirations by bringing together people from different backgrounds.

We will continue to support events which increase community pride, such as the Big Weekend, Chesterton Festival, Arbury Carnival and Cherry Hinton Festival. We will also continue to support events which celebrate diversity and promote community cohesion, including events and activities linked to Black History Month, Cambridgeshire Celebrates Age, Disability History Month, Holocaust Memorial Day, International Day for Older People, International Women's Day, Lesbian Gay Bisexual and Transgender (LGBT) History Month, and Refugee Week. We will also engage with the University of Cambridge to explore whether facilities such as sports facilities could be opened up to local residents as a mechanism for bringing together and increasing interaction between local residents, students and University staff.

Support for children and low income families - As outlined at 7.0, a significant proportion of children in Cambridge grow up in poverty. Particular types of household, such as lone parents, are more likely to be on low incomes and therefore may be more likely to struggle with the costs of bringing on children. We will take a range of action to support low income families in the city, including providing childcare space at community centres, providing free swimming lessons for those in need, and supporting families with a dependent through the City Council's Local Council Tax support scheme. At a strategic level

4. Reducing the link between poor health and poverty

we will engage with the development and delivery of the county-wide Child Poverty Strategy which is being developed by Cambridgeshire County Council on behalf of the Cambridgeshire Children's Trust.

Physical and mental health - As the evidence set out at 6.0 above demonstrates, there is a close relationship between low incomes and poor health. We will take action to help improve the health of people on low incomes, ranging from: providing targeted sports development activities to offering 50% discounts on entry to City Council owned swimming and sports facilities for people on means-tested benefits; from supporting outreach advice work for people with mental health issues associated with low income and debt, to working with partners to promote cooking skills and greater understanding of nutrition and healthy eating for people on low incomes.

5. Ensuring that vulnerable older people get the services that they need and reducing the social isolation they can experience

Services for vulnerable older people - As can be seen from the evidence set out at 8.0, although many older people in Cambridge are relatively affluent, the available evidence suggests that a significant proportion of older people in the city have low incomes. We will continue to provide a range of services to support older people who are vulnerable or on low incomes, including: 459 sheltered housing properties in 13 locations across the city for people aged over 60; grants and loans to vulnerable older people for repairs and home energy improvements to homes; and targeted sports development work with older people, including activity aimed at reducing falls.

Reducing social isolation for older people - As shown by the evidence at 6.0 above, older people are more likely to experience social isolation than other age groups. We will continue to provide a range of inclusive services and activities for older people, including: working with health and social care services at Cambridgeshire County Council and local housing associations to provide a city-wide support service for older people living in all tenures to help them live independently and have an active social life; providing low cost arts and recreation activities for older people such as tea dances and the Mayors Day Out; and supporting an extensive programme of events as part of the annual Cambridgeshire Celebrates Age festival.

6. Helping people with high housing costs and improving the condition of people's homes

Affordable Housing Development Programme - The City Council is currently constructing a number of new properties across Cambridge through its Affordable Housing Development Programme. The Council will seek to ensure that these properties are available at rent levels that are affordable. Where these developments are funded by grants from the Homes and Communities Agency, they must be made available at up to 80% of the market rate, which can be difficult for some residents who earn very low incomes to pay. However, the Council is aiming to keep grant funded new homes at or below 60% of market rates, and will also be funding new homes through receipts from properties sold under the Right to Buy, which can be made available at lower rents.

Affordable Housing on Strategic Growth Sites and other non-City Council land - The City Council is also working to increase the

7. Working in partnership to tackle wider barriers to employment and engagement

supply of housing available at sub-market rents through the planning process, by seeking up to 40% affordable housing to be provided by private developers on larger new residential sites in the city. This has resulted in the construction of 433 affordable homes in 2012/13 and 2013/14, with a further 274 properties scheduled for completion during 2014/15.

Support for homeless people – To address the issues facing homeless people identified at 5.9, we will continue to provide financial support and funding to voluntary and community organisations providing housing, welfare, learning and employment support to homeless people in Cambridge. We will also continue to develop the Council’s Town Hall Lettings scheme, which is helping to alleviate the pressure on hostel accommodation in the city, by providing a local lettings agency to support single homeless people with lower needs to move on from hostels into private rented accommodation. The scheme includes offering a bond/guarantee or a sum of money to help single homeless people pay the deposit and first month’s rent on a private rented property.

Digital inclusion - As highlighted at 10.0, access to digital media and technology can also have an impact on poverty. Through our developing Digital Access Strategy for 2015-2017, we will make more services available via digital methods, and redesign them to provide a more intuitive, customer-focussed journey from start-to-finish. This will ensure that customers find it easy to use our services in ways and times that suit them. By providing greater online access to information, documents, forms and processes, we will also free up staff time and save money. This will contribute to managing the financial pressures the Council faces and help us to focus our resources on those who need our services most and where they can make the most difference.

To overcome some of the barriers identified at 10.2, we will work with partners to increase internet access points in community buildings (for example leisure centres and community centres) to ensure that vulnerable people can access the information or services they need more readily and without having to travel. Where necessary, we will train staff or ‘Digital Champions’ to support our most vulnerable residents to build their digital capacity, capability and connectivity. . As part of the strategy, we will also help ensure that the voices of our most vulnerable residents are heard through improved consultation methods and real-time interaction.

14.0 Measuring and monitoring impact

- 14.1 It will be important to measure the impact of this strategy on poverty in Cambridge, to assess whether the action we have taken and the investment we have made has made a difference. Where possible, we have identified or proposed potential targets for individual actions included in the action plan below. These targets relate to the expected outputs from these activities. For example, for action 6.2 on affordable housing delivery we have identified a target of '274 affordable homes delivered on strategic growth sites and other non-City Council land in 2014/15'.
- 14.2 Where projects are still in the early stages of development, or it is more difficult to identify tangible outputs due to the nature of the project, we have identified clear project milestones that will be achieved by the completion date. For example, the key milestone for action 2.4, which focuses on working with the Cambridge Hub and University outreach programmes to promote volunteering opportunities in local communities, is: 'A Community Fair is held which brings voluntary groups and students together to promote volunteering – February 2015.' We will firm up targets for these actions before the final anti-poverty Strategy is approved in March 2015.
- 14.3 We will report progress on the key actions and output measures to the City Council's Strategy and Resources Committee on a regular basis, with the first report to be provided in 2016.
- 14.4 As outlined at 11.4, the City Council cannot tackle every aspect of poverty on its own because incomes in the city are influenced by a range of external factors and because we are not responsible for areas of policy and service provision which impact on poverty. We have identified a basket of high level measures at Appendix B which can be used as a barometer for poverty in Cambridge. These measures will enable us to monitor the effects of national government fiscal policy and changes in local and national economy, as well as the collective impact that partner agencies are having on poverty.

Appendix A - Action plan

Action	Lead officer and service	Completion date	Performance measures
Objective 1. Helping people on low incomes to maximise their income and minimise their costs			
1.1 Launch the new Community Grants programme focussing on city residents with the highest needs, including those in poverty. This funding will support a number of the anti-poverty strategy objectives, by providing funding for activities such as employment support, legal and financial advice, reducing isolation, supporting low income families, providing low cost activities, and digital inclusion.	Jackie Hanson, Community, Arts and Recreation	July 2014	<p>Additional workshops and support provided to community groups prior to application submission</p> <p>Grants budget for 2015/16 is fully allocated to Voluntary Sector activities that meet the Council's new grants priorities - Mar 2015</p> <p>Grant awards for 2015/16 are monitored to ensure they deliver the outcomes set out in funding agreements - Summary report produced in June 2016</p>
1.2 Work with the Living Wage Foundation to become an accredited Living Wage employer, including paying City Council staff the Living Wage and working with our contractors to pay the Living Wage	Debbie Quincey, Procurement	February 2015	<p>All City Council direct employees to be paid a minimum if the national Living Wage rate</p> <p>All agency workers to be paid a minimum of the national Living Wage rate after 4 weeks of their engagement with the City Council.</p> <p>All new City Council contracts let on a Living Wage basis, where this is legally possible</p> <p>All existing contracts reviewed for the Living Wage position at the earliest opportunity: at a break clause in the contract; when considering whether or not to take up an option to extend a contract; or at the contract renewal date.</p>
1.3 Appoint a Living Wage Co-ordinator and promote Living Wage accreditation among businesses and other organisations in Cambridge, such as Colleges and	Andrew Limb, Corporate Strategy	December 2016	<p>Number of Cambridge employers that have achieved Living Wage accreditation</p> <p>Number of employees working for employers</p>

Action	Lead officer and service	Completion date	Performance measures
Universities.			that have achieved Living Wage accreditation
1.4 Continue to assist City Council tenants to apply for welfare benefits, and provide a rent advice and debt counselling service to City Council tenants	Robert Hollingsworth, City Homes/ Alison Cole, Revenues and Benefits	Ongoing	Support provided to new tenants who claim Housing Benefit or Council Tax Support so that they do so in their first week of their tenancy commencement Keep the number of evictions for rent arrears to no more than 22 during 2014 / 2015 Keep rent arrears below 1.80 % of annual debit of £38 million.
1.5 Continue to support Housing Benefit and Council Tax Support claimants to receive their full entitlement, and continue to collect outstanding debts in as sensitive a manner as possible to ensure that further hardship is minimised	Alison Cole, Revenues and Benefits	Ongoing	Performance measure to be confirmed
1.6 Work in partnership with Jobcentre Plus, housing providers and the voluntary sector to support vulnerable benefit claimants in the transition to Universal Credit, as set out in the DWP's Local Support Services Framework (LSSF)	Alison Cole, Revenues and Benefits	March 2017	Performance measure to be confirmed
1.7 Continue to fund debt advice services provided by voluntary organisations and signpost people with financial capability issues to the Citizen's Advice Bureau (CAB), credit unions and Money Advice Centre for advice	Community, Arts and Recreation/ Strategic Housing/ Revenues and Benefits	February 2015	Funding for debt advice services confirmed (level of funding will depend upon grant applications and how it meets the Council's grant priorities) – January 2015
1.8 Further support and promote the services offered by credit unions in Cambridge, through holding a stakeholder event in January 2015 and exploring options for a city centre shop	Trevor Woollams/ Debbie Kaye, Community, Arts and Recreation	June 2015	Performance measures will be confirmed once the project is worked up in more detail. However, they are likely to include: Increase in credit union membership from

Action	Lead officer and service	Completion date	Performance measures
			<p>residents living in wards in Cambridge with higher levels of deprivation</p> <p>Number of Cambridge residents joining the credit union who are currently unable to access bank accounts</p> <p>Increase in the number of loans by credit unions to residents living in wards in Cambridge with higher levels of deprivation</p> <p>Increase in the number of Cambridge residents opening 'jamjar' accounts with credit unions</p>
1.9 Provide extra promotion in Cambridge for the collective County-wide energy-switching scheme, which aims to secure cheaper energy deals for local residents.	Jo Dicks/Jas Lally, Refuse and Environment	Ongoing	Number of residents switching to cheaper energy deals as a result of the collective-switching scheme
1.10 Implement a Water and Energy Costs Anti-Poverty Scheme, helping residents in low income areas of the City to assess whether they would benefit from a water meter, an assess rate, or from water efficiency measures	Jo Dicks/Jas Lally, Refuse and Environment	September 2016	Number of residents in low income target areas taking up water meters or moving to an assessed rate
1.11 Continue to provide funding for low cost furniture to people on low incomes	David Greening, Strategic Housing	Ongoing	630 people per annum provided with low cost furniture across all tenures
1.12 Provide an expanded programme of 'Community Clear-out Days' in the North and South of the city, which will save residents money from disposing of bulky waste and help promote a sense of community pride.	Liz Bisset, Customer and Community Services	October 2014	<p>6 large scale community clear-out days organised across Cambridge – August 2014.</p> <p>3 community clear-out days organised by volunteers and community resources - September and October 2014</p>
1.13 Work with partners in the Cambridge Sustainable Food City Network to increase food recycling and	Rebecca Weymouth-Wood,	March 2016	Multimedia 'Love Food Hate Waste' campaign delivered to residents in the city, including stalls

Action	Lead officer and service	Completion date	Performance measures
reduce food waste	Refuse and Environment		at 3 events Promotion of food waste recycling, including 6 caddy give-away events Double recycling of food waste in the City from 1 tonne per day
1.14 Work with Cambridgeshire County Council to explore options for the future of the Cambridgeshire Local Assistance Scheme, and consider alternative sources of funding for individuals or households in crisis situations if CLAS is discontinued	Alison Cole, Revenues and Benefits	March 2015	Map data of benefit claimants to Cambridgeshire Local Assistance Scheme applications – end of December 2014 Work with partners to identify potential income streams for the scheme.
1.15 Explore opportunities for establishing a single referral mechanism to ensure that individuals on low incomes who contact the Council are signposted to relevant services, e.g. advice on debt, benefits or reducing energy and water costs	Jonathan James, Customer Services/ Alison Cole, Revenues and Benefits/Robert Hollingsworth, City Homes		Project targets and milestones to be confirmed once project is fully scoped
Objective 2. Raising aspirations and making the move into work easier			
2.1 Continue to invest in employment support in order to help families get off benefits and into work	Simon Hunt, Strategic Housing		Performances measures to be confirmed
2.2 Deliver an apprenticeship programme, which will increase the number of apprenticeship opportunities for young people in City Council services.	Jon Summerson, Human Resources	March 2018	5 new apprenticeship opportunities created during 2014/15 20 apprenticeship opportunities created in total by 2017/18
2.3 Work with Cambridgeshire County Council, SPICE and CHS Group to roll-out the 'time-credit' scheme in Abbey and Kings Hedges to support residents on low	Sally Roden, Community, Arts	June 2015	Milestones for project are yet to be confirmed - Cambridgeshire County Council are leading

Action	Lead officer and service	Completion date	Performance measures
incomes to volunteer	and Recreation		
2.4 Explore opportunities to work with the Cambridge Hub and existing outreach programmes at the University of Cambridge and Anglia Ruskin University to help connect students to volunteering opportunities in local communities	Sally Roden, Community, Arts and Recreation	February 2015	A Community Fair is held which brings voluntary groups and students together to promote volunteering - . 28 February 2015
2.5 Work with partners in the Greater Cambridge City Deal and the Greater Cambridge Greater Peterborough LEP to better match vocational training opportunities to local employment and business needs	Andrew Limb, Corporate Strategy	March 2020	420 additional apprenticeships created across the Greater Cambridge City Deal area by March 2020
2.6 Continue community development work in partnership with others to build the confidence of communities, including those which experience barriers to the labour market	Sally Roden, Community, Arts and Recreation	Ongoing	Performances measures to be confirmed
2.7 Continue to fund a learning and development service for homeless people based in a partner agency	David Greening, Strategic Housing	Ongoing	Number of homeless people attending learning and development sessions
2.8 Continue to fund an employment worker in a partner agency with a specific remit to target those in housing need	David Greening, Strategic Housing	Ongoing	Number of people in housing need receiving support from the employment worker Number in housing need supported by the employment worker who subsequently gain employment or training/educational placements
2.9 Continue to fund and support events which increase community pride and cohesion, such as the Big Weekend, Chesterton Festival, Arbury Carnival and Cherry Hinton Festival	Debbie Kaye, Community, Arts and Recreation	Ongoing	Big Weekend event held – July 2015 Community events supported, such as Chesterton Festival (June), Arbury Carnival (June) and Cherry Hinton Festival (September)
2.10 Continue to support an annual programme of events which celebrate diversity and promote community cohesion	Ariadne Henry, Community, Arts and Recreation	June 2015	Successful programme of events delivered linked to each national or international event <ul style="list-style-type: none"> • Black History Month (October 2014)

Action	Lead officer and service	Completion date	Performance measures
			<ul style="list-style-type: none"> • Cambridgeshire Celebrates Age (October 2014) • Disability History Month (November – December 2014) • Holocaust Memorial Day (January 2015) • International Women’s Day (March 2015) • Lesbian Gay Bisexual and Transgender (LGBT) History Month (February 2015) • Refugee Week (June 2015)
Objective 3. Reducing the impact of poverty on children and helping low income families with the cost of raising a child			
3.1 Work with Cambridgeshire County Council to provide pre-school childcare space at Buchan Street and Ross Street Community Centres	Sally Roden, Community, Arts and Recreation	January 2016	<p>Childcare providers selected by September 2014</p> <p>Building works complete by December 2014.</p> <p>Childcare providers operational in February/March 2015 (subject to OFSTED certification)</p> <p>Childcare providers are working successfully and all available spaces are filled - Jan 2016</p> <p>Number of new childcare places created at Buchan Street and Ross Street Community Centres</p>
3.2 Continue to provide local emergency accommodation to keep homeless children and their families within their existing school catchment area	Robert Hollingsworth, City Homes/David Greening, Strategic Housing	Ongoing	Number of temporary accommodation units maintained at 88 to 92, unless demand over a six month period dictates otherwise
3.3 Continue to provide support for school swimming, and free swimming lessons for those in most need	Ian Ross, Arts and Recreation	Ongoing	Performances measures to be confirmed, but could include:

Action	Lead officer and service	Completion date	Performance measures
based on referrals from teachers			Number of children receiving free swimming lesson following referrals from teachers
3.4 Continue to support families with a dependent through the City Council's Local Council Tax Support scheme	Alison Cole, Revenues and Benefits	Ongoing	Performance measure to be confirmed
3.5 Work in partnership with Cambridgeshire County Council to raise awareness of Free School Meals. This will include reviewing the claiming process for Housing Benefit and Council tax support to ensure awareness, and matching data held to identify increases in take-up.	Alison Cole, Revenues and Benefits		Performance measure to be confirmed
3.6 Work in partnership with other organisations in Cambridge and services within the City Council to help develop and deliver the Cambridgeshire Child Poverty Strategy	David Kidston, Corporate Strategy	January 2015	Cambridgeshire County Council to agree new Child Poverty Strategy - January 2015. Percentage of children in Cambridge living in poverty
Objective 4. Reducing the link between poor health and poverty			
4.1 Support Citizen's Advice Bureau to prepare a plan and to seek funding for advice sessions in East Barnwell Medical Practice. Sessions would focus on mental health issues due to low income, debt or addiction. They would will be run on a pilot basis and will be assessed to see whether the approach is suitable for extending to other practices.	Graham Saint, Corporate Strategy	Progress update to Cambridge Local Health Partnership on 23 October 2014. Implementation during early 2015.	The project is in the early stages of development and performance measures are not yet identified. However, they could include: Number of residents attending advice sessions and number of issues resolved.
4.2 Promote 50% off entry prices at Council-owned sports and swimming facilities for people receiving Means Tested Benefits and free usage of Splashpads	Ian Ross, Community, Arts	Ongoing	Performances measures to be confirmed, but could include:

Action	Lead officer and service	Completion date	Performance measures
and Paddling Pools in parks and open spaces	and Recreation		Number of visits to Council-owned sports and swimming facilities where people have benefitted from 50% reduction in entry prices
4.3 Continue to provide targeted sports development work to compliment NHS services in the community e.g Exercise Referral	Ian Ross, Community, Arts and Recreation	Ongoing	Performances measures to be confirmed
4.4 Work with partners in the Cambridge Sustainable Food Network to deliver food projects focussing on cooking skills, growing produce, and information on healthy food and nutrition at neighbourhood level	Sally Roden, Community Arts and Recreation/ Frank Harrison, Refuse and Environment	Ongoing	Performances measures to be confirmed
4.5 Explore opportunities to work with partners in the Local Health Partnership to promote public health messages, particularly in relation to anti-smoking, reducing alcohol consumption and healthy eating.	Yvonne O'Donnell/ Jas Lally, Refuse and Environment	To be confirmed	Performance measures to be identified following further scoping of work on public health promotion
4.6 Work with Cambridgeshire Community Safety Partnership, Cambridge Police, Cambridgeshire County Council, NHS, the Drug and Alcohol Action Team, Cambac and city retailers and other partners to develop a voluntary code on the sale of high strength beers and ciders, which will help address anti-social-behaviour issues and reduce harmful alcohol consumption	Robert Osbourn, Refuse and Environment	Summer 2015, subject to engagement of key partners	Initial discussions with potential partners through the Alcohol Related Violent Crime Group – October 2014 Number of city retailers who adopt the proposed voluntary code on the sale of high-strength beers and ciders
4.7 Pilot new ways of working with people involved in street-based anti-social behaviour, including exploring the support available for people with medium to high needs in terms of mental health, substance misuse and alcohol issues	Lynda Kilkelly, Strategic Housing	First phase of the pilot will be completed by end of March 2015	Phase one: 12 people identified that fit the pilot criteria and individual action plans developed identifying future support needs Phase two: Reduction in anti-social behaviour incidents

Action	Lead officer and service	Completion date	Performance measures
			involving the individuals in the pilot Increase in number of individuals sustaining a tenancy or hostel accommodation
4.8 Continue to provide move on accommodation for adults recovering from mental ill health, in conjunction with the Cambridgeshire County Council and Metropolitan Housing Group	Frances Swann, City Homes	Ongoing	100% of move-on accommodation is occupied 75% or more of tenants in move-on accommodation move into independent accommodation within 3 years
Objective 5. Ensuring that vulnerable older people get the services that they need and reducing the social isolation they can experience			
5.1 Continue to provide good quality modern sheltered housing schemes for older people, which incorporate assisted bathrooms and wet rooms	Frances Swann, City Homes	Ongoing	Percentage of residents in sheltered housing who are satisfied with their accommodation Number of people referred to agencies such as occupational therapy in order to make their home safer Number of people helped to access benefits, such as Attendance Allowance, which can be used to pay for care
5.2 Continue to provide a tenure neutral city-wide support service for older people, working with health and social care services at Cambridgeshire County Council and local housing associations	Frances Swann, City Homes	Ongoing	Number of new clients assessed for support as an older person Percentage of new clients who feel that the service's intervention has had a positive impact on their independence as an older person.
5.3 Continue to fund the Cambridgeshire Home Improvement Agency (HIA), which provides people living in Cambridge who are elderly or vulnerable, who have disability needs, or who are on a low income, to repair, maintain or adapt their homes	Pat Strachan, Cambridgeshire Home Improvement Agency	Ongoing	Number of people in Cambridge who are elderly or vulnerable, who have disability needs, or who are on a low income, provided with support to repair, maintain or adapt their homes

Action	Lead officer and service	Completion date	Performance measures
5.4 Improve promotion of grants and loans to older and vulnerable people with low incomes and savings levels for repairs and home energy improvements to their homes	Helen Reed, Strategic Housing	September 2015	Targets for increase in uptake to be agreed, subject to Home Improvement Agency's capacity to deliver
5.5 Continue to provide targeted sports development work to complement NHS services in the community, including work to reduce falls amongst older people	Ian Ross, Community, Arts and Recreation	Ongoing	Performance measures to be confirmed
5.6 Work with partners and voluntary groups to develop and deliver the annual "Cambridgeshire Celebrates Age" festival, which provides a range of inclusive and accessible events	Sally Roden, Community, Arts and Recreation	October 2014	Programme published - October 2014 Regular listings produced for 2015 – January 2015 "Cambridgeshire Celebrates Age" festival delivered - October 2015
5.7 Continue to provide low cost activities for older people which promote activity and social cohesion e.g Tea Dances and the Mayors Day Out	Jane Wilson, Arts and Recreation	Ongoing	18 tea dances provided at the Guildhall – September 2014 to May 2015
5.8 Continue to ensure that at least 2% of new social housing is fully wheelchair accessible, with a further 8% to meet other specialist needs provided there is an identified need and appropriate support for the residents is available.	Sabrina Walston, Strategic Housing	Ongoing	2% of new social housing is fully wheelchair accessible Up to 8% of new social housing is provided to meet other specialist needs
Objective 6. Helping people with high housing costs and improving the condition of people's homes			
6.1 Develop new homes for rent through the Council's Affordable Housing Development Programme, and ensure that rent levels are as affordable as possible	Sabrina Walston, Strategic Housing	March 2018	146 new homes for rent are provided by March 2015 29 new homes for rent are provided on Homerton College land by 2016/17 78 new homes for rent are provided at Clay

Action	Lead officer and service	Completion date	Performance measures
			Farm by 2017/18 Rents levels are set at 60% of market rents wherever possible.
6.2 Work through the planning process and with Registered Providers to enable the delivery of new high quality, energy efficient homes for rent at sub-market rates	Sabrina Walston, Strategic Housing	March 2015	274 affordable homes delivered on strategic growth sites and other non-City Council land in 2014/15 (<i>projected figure – actual delivery dependent on external factors</i>).
6.3 Continue to invest in heating and energy efficiency improvements to City Council homes	Sam Griggs, Estates and Facilities	Ongoing – annual programme of improvement	Improve the heating systems of at least 500 properties per year Install insulation to at least 100 properties per year Increase the average SAP energy rating for Council homes by at least 1 point per year
6.4 Continue to promote energy efficiency improvements to private landlords and homeowners through the Green Deal, and provide additional promotion of energy efficiency measures to residents in low income areas of the City.	Jo Dicks/Jas Lally, Refuse and Environment	June 2015	Number of completed installs of domestic energy efficiency measures facilitated through Action on Energy
6.5 Continue the Town Hall Lettings scheme providing a local lettings agency to support single homeless people who do not need supported housing to move into private rented accommodation and, in so doing, freeing up spaces in supported accommodation for those who need it	David Greening, Strategic Housing	Ongoing	50 single homeless people placed into accommodation in the private rented sector during 2014/15
6.6 Continue to fund a Chronically Excluded Adults service, to help people get on a more stable footing and significantly reduce the drain on public resources across sectors	David Greening, Strategic Housing	Ongoing	Improvement in mental well-being per client (measured through a questionnaire-based assessment) Level of reduction in monthly average service

Action	Lead officer and service	Completion date	Performance measures
			use costs per client to the City Council and other public agencies
6.7 Ensure that charges for the new handyperson service are set at a reasonable level, and that the service is accessible to those on low incomes (<i>N.B. subject to PPF bid approval in budget process</i>)	Helen Reed, Strategic Housing	September 2015	Charging policy to be agreed by April 2015 Performance measures to be identified as part of the development of the project
Objective 7. Working in partnership to tackle wider barriers to employment and engagement			
7.1 Measures to reduce digital exclusion through the developing City Council Digital Access Strategy, and/or through influencing the digital inclusion strand of Cambridgeshire County Council's 'Connecting Cambridgeshire' programme. Measures could include: <ul style="list-style-type: none"> Working with partners to increase internet access points in community buildings (for example leisure centres and community centres) Ensuring that adequate training and support is provided to users by trained staff or 'Digital Champions' Continuing to support City Council tenants with access to the internet through the Get On-Line scheme 	Jonathan James, Customer Services James Nightingale, ICT Andrew Limb, Corporate Strategy	March 2017	Performance measures to be confirmed as part of the developing Digital Access Strategy. These could include: Numbers of people in most deprived wards in Cambridge accessing the internet in community buildings Numbers of people in most deprived wards in Cambridge taking up free digital skills training
7.2 Working with partners in the Greater Cambridge City Deal and the Greater Cambridge Greater Peterborough LEP to ensure that investment in transport infrastructure improves connectivity between key employment locations and more deprived areas of the City	Andrew Limb, Corporate Strategy	Ongoing	

Appendix B – Basket of indicators for measuring poverty in Cambridge

	Objective	Measures
1	Helping people on low incomes to maximise their income and minimise their costs	<p>Level of average household earnings and lower quartile household earnings</p> <p>Number of Housing Benefit and Council Tax Benefit claimants and their dependents, particularly in the most deprived wards</p> <p>Number of working households claiming housing benefit</p>
2	Raising aspirations and making the move into work easier	<p>Educational attainment of children currently eligible for Free School Meals at Early Years Foundation Stage, Key Stage 2 and GCSE</p> <p>Number of young people who are not in education, employment and training (NEET), particularly in the most deprived wards in Cambridge</p> <p>Percentage of working age population who are unemployed</p> <p>Percentage of those who are in employment who are employed in different occupations</p> <p>Percentage of working age population with no qualifications</p>
3	Reducing the impact of poverty on children and helping low income families with the cost of raising a child	<p>Percentage of children living in poverty, particularly in the most deprived wards</p> <p>Percentage of lone parent households claiming Housing Benefit and Council Tax Benefit</p> <p>Percentage of lone parents with dependent children who are not in employment, particularly in the most deprived wards</p>
4	Reducing the link between poor health and poverty	<p>Gap in life expectancy between the least and most deprived areas in Cambridge</p> <p>Gap in early deaths between the least and most deprived quintiles in Cambridge</p>
5	Ensuring that vulnerable older people get the services that they need and reducing the social isolation they can experience	<p>Percentage of older people in Cambridge that are claiming Housing Benefit</p> <p>Percentage of single older people in Cambridge that are claiming Housing Benefit</p> <p>Satisfaction of vulnerable older people with targeted services provided by the City Council, such as sheltered housing and support services</p>
6	Helping people with high housing costs and improving the condition of people's homes	<p>The relationship between the lower quartile house price and lower quartile earnings</p> <p>Lower quartile private sector rents as a percentage of lower quartile earnings</p>

	Objective	Measures
		The percentage of households in Cambridge experiencing fuel poverty
7	Working in partnership to tackle wider barriers to employment and engagement	Percentage of City Council tenants who currently access the internet (based on a sample survey)

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