## Cambridge City Council Equality Impact Assessment (EqIA)

This tool helps the Council ensure that we fulfil legal obligations of the <u>Public Sector Equality</u> Duty to have due regard to the need to –

- (a) eliminate discrimination, harassment, victimisation and any other conduct that is prohibited by or under the Equality Act 2010;
- (b) advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it;
- (c) foster good relations between persons who share a relevant protected characteristic and persons who do not share it.

Guidance on how to complete this tool can be found on the Cambridge City Council intranet. For specific questions on the tool email Kate Yerbury, Equality and Anti-Poverty Officer at <a href="mailto:equalities@cambridge.gov.uk">equalities@cambridge.gov.uk</a> or phone 01223 457046.

Once you have drafted the EqIA please send this to <a href="mailto:equalities@cambridge.gov.uk">equalities@cambridge.gov.uk</a> for checking. For advice on consulting on equality impacts, please contact Graham Saint, Strategy Officer, (<a href="mailto:graham.saint@cambridge.gov.uk">graham.saint@cambridge.gov.uk</a> or 01223 457044).

1. Title of strategy, policy, plan, project, contract or major change to your service

Greater Cambridge Housing Strategy 2024-2029

2. Webpage link to full details of the strategy, policy, plan, project, contract or major change to your service (if available)

Will be available at: https://www.cambridge.gov.uk/housing-and-related-strategies

and <a href="https://www.scambs.gov.uk/housing/housing-strategy/housing-strategy-and-policy/">https://www.scambs.gov.uk/housing/housing-strategy/housing-strategy-and-policy/</a>

3. What is the objective or purpose of your strategy, policy, plan, project, contract or major change to your service?

The Greater Cambridge Housing Strategy:

- Sets out our strategic direction and priorities in relation to new and existing homes and communities and in tackling housing affordability
- Demonstrates the councils' shared priorities, as well as where priorities differ between the two

• Summarises how achieving our objectives and priorities will be resourced

It includes a number of annexes, including some policy annexes around the delivery of new homes, and a rolling annual action plan.

4.	Responsible service
Cai	mbridge City Council – Housing Strategy

5. Who will be affected by this strategy, policy, plan, project, contract or major change to your service?

□ Visitors
□ Staff

Please state any specific client group or groups (e.g. Council tenants, tourists, people who work in the Greater Cambridge area but do not live here):

• People living and/or working in Greater Cambridge

South Cambridgeshire District Council – Housing Strategy

Residents and resident representatives of all tenures

A whole range of external partners, including:

- Developers and Registered Providers
- Other district councils in Cambridgeshire and the wider sub-region
- Cambridgeshire County Council
- Health partners, including Cambridgeshire & Peterborough Integrated Care System
- Greater Cambridge Partnership
- Cambridgeshire & Peterborough Combined Authority
- National government, and agencies such as Homes England
- Wider public/private partnerships aimed at securing funding and promoting innovation
- Other public service providers
- Business, education and skills partners
- Council tenants and leaseholders
- Local communities
- Private landlords, letting agencies and tenants
- Community Safety Partnerships
- Third sector organisations
- Parish Councils & local communities
- Partnerships aimed at securing private investment
- Wider public/private partnerships

6. What type of strategy, policy, plan, project, contract or major change to your service is this?	□ New ⊠ Major change □ Minor change				
7. Are other departments or partners involved in delivering this strategy, policy, plan, project, contract or major change to your service? (Please tick)	⊠ Yes □ No				
Other council departments:	I				
Shared services:					
<ul><li>Joint Planning Service</li><li>Cambridgeshire Home Improvement Agency</li></ul>					
Cambridge City:					
<ul> <li>Corporate Strategy</li> <li>Housing Development Agency</li> <li>Economic Development &amp; Region of Learning</li> <li>City Homes</li> <li>Housing Advice</li> <li>Housing Support &amp; Performance</li> <li>Asset Management</li> <li>Environmental Health</li> <li>Community Development</li> <li>Accountancy</li> </ul>					
South Cambridgeshire					
<ul> <li>Climate and Environment</li> <li>Communications &amp; Sustainable Communities</li> <li>Economic Development</li> <li>Housing Development</li> <li>Housing Advice &amp; Options</li> <li>Neighbourhood &amp; Estates</li> <li>Housing Assets</li> </ul>					
A whole range of external partners: See above.					

- 8. Has the report on your strategy, policy, plan, project, contract or major change to your service gone to Committee? If so, which one?
  - South Cambridgeshire District Council: Cabinet 25 June 2024
  - Cambridge City Council: To go to Executive Councillor for Housing and Housing Scrutiny Committee 18 June 2024
- 9. What research methods/ evidence have you used in order to identify equality impacts of your strategy, policy, plan, project, contract or major change to your service?
  - Housing related data, here and in Annex 6 to the Housing Strategy: Summary of Evidence.
  - Responses to consultation

## 10. Potential impacts

For each category below, please explain if the strategy, policy, plan, project, contract or major change to your service could have a positive/ negative impact or no impact. Where an impact has been identified, please explain what it is. Consider impacts on service users, visitors and staff members separately.

(a) Age - Plea risk	ase also consider a	ıny safeguarding	j issues for chi	ldren and adults

#### YOUNGER PEOPLE - POSITIVE IMPACT

#### Data

## **Census 2021:**

- Families in England and Wales with adult children living with them increased by 13.6% between 2011 and 2021. Living in an area where housing is less affordable was cited as one of the factors. More adults living with their parents - Office for National Statistics (ons.gov.uk)
- People who identified as homeless were around 8 years younger on average (median age 32 years) than the rest of the population of England & Wales (median age 40 years) <u>People experiencing homelessness</u>, <u>England and Wales - Office for National Statistics (ons.gov.uk)</u>

## Resolution Foundation's Intergenerational Audit 2023:

- The proportion of young family units living with parents had increased from 48% to 53% between 2013 and 2021
- Millenials spent longer in the private rented sector than older generations, with a typical private renter spending 34% of their net income on housing costs, compared with 10% by a typical mortgage holder.
- Although there had been a slight rise in home ownership amongst young people between 2013 and 2021, young people in 2021 were still half as likely to own their own home than young people had been 30 years earlier.

# Institute for Fiscal Studies, Barriers to home ownership for young adults 2018:

- Average property prices in England had risen by 173% (after adjusting for inflation) since 1997, compared with an increase in real incomes of 25 to 34 year olds of 19% across the same period. Rental prices had increased by 10% in the East of England. Rising house prices had benefited older generations at the expense of younger ones and had increased intergenerational inequalities.
- 35% of 25 to 34 year olds were home owners in 2017, reduced from 55% in 1997, with the biggest fall being seen among middle-income young adults. The proportion of young adults needing to spend more than 6-months income on a 10% deposit for the median property in their areas had increased from 33% to 78% nationally in 2017. It was becoming increasingly hard for young adults to raise a deposit.

## **English Housing Survey Home Adaptations report 2019-20**

• Households with a person aged under 55 that required adaptations were more likely to report that their accommodation was unsuitable (30%) than those that required adaptations in older age groups (20% or less).

# Mental Health Foundation - Loneliness in young people: research briefing

A survey conducted in 2019 of more than 2,000 UK adults found that:

- Nearly nine in ten (88%) Britons aged 18 to 24 said they experience loneliness to some degree with a quarter (24%) suffering often and 7% saying they are lonely all of the time.
- In comparison, 70% of those aged over 55 also say they can be lonely to some extent, however, only 7% are lonely often and just 2% say they are lonely all the time<sup>5</sup>.

# Investigating factors associated with loneliness in adults in England, June 2022:

• Young people, with younger age groups progressively more likely to be lonely than people in the oldest age group (aged 65 or over)

Our Housing Strategy should support younger people by:

- Increasing the supply of affordable housing at sub-market rents
- Promoting a range of different housing types and tenures of affordable housing, including rental and home ownership options, to meet a range of needs, including forms of housing which may be particularly attractive to young professionals
- Promoting solutions to address a wide range of housing need, including single young people, to ensure communities are mixed and sustainable through provision

- of one bedroom homes, Build to Rent schemes, smaller units with some shared community facilities or good quality bespoke HMOs (houses in multiple occupation)
- Earmarking some new council homes in Cambridge City for local workers
- Working with landlords, letting agencies and private tenants in helping them understand their rights and responsibilities.
- Ensuring that private rented homes meet minimum energy efficiency standards, and supporting retrofitting through practical guidance and access to grant funding
- Proactively identifying Houses in Multiple Occupation which require licensing and ensuring they meet the required standards.
- Measures to combat loneliness and isolation and to promote social inclusion.

	No	safeguardi	ing issue:	s have be	en identified.
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# Older people - POSITIVE & NEGATIVE IMPACT

#### Data

# **Census 2021**

• 20% of the population of South Cambridgeshire and 11% of the population of Cambridge are aged 65 and over.

# Housing Needs of Specific Groups, Cambridgeshire & West Suffolk, GL Hearn 2021

• Cambridge is expected to see a 51% increase, and South Cambridgeshire a 62% increase in the population with mobility problems between 2020 & 2040.

## **English Housing Survey, Older People's Housing 2020-21**

- 15% of older households (1.1 million households) lived in homes that failed to meet the Decent Homes Standard. Nearly a third of older private renters (30% or 124,000 households) lived in a non-decent home,
- Older private renters (19% or 78,000 households) were more likely to have a Category 1 hazard present in their home than owners
- More than half of older households lived in homes that had an Energy Efficiency Rating of D or below.
- More social renting households aged 65 or over reported feeling lonely often or always (14%) than owner occupiers (6%)

## **English Housing Survey 2021-22: Private Rented Sector:**

• Since 2003, the number of people 55 and over in England renting privately has more than doubled – a trend set to continue.

#### Family resources survey 2021 to 2022

• 45% of pension age adults in the UK are disabled.

 The most common impairment amongst disabled State Pension adults was a mobility impairment

## Centre for Ageing, The State of Ageing 2022

- The proportion of privately rented homes headed by someone 55-64 has increased from 6% in 2010/11 to 11% in 2020/21.
- Two thirds of households privately rented by someone aged 65-74 have no savings.
- Proportion of income spent on private rent rises steadily with age.
- More than half of non-decent homes in England & Wales are occupied by someone 55 or older; with the likelihood of living in a non-decent home being highest in the private rented sector.
- Almost a quarter of those aged 75 and over renting privately are at risk from Category 1 Hazards under the Housing Health &Safety Rating System

## **Centre for Ageing Better**

"Although the number of older people who are digitally connected continues to rise, there are still millions of people over the age of 55 who are not online. And while factors such as income and levels of education play a part, age is still the biggest indicator of who's digitally excluded."

## GL Hearn, Housing Needs of Specific Groups, Cambridgeshire & West Suffolk 2021

• Of the total housing need identified, 6% in Cambridge City and 7% in South Cambridgeshire should be specialist older people's accommodation.

## Our Housing Strategy should support older people by:

- Promoting delivery of new affordable housing to accessibility standards, as well as specialist accommodation for older people.
- Promoting provision of home adaptations to help people to live independently in their homes, and funding the county-wide Handyperson service
- Working with landlords, letting agencies and private tenants in helping them understand their rights and responsibilities.
- Ensuring that private rented homes meet minimum energy efficiency standards, and supporting retrofitting through practical guidance and access to grant funding
- Additional interventions on top of Disabled Facilities Grant for those needing home adaptations and/or other home improvements.
- Measures to combat loneliness and isolation and to promote social and digital inclusion.

## Potential negative impact

• Earmarking some homes for local workers could have implications for disabled people who are less likely to be in employment.

## No safeguarding issues have been identified

## (b) Disability

## **POSITIVE & NEGATIVE IMPACT**

#### Data

<u>Census 2021 Disability England & Wales, and Census 2021, People Experiencing</u> Homelessness

- Around 6.2% of residents in Cambridge and 5.1% of residents in South Cambridgeshire identified as being disabled and limited a lot
- More than twice the percentage of people identified as homeless nationally were disabled (44.1%) when compared with the rest of the population of England and Wales (17.5%).
- More than twice the percentage of people identified as homeless nationally reported bad or very bad health when compared with the rest of the population of England and Wales (13.2% versus 5.2%).

# **Home-Link Housing Register**

- There are 50 applicants on the councils' housing registers (34 Cambridge City and 20 South Cambs) with 'mobility 1' needs – needing a home suitable for a wheelchair user inside and outdoors
- There are 127 Home-Link applicants (74 in Cambridge City and 53 in South Cambs) with 'Mobility 2 needs' (cannot manage stairs and may use a wheelchair for some of the day).

## Papworth Trust: Disability in the UK 2018 (Data from other sources)

- There are 1.8 million disabled people with unmet housing needs, 580,000 of whom are of working age. 24
- As a result of unmet housing needs for accessible housing, disabled people are four times more likely to be unemployed or not seeking work.
- Two thirds of single disabled people living alone are in poverty.
- Disabled people are twice as likely to be unemployed than non-disabled people
- 2% of households in England consider their home to be unsuitable for their needs

## **UK Disability Survey research report June 2021:**

- 47% of disabled people reported that it required at least 'some effort' getting in and out of where they live
- 42% of disabled people found paying their usual living expenses 'quite difficult' or 'very difficult' before COVID-19 compared with 51% during COVID-19

- 43% of disabled people report feeling lonely and 55% report feeling isolated from others 'always' or 'often'.
- Disabled people reported that fully adapting their homes would significantly improve their lives by increasing their independence and safety; and some reported that moving to accessible housing would improve their lives, with high cost and low availability of accessible housing often being prohibitive.

# Housing Needs of Specific Groups, Cambridgeshire & West Suffolk, GL Hearn 2021

• 6.4% of housing need in Cambridge and 6.6% of housing need in South Cambridgeshire is estimated to be for wheelchair user homes.

# Cambridgeshire Specialist Supported Accommodation needs assessment

 Identifies the likely need for an increase in Supported Living accommodation for people with learning disability, autism, mental health and physical disability needs in both Cambridge and South Cambridgeshire.

## **English Housing Survey 2019/20: Home Adaptations:**

- 19% of households in England needing adaptations considered their accommodation unsuitable, accounting for 2% of all households nationally.
- The number of households nationally reporting they did not have all the adaptations they need had increased between 2014/15 and 2019/20

## Family resources survey 2021-22:

- 24% of people in the UK are estimated to be disabled
- Disabled people are twice as likely than non-disabled people to be social housing tenants. For example, in 2020/21 55% of social rented households nationally had at least one household member with a long-term illness or disability compared with 29% of private rented households.

# <u>Social Metrics Commission – Measuring Poverty, 2023:</u>

• 58% of all people in poverty in the UK are disabled or living in a family that includes a disabled person.

## Cambridge State of the City 2023

• The employment rate for those with a core or work-limiting disability in Cambridge (City & Fringe) averaged 68.7% in 2022, above the national average of 56.6%, but below the 83.8% average for the rest of the population. Residents with a core or work-limiting disability are 18% less likely to be in employment than the rest of the population. (ONS)

# National energy Action 2024:

• Estimated that 3.6m people in the UK with a disability would be in fuel poverty from April 2024.

## Investigating factors associated with loneliness in adults in England, June 2022

• Key groups at risk of loneliness include those with poor mental well-being and with a disability or long-standing health problem.

#### Government hate crime statistics 2022/2023:

 Nationally, disability was the main motivation for around 9% of hate crime offences recorded during 2022/23.

More than twice the percentage of people who identified as homeless were disabled (44.1%) compared with the rest of the population of England & Wales (17.5%)

## Our Housing Strategy should support disabled people by:

- Promoting delivery of new affordable housing to wheelchair accessibility standards, as well as specialist accommodation people with sensory disabilities.
- Prioritising delivery of affordable rented housing, including some homes on social rents, for those on low incomes.
- Promoting provision of home adaptations to help people to live independently in their homes, and funding the county-wide Handyperson service.
- Measures to improve conditions in council homes, including home energy improvements to help tackle fuel poverty.
- Ensuring that private rented homes meet minimum energy efficiency standards, and supporting retrofitting through practical guidance and access to grant funding
- Additional interventions on top of Disabled Facilities Grant for those needing home adaptations and/or other home improvements, including home energy improvements.
- Measures to combat loneliness and isolation and to promote social inclusion.
- Commitment to tackling anti-social behaviour and hate crime through our local Community Safety Partnerships.

## Potential negative impact

• Earmarking some homes for local workers could have implications for disabled people who are less likely to be in employment.

# (c) Gender reassignment

#### **POSITIVE IMPACT**

## Government hate crime statistics 2022/2023:

• Nationally, around 3% of recorded hate crimes in 2022/23 were primarily transgender based, with an increase of 11% compared with the previous year.

Investigating factors associated with loneliness in adults in England, June 2022:

• Key groups at risk of loneliness include gay, lesbian, or bisexual people and people who chose 'other' when asked about their sexual orientation.

# Our Housing Strategy should support transgender people through:

- Commitment to tackling anti-social behaviour and hate crime through our local Community Safety Partnerships.
- Measures to combat loneliness and isolation and to promote social inclusion.

# (d) Marriage and civil partnership

**NO SPECIFIC IMPACT** has been identified., although the Strategy makes reference to measures in place to support people experiencing domestic abuse.

# (e) Pregnancy and maternity

NO SPECIFIC IMPACT has been identified

(f) Race – Note that the protected characteristic 'race' refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.

Race: POSITIVE AND NEGATIVE IMPACT

#### Data:

# Census 2021 and Census 2021, People Experiencing Homelessness

- 54.4% of the population of Cambridge are White English, Welsh, Scottish or Irish.
   The main other groups are: 19.6% white other; 14.9% Asian; and 5.2% mixed or multiple ethnic groups;
- 0.7% of the Cambridge population is White Gypsy/Irish Traveller/Roma; 3.1% other ethnic groups
- 80.5% of the population in South Cambridgeshire identified as White English, Welsh, Scottish or Irish. The main other groups are: 19.6% White Other and 4.6% Asian.
- 0.4% in South Cambridgeshire identified as White Gypsy/Irish Traveller or White Roma
- A higher proportion of people identified as homeless were within the "Black, Black British, Black Welsh, Caribbean or African" (15.0%), "Mixed or Multiple ethnic groups" (5.1%), or "Other ethnic group" (6.1%) high-level categories, when compared with the rest of the population of England and Wales (4.0%, 2.9%, and 2.1%, respectively).

# English Housing Survey 2021 to 2022, Private Rented Sector:

- 23% of private rented houses haven ethnic minority Housing Reference Person, compared to 19% of social renters and 8% of owner occupiers.)
- Although the percentage of ethnic minority households nationally is reducing, white
  households are less likely to be in fuel poverty than households from all other ethnic
  groups combined.

# Social Metrics Commission: Measuring Poverty 2023:

 The rate of poverty is much higher for Black and Minority Ethnic families. 40% of people living in families where the household head is Black/African/Caribbean/ Black British are in poverty, compared to just under 19 of those living in families where the head of household is White.

#### Government ethnicity facts and figures: Employment, 2023

 Ethnic minorities are less likely to be employed than the white population. In 2022, 77% of White people were employed, compared with 69% of people from all other ethnic groups combined

# Cambridge State of the City 2023

- Employment rates for ethnic groups in Cambridge (City & Fringe) averaged 77.2% in 2022, above the national average of 68.9%, but below the 81.0% average for the rest of the population. Ethnic groups in Cambridge are 5% less likely to be in employment than the rest of the population, which is half the national average (10% gap), (ONS)
- Benefit claimant unemployment rates in Cambridge (City & Fringe) averaged 2.5% in 2022, half the national average of 5.1%. Yet rates varied within Cambridge, with residents in Cambridge's more deprived neighbourhoods almost three times more likely to be unemployed than residents in its least deprived ones. (ONS)

## Our Housing Strategy should support ethnic minority groups by:

- Continuing to supporting refugees, applying for government funding where available
- Prioritising delivery of affordable rented housing, including some homes on social rents, for those on low incomes.
- Promoting provision of home adaptations to help people to live independently in their homes.
- Measures to improve conditions in council homes, including home energy improvements to help tackle fuel poverty.
- Working with landlords, letting agencies and private tenants in helping them understand their rights and responsibilities.
- Ensuring that private rented homes meet minimum energy efficiency standards, and supporting retrofitting through practical guidance and access to grant funding.
- Commitment to tackling anti-social behaviour and hate crime through our local Community Safety Partnerships
- Agreeing and implementing any actions arising from our Gypsy & Traveller Accommodation Assessment, including seeking site and/or stopping place provision if required.

# Potential negative impact

• Earmarking some homes for local workers could have implications for ethnic minority groups less likely to be employed than the White population.

# (g) Religion or belief

Religion or belief – **POSITIVE IMPACT** 

Government hate crime statistics 2022/2023

 Religious hate crimes accounted for around 5.7% of all hate crimes recorded in England & Wales.

# Our Housing Strategy should support people with different religions or beliefs through:

 Commitment to tackling anti-social behaviour and hate crime through our local Community Safety Partnerships (h) Sex

**Women: POSITIVE & NEGATIVE IMPACT** 

**Men: POSITIVE IMPACT** 

## Census 2021: People experiencing homelessness:

• Females nationally who identified as homeless were, on average, 16 years younger than the rest of the population of England and Wales (median age of 25 years compared with 41 years for the wider population)

• Of all people identified as homeless, 67% were male and 33% were female.

# Social Metrics Commission: Measuring Poverty 2023:

• Poverty rates are highest amongst families with children. The poverty rate for those in lone-parent families is 51%, compared with 11% for couple families without children.

•

## Employment in the UK: April 2024:

• The national employment rate for women, at 71.6%, is lower for women than for men (78.0%) and and for the population as a whole (74.5%).

# Cambridge State of the City 2023:

- The female employment rate in Cambridge (City & Fringe) averaged 73.9% in 2022, above the national average of 72.0%, but below the male employment rate of 85.8%, meaning females are 14% less likely to be in employment than males, larger than the national average of 9%. (ONS)
- On a weekly full-time basis, females in Cambridge were paid 14% less than their male counterparts in 2022. This gap has widened in Cambridge over recent years, up from just 3% in 2014. (ONS)

# Gender pay gap in the UK 2023:

• Women tend to be paid less than men. The national pay gap between men and women for all employees in 2023 was 14.3%

# Health survey for England, 2021: Loneliness & Wellbeing

• Women nationally (24%) were more likely than men (20%) to feel lonely at least some of the time.

## National Centre for Domestic Violence

- 1 in 5 adults experience Domestic Abuse during their lifetime. This equates to: 1 in 4 women and 1 in 6-7 men.
- Women are more likely to experience repeat victimisation, be physically injured or killed and experience sexual violence.
- Domestic Abuse often begins or escalates during pregnancy. 1 in 3 pregnant women experience Domestic Abuse.

## Our Strategy should support women through:

- Reference to Homelessness Strategies that provide support to those suffering from domestic abuse and acknowledgement that both councils have achieved DAHA accreditation.
- Prioritising delivery of affordable rented housing, including some homes on social rents, for those on low incomes.
- Measures to help tackle fuel poverty, including making council homes more energy
  efficient, ensuring that private rented homes meet minimum energy efficiency
  standards, and supporting retrofitting through practical guidance and access to grant
  funding.
- Measures to combat loneliness and isolation and to promote social inclusion.

## Potential negative impact (women)

• Earmarking some homes for local workers, including some of those at 80% of market rent, could have implications for women less likely to be employed or on lower incomes than the population as a whole.

# (i) Sexual orientation

#### Sexual orientation - POSITIVE IMPACT

#### Government hate crime statistics 2022/2023

 Sexual orientation hate crimes accounted for 16.6% of hate crimes in England and Wales.

## Our Strategy should support these groups through:

- Commitment to tackling anti-social behaviour and hate crime through our local Community Safety Partnerships
- (j) Other factors that may lead to inequality in particular, please consider the impact of any changes on:
  - Low-income groups or those experiencing the impacts of poverty
  - Groups who have more than on protected characteristic that taken together create overlapping and interdependent systems of discrimination or disadvantage. (Here you are being asked to consider intersectionality, and for more information see:

https://media.ed.ac.uk/media/1\_I59kt25q).

Rurality - POSTIVE IMPACT

With just over 100 villages within South Cambridgeshire District, a high priority for the Council is to promote vibrancy and sustainability to enable villages to grow and flourish through appropriate development supported by the local community.

Through our Strategy re-fresh we aim to:

- Support the delivery of homes on exception sites in our villages to provide affordable housing for local people
- Promote Neighbourhood Plans and be supportive of community-led development
- Adopt a Joint Statement of Community Involvement (SCI) for Greater Cambridge
  to give parish councils' neighbourhood forums, residents, businesses and other
  groups the opportunity to have a say in how they want to be involved in guiding
  development.

## Low income groups: POSITIVE IMPACT

On average, private renters spend a higher proportion of income on housing costs than social renters and owner occupiers

# Family resources survey 2021 to 2022

- 18% of families (benefit units) had no savings, with single working age adults most affected
- A further 29% of families had less than £1,500 in savings

# English Housing Survey – Housing Costs & Affordability 2018-19

- Private renters have the highest housing costs
- Private renters spent a larger proportion of their gross income on housing costs than mortgagors or social renters.

# Cambridge: State of the City 2023

- Income inequality in Cambridge, as measured by the gap between the lowest and highest income residents, is the 2nd highest of 58 cities in England and Wales, behind only Oxford. (ONS)
- Employment rates for low or unskilled residents in Cambridge (City & Fringe) averaged 76.1% in 2022, well ahead of the national average of 56.4%, but below the 82.1% average for the rest of the population. Low or unskilled residents in

Cambridge are 7% less likely to be in employment than the rest of the population. (ONS)

## National Energy Action (NEA) | Energy Crisis

 At 1 April 2024 there were an estimated 6 million UK households living in fuel poverty in April 2024, compared with 4.5m in October 2021 (based on spending 10% of income on heating the home to a satisfactory level)

## Social Metrics Commission – Measuring Poverty 2023:

- Poverty rates are highest amongst families with children. The poverty rate for people living in couple families without children is 11% (1.4 million people). This compares to 26% (6.0 million people) for people in couple families with children and 51% (2.7 million people) for those in lone-parent families.
- Poverty rates are lower for families with higher work intensities. Seven in ten (70%)
  people in workless families are in poverty, compared to 9% of those in families where
  all adults work full time.
- Around half (50%) of people in families where some adults work part time are in poverty.

# Our Strategy should support people on low incomes through:

- Prioritising delivery of affordable rented housing, including some homes on social rents, for those on low incomes.
- Measures to help tackle fuel poverty, including making council homes more energy
  efficient, ensuring that private rented homes meet minimum energy efficiency
  standards, and supporting retrofitting through practical guidance and access to grant
  funding.
- Exploring how employment & skills development can be achieved through housing activity.

# Potential negative impact:

- Earmarking some homes for local workers, including some of those at 80% of market rent, could have implications for people who are unemployed or on lower incomes.
- 11. Action plan New equality impacts will be identified in different stages throughout the planning and implementation stages of changes to your strategy, policy, plan, project, contract or major change to your service. How will you monitor these going forward? Also, how will you ensure that any potential negative impacts of the changes will be mitigated? (Please include dates where possible for when you will update this EqIA accordingly.)
  - Particular actions and policies arising within the action plan may require Equality
     Impact Assessments which will be monitored as part of that work. Otherwise impacts

will be reviewed when the Strategy or any of the policy annexes come to be reviewed.

# 12. Do you have any additional comments?

# 13. Sign off

Name and job title of lead officer for this equality impact assessment: **Helen Reed, Housing Strategy Manager, Cambridge City Council** 

Names and job titles of other assessment team members and people consulted: Julie Fletcher, Head of Housing Strategy, South Cambridgeshire District Council; David Kidston, Strategy & Partnerships Manager Cambridge City Council.

Date of EqIA sign off: 15 May 2024

Date of next review of the equalities impact assessment: See section 11 above

Date to be published on Cambridge City Council website: n/a. Available on request

All EqlAs need to be sent to the Equality and Anti-Poverty Officer at <a href="mailto:equalities@cambridge.gov.uk">equalities@cambridge.gov.uk</a>