

# Community Wealth Building

strategy and approach

Building an inclusive and sustainable  
economy and tackling poverty and inequality



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# 1.0 Foreword

## Cambridge City Council is adopting a Community Wealth Building approach to help achieve our vision of a united city, 'One Cambridge – Fair for All'.

A city where economic dynamism and prosperity are combined with social equality and environmental justice. A vision for an international, entrepreneurial, diverse and welcoming city, which is a great place to live, work and learn and which supports its most vulnerable.

Cambridge is a very successful, prosperous city. It has a thriving economy, driven by its world-leading higher education and research institutions and a globally significant cluster of high-growth, knowledge-intensive industries. The city has experienced strong economic growth, even during the economic downturn, and it is increasingly important to the future success of the national economy.

Many Cambridge residents benefit from this economic success, through high employment rates, a buoyant jobs market and high average pay rates and disposable incomes. For many residents, this financial prosperity is accompanied by a high quality of life and very high levels of health and well-being.

However, despite this overall prosperity, we know that significant numbers of people continue to experience poverty in Cambridge alongside many residents who face challenges due to a high cost of living and lack of affordable housing.

There is also significant inequality in the city. Cambridge has the second highest level of income inequality of any city in England and Wales, and there are persistent gaps in educational outcomes and skill levels which can limit the life chances of people from low-income backgrounds in the city. Significant health inequalities also exist, with a 12-year difference in average life expectancy between the most and least affluent areas of the city.

In this new strategy, we have taken the learning and experience of the growing number of towns and cities that have developed a Community Wealth Building approach to help tackle poverty and inequality and applied it in a Cambridge context.

A key part of our Community Wealth Building approach is to ensure Cambridge's economic success is shared locally and fairly, to enable residents and communities to benefit from the city's long-term prosperity. This will include work to cultivate a more inclusive, fair and sustainable economy.

The council will lead by example, by using its resources, assets and powers to build community wealth, from its spending power and planning powers to its buildings and land, from its positive employment practices to grants and social investment programmes.

We will focus on building community power, investing in local communities, supporting local skills and good jobs, and working to unlock land and property for social good. However, we will not be able to achieve deep and lasting change on its own, so we commit to working closely and cooperatively with businesses, anchor institutions and local voluntary and community organisations to unleash the strengths and potential within Cambridge and build a fairer economy.

### **Cllr Alice Gilderdale**

Executive Councillor for Community Wealth Building and Community Safety



## 2.0 Executive summary

**Cambridge is a world-class city in terms of its academic reputation and the knowledge-intensive economy that has sprung from this. It has a thriving, globally significant cluster of high-growth businesses in the digital and information technology and life sciences sectors. The city has experienced strong economic growth even during the recent economic downturn and is increasingly important to the future success of the national economy.**

Many Cambridge residents benefit from a high quality of life. The overall prosperity in the city creates job opportunities, high employment rates, and high levels of average pay and disposable incomes. Overall health outcomes in Cambridge are very high, and residents in the city also generally report high levels of wellbeing, happiness and satisfaction.

Despite the continuing growth of the Cambridge economy and overall prosperity of the city, some households continue to experience low incomes and significant levels of poverty, and there are geographical concentrations of poverty and deprivation in particular areas in the city. These households and neighbourhoods are particularly affected by issues such as child poverty, food poverty and fuel poverty. The strength of the city's economy also brings challenges, with many people in the city experiencing higher living costs, increased house prices and a lack of affordable housing.

There is also significant inequality in Cambridge, with particularly high levels of income inequality and inequality in health outcomes. There is a significant gap in attainment at school between children from poorer households and those from more affluent backgrounds, together with fewer people from poorer backgrounds accessing further education opportunities. This contributes to a skills gap, with the majority of the population holding higher level qualifications, but a significant number of residents in some areas of the city having no or low qualifications. These education and skills gaps, combined with a concentration of high-skilled jobs in the city, contribute to low levels of social mobility.



The City Council has had an **anti-poverty strategy** since 2014, which has focussed on improving the standard of living and daily lives of residents in Cambridge who are experiencing poverty; and helping to alleviate issues that can lead households on low incomes to experience financial pressures.

Over the past 10 years, we have been gradually evolving our approach. The Council will retain a focus on addressing the symptoms of poverty – by supporting people in immediate financial need – but we are also seeking to tackle the longer-term causes of poverty. We have increasingly recognised that this requires a combination of Council leadership and collaborative working with local communities and a range of local partner and key stakeholders to maximise our collective impact.



## 2.0 Executive summary (continued)

To bring this new focus together, we have developed this new Community Wealth Building strategy, which will run from April 2024 onwards, when the current anti-poverty strategy ends. The strategy will outline our approach to reducing poverty and inequality in Cambridge and supporting a more inclusive, fair and sustainable economy. The strategy has been informed by consultation and engagement with a wide range of stakeholders in the community, voluntary, business and public sectors.

As part of our approach, we will build on the experience and learning of other cities that have adopted a Community Wealth Building approach, through adopting progressive employment and procurement practices, supporting local businesses and social enterprises, investing in communities and maximising the benefits of community assets and land

We will take a broad definition of community 'wealth', that addresses economic inequality alongside other forms of wealth, including building human, social, knowledge, physical, natural and institutional 'capital'. Our approach recognises that all these forms of capital are needed to create sustainable prosperity.

**Our Community Wealth Building approach will focus on four areas of work:**



# 3.0 The Need for Change

## 3.1 Economic prosperity in Cambridge

Cambridge is a world leader in the fields of higher education and research due to its universities and colleges. It has a highly successful economy, driven by the knowledge-intensive industries that have sprung from the academic and research expertise in its universities. The Council's 2023 State of the City<sup>3</sup> report shows that Cambridge has some of the highest concentrations of high-growth, knowledge-intensive businesses and spinouts in the country, and has been ranked as the leading scientific and technology cluster globally, generating 1 in 10 UK patents.

The Cambridge economy has experienced strong economic growth and is increasingly important to the future success of the national economy. Prior to the Covid pandemic, Cambridge was the 11th fastest growing city economy in the country. The city's economy has experienced a faster post-pandemic recovery than other cities, driven by the city's resilient knowledge-intensive industries.



Many Cambridge residents benefit from the overall prosperity of the city. The State of the City<sup>4</sup> report shows that:

- Employment rates in Cambridge are close to record highs, with 8 in 10 residents in work.
- Cambridge has a buoyant jobs market, recording more job vacancies than other cities in 2022, and displayed the fastest jobs growth in the country pre-pandemic.
- Average pay in Cambridge is the 6th highest in the country and Cambridge residents have the 5th highest disposable incomes nationwide.
- Cambridge has been ranked in the top 30 cities globally for quality of life<sup>5</sup>.
- Three-quarters of Cambridge residents reported high or very high-levels of wellbeing<sup>6</sup>. Cambridge had the highest self-reported rates of happiness out of 58 cities in England and Wales, and the 6th highest rate of satisfaction.
- Overall health outcomes in Cambridge are very high. The city had the highest average life expectancy in the period 2018-2020 of all cities in England (84.5 years for females and 80.9 years for males over 2018-20)<sup>7</sup>.

# 3.0 The Need for Change (continued)

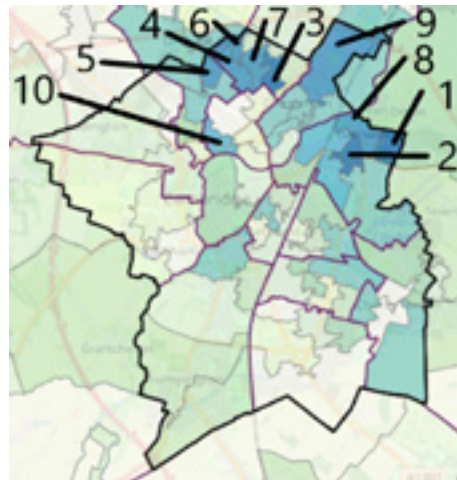
## 3.2 Poverty in Cambridge

Despite the continuing growth of the Cambridge economy and the overall prosperity of the city, the Council's 2023 State of the City report and other data sources show that some households in the city experience low income and significant levels of poverty and there are geographical concentrations of poverty in particular areas:

- **Deprivation** – Overall Cambridge has the third lowest levels of deprivation of all cities in England. However, there are concentrations of poverty in particular neighbourhoods in Cambridge. The 2019 Indices of Deprivation showed that there were 3 Lower Super Output Areas (LSOAs) in Cambridge which were ranked in 20% most deprived areas in England. These neighbourhoods were in Abbey and Kings Hedges wards<sup>8</sup>. Figure 1 in below shows the location of the 10 lowest ranked LSOAs in Cambridge.

Figure 1 - Ten Lowest Ranked LSOAs in Cambridge in the IMD 2019

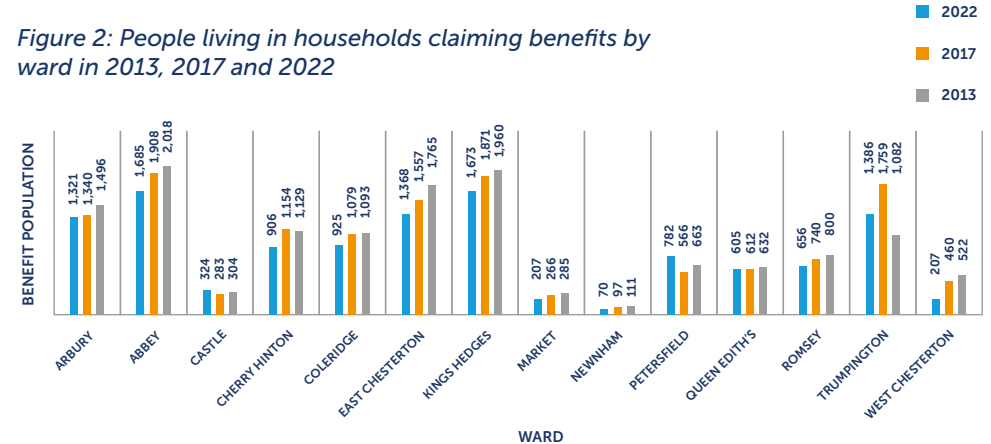
Ward	City Rank 2019	IMD Rank 2019	IMD Decile 2019
Abbey	1	4,183	2
Abbey	2	5,217	2
Kings Hedges	3	6,022	2
Kings Hedges	4	7,654	3
Arbury	5	7,687	3
Kings Hedges	6	7,866	3
Kings Hedges	7	7,961	3
Abbey	8	8,504	3
East Chesterton	9	9,347	3
West Chesterton	10	12,107	4



Source: Cambridge City Council, IMD 2019 report <https://www.cambridge.gov.uk/media/12280/indices-of-multiple-deprivation-2019-report.pdf>

- **Benefits** – The Council's Low Income Family Tracker (LIFT) system shows that there were 12,583 people living in households claiming benefits (Housing Benefit, Council Tax Reduction and/or Universal Credit) in Cambridge in October 2022. This represents 9% of the city's population.
- As Figure 2 below shows, Abbey (16.3%), Kings Hedges (16.2%) East Chesterton (14.1%) and Arbury (13.6%) have the largest numbers of people living in households that are receiving benefits. However, the data also shows there are people living in benefit households across the city, and there are pockets of low income and poverty in otherwise affluent areas of the city.

Figure 2: People living in households claiming benefits by ward in 2013, 2017 and 2022



Source: Cambridge City Council, 2022, Mapping Poverty report <https://www.cambridge.gov.uk/mapping-poverty>



## 3.0 The Need for Change (continued)

- **Child poverty** - An estimated 1 in 10 children across Cambridge and the City Fringe resided in relative poverty during 2021/22, which is the lowest rate of 58 cities in England and Wales. However, this figure rises to 2 in 10 children in Kings Hedges, which is equivalent to the rate in benchmark cities. East Barnwell & Abbey, East Chesterton, Coleridge and Cherry Hinton also experienced rates above the Cambridge (City & Fringe) average<sup>9</sup>.
- **Cost of living and food poverty** - The cost of living has risen dramatically in Cambridge, accompanied by an increasing reliance on food banks and charitable crisis support. 13,121 food parcels were distributed by food banks to residents in Cambridge in 2022/23, a large increase on the previous record of 9,467 distributed in 2020/21<sup>10</sup>.
- **Fuel poverty** - 1 in 10 households (11.5%) in Cambridge were estimated to be fuel poor in 2021<sup>11</sup>. This citywide rate was below the average for cities in England and Wales (13.0%), but there is significant variation across Cambridge wards. The highest rate was in Petersfield (14.4%), due to the predominance of older, less energy efficient properties in the ward. It is likely that increases in energy costs over the past 2 years will have increased fuel poverty rates further.
- **Housing affordability** – the overall prosperity of Cambridge means that many people experience higher living costs, increased house prices and a lack of affordable housing. In June 2023, the average sale price for a home in Cambridge stood at £565,000, which was significantly higher than the average for England as a whole of £374,000<sup>12</sup>. Buying a house in Cambridge is particularly unaffordable for many low earners in Cambridge. Lower-quartile house prices were 12.9 times lower-quartile annual earnings in June 2023<sup>13</sup>.
- Accessing affordable rented accommodation in Cambridge can be a particular challenge for low-paid workers in Cambridge, with the average lower-quartile property costing £1,050 per month to rent from April 2022-March 2023<sup>14</sup>. For those on Universal Credit, Local Housing Allowances are not sufficient to cover even lower quartile rents on any size of home.
- Regional data also shows that homes in the private rented sector are more likely to be of poor quality than other tenures. In the East of England, 16.8% of private rented dwellings are estimated to fail the Decent Homes Standard, which is a much higher proportion than socially rented or owner-occupied homes<sup>15</sup>.

13,121 food parcels were distributed by food banks to residents in Cambridge in 2022/23





# 3.0 The Need for Change (continued)

## 3.3 Inequality in Cambridge

While many residents benefit from Cambridge's prosperity, there is significant inequality in the city, with the 2023 State of the City report showing:

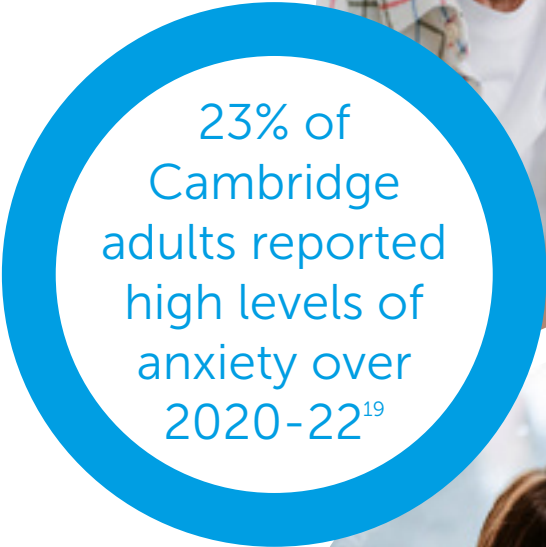
- **Income inequality** - Experimental data recently made available by the ONS shows that the gap between the lowest and highest income residents in Cambridge is the 2nd largest of 58 cities in England and Wales, behind only Oxford (although data is sensitive to the large student populations in both cities)<sup>16</sup>. In 2017/18 incomes at the 80th percentile were 4.2 times higher than incomes at the 20th percentile.
- **Educational attainment inequalities** - Educational attainment in Cambridge is above benchmarks overall, but there are significant inequalities. During the 2021/22 academic year, 76% of pupils aged 16 attending Cambridge City schools achieved grades 4 or above in English and maths at GCSE. This placed Cambridge pupils as the 4th highest achieving out of 55 cities in England. However, for Cambridge pupils receiving free school meals (FSM), this proportion dropped to 45%, which was below the national FSM pupil average (47%)<sup>17</sup>.
- **Skills inequalities** – Overall Cambridge has a highly skilled population. During 2021, a record 81% of working age (aged 16-64) Cambridge (City & Fringe) residents were educated to NVQ Level 3 or above, second only to Oxford out of 58 cities in England and Wales. Meanwhile, in the localities of Kings Hedges and East Barnwell & Abbey almost 3 in 10 residents were low or unskilled.
- **Unemployment and low income** – While unemployment is low in Cambridge overall, residents in Cambridge's more deprived neighbourhoods (East Barnwell & Abbey, Kings Hedges, East Chesterton and Arbury) are more likely to be unemployed or on low incomes.

- **Social mobility** – As a result of these education, skills and employment issues Cambridge has a low level of social mobility. In 2016 Cambridge ranked 275th out of 324 local authorities across England and Wales in the Social Mobility Index. Outcomes are particularly poor for young people from poorer backgrounds in the city, with Cambridge having the fifth lowest score of any local authority for youth social mobility<sup>18</sup>.
- **Health inequalities** – There are inequalities in physical health outcomes in Cambridge, which are reflected in the 12-year life expectancy gap between the most deprived area (Kings Hedges) and least deprived area (Eddington and Castle) in the city. This gap is the 6th largest out of 55 cities in England.
- There are also significant disparities in mental health outcomes, which impact on residents wellbeing and contribute to economic disadvantage. 23% of Cambridge adults reported high levels of anxiety over 2020-22<sup>19</sup>. Research by ONS suggests that young people's mental health is an area where Cambridge underperforms<sup>20</sup>.



## 3.0 The Need for Change (continued)

- **Equality of opportunity** - While there are a high number of job opportunities and vacancies in Cambridge, there are barriers that can make it harder for some groups of people to access employment. In 2022 residents in Cambridge (City and Fringe area) with a core or work-limiting disability were 18% less likely to be in employment than the rest of the population<sup>21</sup>. Women (14% less likely), minority ethnic people (5% less likely), and low and unskilled residents (7%) were also less likely to be in employment than the rest of the population.
  - Local and national data and research shows that people with some protected characteristics can experience other barriers that make it more likely for them to experience poverty or lower incomes, including increased costs, lower pay, higher rates of benefit claimants and discrimination. This evidence is summarised in Appendix C.
- **Lived experience** – Engagement with local communities and voluntary and community organisations has highlighted that residents on low incomes and in poverty experience particular challenges associated with living in an otherwise wealthy city. This can range from lack of access to lower cost shops and services to feeling excluded from the city centre or major employment areas.
- **Climate change and sustainability** – The Council’s [Climate Change Strategy](#) recognises that it is important to support vulnerable people and people on low incomes to reduce risks posed by climate change, including overheating, drought and flooding, as they are likely to be most affected<sup>22</sup>. The UK Climate Change Committee suggests that is essential that there is a fair and just transition to a low carbon future. This means that vulnerable people will need to be supported to meet the costs of the transition, and that employees in existing carbon intensive industries will need to be supported to develop skills needed in new low carbon industries<sup>23</sup>.



23% of  
Cambridge  
adults reported  
high levels of  
anxiety over  
2020-22<sup>19</sup>

# 4.0 One Cambridge – Fair for All

## 4.1 Cambridge City Council’s vision

The Council’s vision for Cambridge<sup>24</sup> is ‘One Cambridge - Fair for All’. It recognises the need for *“a united city... in which economic dynamism and prosperity are combined with social equality and environmental justice.”*

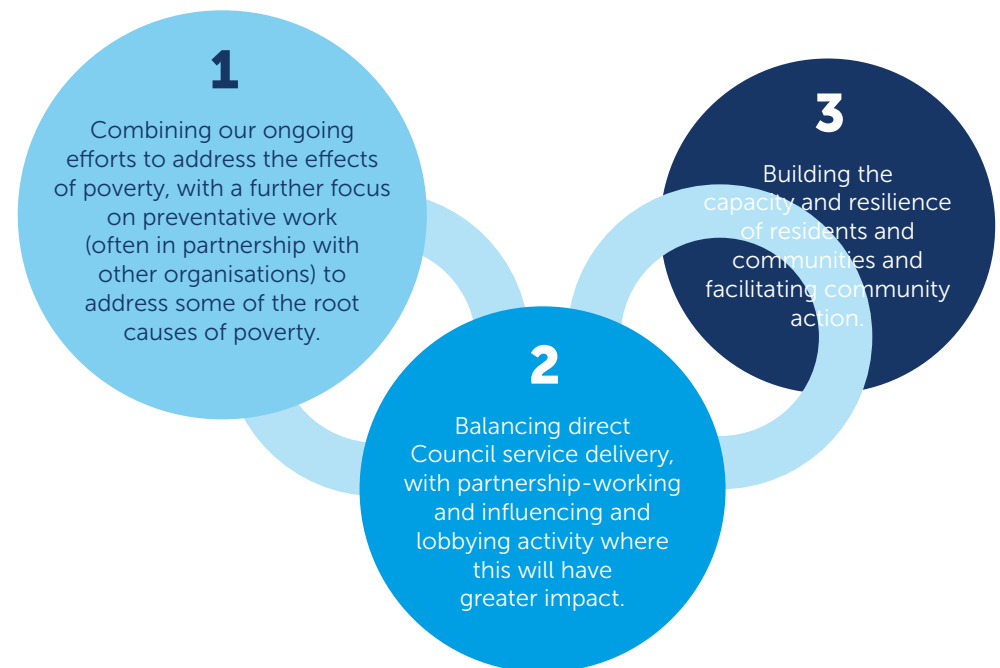
This includes supporting *“an entrepreneurial city with a thriving local economy”* and *“prioritising tackling the root causes of poverty and social exclusion, recognising that greater social and economic equality are the most important preconditions for the city’s success”*. Tackling poverty and inequality and helping people in greatest need is one of the four priorities set out in the Council’s Corporate Plan 2022-27<sup>24</sup>.

## 4.2 Previous Anti-Poverty strategies

To help achieve this vision, the Council has produced three previous Anti-Poverty Strategies (APS) over a 10-year period from 2014 to 2024. These strategies focussed on improving the standard of living and daily lives of residents in Cambridge who are experiencing poverty; and helping to alleviate issues that can lead households on low incomes to experience financial pressures. Examples of some of the activities delivered as part of the APS are provided in Appendix D.

Over the 10 years of the APS, there has been a gradual evolution in the Council’s approach to tackling poverty, expanding from an initial emphasis on addressing the symptoms of poverty (by supporting people in immediate financial need) to tackling the longer-term causes of poverty alongside this. There has also been an increasing emphasis on partnership working and influencing activity, as well as direct Council service delivery.

The most recent APS (for 2020-2024) set out three underpinning themes for the Council’s approach:



In addition to maximising incomes, strengthening communities and addressing housing affordability and health inequalities, through the most recent Anti-Poverty Strategy, the Council sought to promote a more inclusive economy, where all residents can benefit from Cambridge’s prosperity. The strategy included a range of partnership projects aimed at raising skills and improving access to a range of employment opportunities for people on low incomes.

This Community Wealth Building strategy represents a further evolution of the Council’s approach to reducing poverty and inequality in Cambridge and supporting an inclusive and sustainable economy. It will replace the Anti-Poverty Strategy from April 2024 onwards.



# 4.0 One Cambridge – Fair for All (continued)

## 4.3 The Community Wealth Building approach

Community Wealth Building is a concept first developed in the US in the early 2000s by the Democracy Collaborative. The concept has since been pioneered and developed in the UK by the Centre for Local Economic Strategies (CLES) as, *“a people-centred approach to local economic development, which increases the flow, circulation and ownership of wealth back into the local economy, and places control and benefits into the hands of local people”*<sup>26</sup>. At the heart of community wealth building is the principle that wealth should be more fairly owned and shared within the local economy.

CLES has worked with a range of organisations including local authorities, combined authorities and a number of NHS organisations across the UK and Ireland to develop Community Wealth Building approaches. This includes large cities such as Birmingham, Manchester and Leeds; towns such as Preston, Wigan and Luton; and London boroughs such as Islington and Newham.

This strategy builds on the learning and experience of the cities that have already developed approaches to Community Wealth Building. While the approach taken by each area has reflected their particular local context, the key levers that these cities have used include:

- **Spend and procurement** – including embedding social value in all aspects of spending, for example through procurement policies to help local SMEs, employee-owned businesses, social enterprises, cooperatives and other forms of community owned enterprises to access the Council’s supply chain in line with the UK’s Procurement Act<sup>27</sup>. This can help ensure that public spending is retained within the local economy, as these types of businesses are more likely to support local employment and have a greater propensity to retain wealth and surplus locally.
- **Workforce and employment** - Promoting the Living Wage and fair employment practices to local anchor institutions and major businesses. The way that these organisations recruit, employ and pay staff can have a defining effect on the employment prospects and incomes of local people.

- **Buildings, Land and Assets** - Maximising the social benefits from Council and NHS buildings and assets for local communities, including community space and affordable housing.
- **Finance and investment** – Maximising the flow of wealth into communities, including public funding and investment and the community benefits from inward investment and planning.
- **Business support** - Supporting the growth of the local economy by providing support for local businesses, social enterprises, cooperatives and other forms of community owned enterprises access.



# 4.0 One Cambridge – Fair for All (continued)

## 4.4 Defining wealth for Cambridge: The Wealth Economy framework and the Six Capitals

As well as increasing incomes, sharing financial wealth and boosting community economic potential, our approach also focuses on building other non-financial forms of community wealth. Our approach aims to ensure that as well as economic prosperity and success, Cambridge offers opportunities and a high quality of life for all its residents.

As a framework for this strategy, we have also drawn on the work of the Bennett Institute at the University of Cambridge in relation to the Wealth Economy<sup>28</sup>. This approach recognises that sustainable prosperity requires more than achieving traditional measures of economic success, such as increasing Gross Domestic Product (GDP) or Gross Value Added (GVA).

For people experiencing poverty, access to financial assets is often the most immediate priority. However, most people would define prosperity as more than access to financial assets, and would include other assets such as their skills, access to opportunities, healthcare, justice and security.

The Wealth Economy concept identifies six capitals that are needed for economic success and sustainable prosperity. To build community wealth, it is important for local communities to be able to access these capitals.

### The Six Capitals are:

- 1 **Human capital** - the skills and the physical and mental health of local people
- 2 **Social capital** – the glue that holds society together. This includes personal contacts, relationships and networks, trust, social norms and values, and community cohesiveness.
- 3 **Knowledge capital** - such as access to ideas, intellectual property and data
- 4 **Physical capital** - including access to homes, transport, infrastructure, and new technology.
- 5 **Natural capital** – access to natural assets and resources. Natural assets such as climate, forests, rivers and oceans, fertile soils and open space generate a flow of goods and services (e.g. food, water, leisure activities) that humans benefit from, but access to these resources can be unevenly shared between people and communities, and these assets can be overexploited.
- 6 **Institutional capital** – including the quality and reliability of local institutions and governance. Cambridge has very strong institutions, including its Universities and Colleges, major businesses, and public sector organisations, so there is scope to harness this institutional capacity to build community wealth.

We will take a broad definition of community 'wealth', that addresses economic inequality alongside other forms of wealth, including human, social, knowledge, physical, natural and institutional 'capital'<sup>29</sup>. Our approach recognises that all these forms of capital are needed to tackle poverty and create sustainable prosperity in Cambridge.

This broad interpretation of the concept of wealth has also informed existing development frameworks, such as the UN Sustainable Development Goals and is shared by proponents of models such as Doughnut Economics and the Foundational Economy.

The six capitals have also been used as a framework for strategies at a sub-regional level (e.g. the CPCA Economic Growth Strategy) and a national level (e.g. national Government's Levelling Up White Paper). In this context, the City Council's "State of the City" report and dashboard use a 'six lenses' approach which broadly reflects this thinking.

# 5.0 Building Community Wealth in Cambridge

## 5.1 Community Wealth Building approach

This strategy sets out the Council's high-level approach to Community Wealth Building in Cambridge. There are four key themes to this approach:

- Using the Council's assets, resources and powers to help build community wealth.
- Building an inclusive and sustainable local economy.
- Empowering communities
- Working with anchor and community organisations to develop whole-system approaches.



## 5.2 Theme 1 - Using the Council's resources, assets and powers to build community wealth

The Council can most directly influence poverty and inequality in Cambridge through the services that it provides; its workforce strategy; its spend on goods and services; finance (including grants, commissioning, investment and section 106 contributions from developers); the buildings, land and assets that it owns and runs; and its regulatory functions.

As part of the Council's Community Wealth Building approach, we will use these resources, assets and powers of the Council to help build community wealth. This work will develop over time, but will include:

- **Spend and procurement** - Using the Council's spending power and encouraging partners to use their spend to build community wealth. We will explore opportunities to secure greater social value as part of Council contracts, including through collaborative approaches. This could include developing a social value framework.
- **Workforce and employment** - Modelling good business and employment practices and developing human and knowledge capital in the Council's workforce. The Council has paid the Real Living Wage to all directly employed staff and contracted staff since 2014. During 2024 we will be developing a new People and Culture Strategy, which will help to further embed good employment practices across the organisation. This could include a volunteering programme to support staff to use their skills to help build capacity in the community and voluntary sector.



# 5.0 Building Community Wealth in Cambridge (continued)

- **Finance and investment** - Using the Council's funding mechanisms and investment powers (including grant funding, commissioning, social impact investment, section 106 funding) to support activity which tackles poverty and inequality and promotes a more inclusive and sustainable economy. This includes activity focused on building social, human and natural capital, empowering communities and creating a sustainable community and voluntary sector.

Where possible, we will work with partners to align funding priorities and processes to support the local community, voluntary and social enterprise sectors, including through place-based partnerships such as the ICS and the Cambridgeshire South Care partnerships.

- **Buildings, Land and Assets** – The Council already provides free or affordable access for low-income residents and communities to physical capital, such as a number of community centres, leisure centres and other facilities across Cambridge. The Council is using its land assets to build new Council homes, and we are also working with partners to redevelop land assets to provide improved community facilities, for example through the proposed regeneration of the central area of East Barnwell.

In future, we will consider opportunities for further community management or ownership of some of our buildings through community asset transfer. The Council will also consider how policies in the developing Greater Cambridge Local Plan can help build community wealth, such as through support for the 'meanwhile' use of vacant or under-utilised land that is earmarked for development for community benefit.

Three detailed case studies of current projects and initiatives are provided in Appendix E to illustrate how the Council will use its resources, assets and powers to build community wealth:

- Community Grants Review (building human and social capital)
- Greater Cambridge Social Impact Fund (building financial, human and social capital)
- East Barnwell Regeneration project (building physical and natural capital)

## 5.3 Theme 2 - Building an inclusive and sustainable local economy

As described in section 3.1 above, Cambridge is a very prosperous city overall with a strong and growing economy, but the benefits of this are not being felt by all Cambridge residents, with a significant proportion of residents experiencing poverty and deprivation, and persistent inequalities in education, skills, employment, housing and environmental outcomes.

Cambridge has significant institutional and knowledge capital, through its universities and colleges, major businesses, and public sector partners. As part of the community wealth building strategy, the Council will seek to work with these institutions to promote a more inclusive economy, where all residents can benefit from Cambridge's prosperity. The OECD defines inclusive economic growth as: *"economic growth that creates opportunity for all segments of the population and distributes the dividends of increased prosperity, both in monetary and non-monetary terms, fairly across society."*



# 5.0 Building Community Wealth in Cambridge (continued)

Feedback from successful entrepreneurs and businesses in Cambridge suggests that they want to live in a more equal and sustainable city, and that this is a key condition for attracting the investment and talent needed to maintain the success of the local economy. Employers can contribute directly to improved outcomes for local residents through adopting positive business practices such as:

- progressive procurement and supply chain management.
- paying the Real Living Wage.
- good employment conditions.
- fair recruitment practices, including addressing barriers experienced by people with protected characteristics and people who live in disadvantaged areas of Cambridge.
- supporting staff to volunteer with local community and voluntary organisations.
- increasing community access to physical capital such as buildings, facilities and land, including on a permanent basis or through meanwhile spaces in unused buildings or land<sup>30</sup>.
- engaging with local schools and education providers.
- providing local employment, apprenticeships and skills and training programmes.
- promoting equality, diversity and inclusion; and
- taking climate and environmental action.

There are a number of existing charters that Cambridge businesses and employers can sign to demonstrate some of these commitments, including:

- the [Equality Pledge](#)
- the [Climate Change Charter](#)
- the [Innovate Cambridge Charter](#), which includes a focus on inclusive growth and sustainability.

This work will develop over time, but building a more inclusive and sustainable local economy will include:

- Working with local and sub-regional partners (including Cambridgeshire County Council, the Greater Cambridge Partnership and Cambridgeshire and Peterborough Combined Authority) and social enterprises that are expert in the field to build human capital and address inequalities in educational, skills and employment outcomes in Cambridge. This includes developing learning, skills and employment support pathways that will open up access to higher paid employment to residents from more disadvantaged backgrounds.
- Identifying and working with anchor institutions in the Cambridge economy, such as the universities, local authorities and hospitals, to encourage and normalise good local business practices (such as those outlined above) and facilitate partnership action to tackle inequalities.
- Supporting larger businesses to take action, including adopting positive business practices and investing in local initiatives through the Greater Cambridge Social Impact Fund or their Environmental Social and Governance (ESG) programmes.



# 5.0 Building Community Wealth in Cambridge (continued)

- Supporting a vibrant local economy. If local SMEs are supported to grow and thrive, this may help retain wealth in the local economy, as local entrepreneurs and business owners may be more likely to spend or invest business profits within the local economy.
- Supporting the growth of social enterprises, community-owned businesses and cooperatives, which are able to invest their income into building local community wealth.
- Working with the community of businesses and their employees who wish to contribute to a more equal and sustainable city. These companies and their workforces can contribute significant human and knowledge capital to help address the challenges facing the city, including poverty and inequality.
- Working with Innovate Cambridge on establishing the Innovate Cambridge Pledge as a route for successful entrepreneurs to contribute to addressing inequality in the city by investing in the Greater Cambridge Social Impact Fund

Four detailed case studies of current projects and initiatives are provided in Appendix D to illustrate how the Council will help build an inclusive and sustainable economy:

- Greater Cambridge Local Plan (building human and physical capital)
- Region of Learning programme (building human capital)
- Grow Your Business programme (building human and knowledge capital)
- Green Business programme (building physical, knowledge and natural capital)

## 5.4 Theme 3 – Empowering residents and communities

The Council's approach to Community Wealth Building will focus on empowering residents and communities.

At an individual level, the Council will work with local partners to give individual residents on lower incomes increased 'agency' and greater control over their lives. This could include a greater sense of control over their working life (for example guaranteed hours rather than a zero hours contract), greater housing security, access to good quality childcare, or access to education and training.

At a community level, we will adopt an asset-based approach to empowering disadvantaged communities, focussing on the strengths and potential that already exist within these communities. Work to address poverty and inequality often starts from a 'deficit' model, focussing on what people and communities lack.





# 5.0 Building Community Wealth in Cambridge (continued)

The term **community power** recognises that communities have a range of knowledge, skills and assets which mean they themselves are well placed to identify and respond to any challenges that they face<sup>31</sup>. New Local identify three main forms of community power<sup>32</sup>, all of which form part of the Council's Community Wealth Building approach:

- 1. Community decision-making:** the Council will explore opportunities to involve citizens more meaningfully in informing local decision-making, including through the current review of its governance and decision-making arrangements.
- 2. Collaboration with communities:** The Council will work collaboratively and cooperatively with local residents and voluntary and community groups to identify community-owned and community-led solutions. This approach will build on the experience of our Anti-Poverty Strategies and the community-led response to Covid and the cost-of-living crisis, where the Council played a facilitating role and communities across the city collaborated and supported each other through mutual aid.
- 3. Building community capacity and assets:** The Council will support communities to build the human capital they need to participate in local action and build local economic solutions.

We will work collaboratively with our communities to build social capital including 'bonding social capital' (which relates to connections within a community), 'bridging social capital' (which can help make connections between different communities and networks) and 'linking social capital'<sup>33</sup> (which relates to connections between people or groups with different levels of power or authority). To build community wealth it will be necessary to build all three forms of social capital, to strengthen local communities and to build connections between more disadvantaged communities, local institutions and growth sectors of the economy.

Two detailed case studies of current projects and initiatives are provided in Appendix D to illustrate how the Council will help empower communities:

- Social supermarkets (building human and social capital)
- How to Crack on With It climate change awareness course (building human, knowledge and natural capital)

## 5.5 Theme 4 - Supporting whole-system approaches

In addition to ongoing work to address the effects of poverty, the Anti-Poverty Strategy has also identified the need for preventative approaches to address the root causes of poverty identified by the Joseph Rowntree Foundation<sup>34</sup> including:

- low pay, insecure jobs and unemployment
- lack of skills
- an ineffective benefits system
- high costs, including housing
- family problems
- other factors, including mental health issues, domestic violence and abuse, or involvement in the criminal justice system

The Council does not have all the levers needed to build Community Wealth in isolation. As shown in figure 3 below, the Council has different spheres of influence, ranging from areas where it has the most control (e.g. direct Council service delivery, procurement policies, grant priorities), through collaborative working with communities and local partners, to areas where the Council has much less influence such as national Government fiscal, welfare and economic policy. The Council will need to be active within all of these 'spheres of influence' to build community wealth.

To bring about change we need to work collaboratively with communities and partners and develop approaches across the whole local system. We will seek to work together across organisational boundaries to create solutions to the long-term causes of poverty and inequality and deliver the outcomes set out in Appendix B. This approach is consistent with the Council's "Partnership By Default" principles.

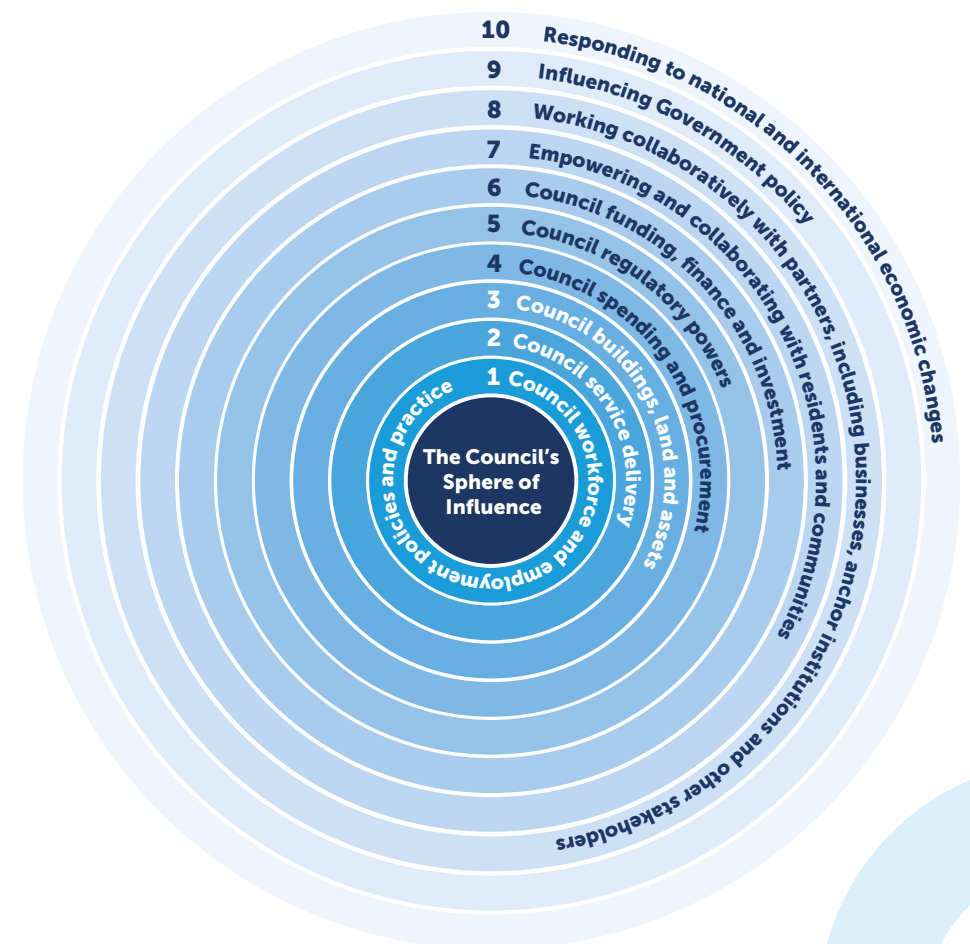
# 5.0 Building Community Wealth in Cambridge (continued)

## The Council's Sphere of Influence

- 1. Council workforce and employment policies and practice**  
The Council has direct control over its employment policies and practice, such as paying its staff the Real Living Wage.
- 2. Council service delivery**  
The Council has direct control over the services that it provides and how these are delivered.
- 3. Council buildings, land and assets**  
The Council has direct control over how its buildings, land and assets are used and managed.
- 4. Council spending and procurement**  
When it procures new services from private contractors, the Council can require its contractors to take to steps, such as providing Social Value.
- 5. Council regulatory powers**  
The Council can use its regulatory powers, such as its planning policies, to help build community wealth.
- 6. Council funding, finance and investment**  
The Council sets the overall priorities for grant funding that it provides, such as the Community Grants and Homelessness Prevention Grants, but voluntary and community organisations submit applications for specific activities.
- 7. Empowering and collaborating with residents and communities**  
The Council can support and empower local residents and voluntary and community groups to identify community-owned and community-led solutions
- 8. Working collaboratively with partners, including businesses, anchor institutions and other stakeholders**  
The Council can influence partners (including businesses, anchor institutions and other stakeholders) and it can work collaboratively with them to develop whole-system solutions, but it has no direct control over their decisions or activities.

- 9. Influencing Government policy**  
The Council can influence Government policy, but it has no direct control.
- 10. Responding to national and international economic changes**  
The Council has no control over national and international economic trends that impact on poverty, such as automation, off-shoring and imports replacing low-skilled jobs

Figure 3 – The Council's spheres of influence in relation to poverty



# 5.0 Building Community Wealth in Cambridge (continued)

Through engagement with stakeholders as part of the development of the strategy, we have identified that the Council's Community Wealth-Building approach broadly aligns with the priorities of key strategic stakeholders and partnerships. We will build on this alignment to develop joint approaches and solutions. Examples of alignment include:

- **Cambridgeshire County Council** – The [County Council's vision](#) includes commitments to: establish the principles and practice of Community Wealth Building to enable the economic system to build wealth and prosperity for everyone; enable communities to work creatively and collaboratively to address their local needs; and deliver practical localised and evidence-led actions that improve social mobility, reduce poverty and address inequalities<sup>35</sup>.
- **Cambridge and Peterborough Combined Authority (CPCA)** – The [CPCA Economic Growth Strategy](#) focuses on "good growth", including reducing inequality and investing in quality of life and the environment, alongside raising productivity and GVA and creating jobs and higher wages<sup>36</sup>. The vision and priorities outlined in the strategy are based on the Six Capitals.
- **Cambridgeshire and Peterborough Integrated Care System (ICS)** – The ICS is a partnership that brings together a range of partners including the NHS, local councils, voluntary and community organisations, and other health and care organisations to improve the health and wellbeing of local people. The Council's CWB approach aligns with the [four priorities of the ICS](#) set out in the [Integrated Care Strategy](#), and the Council is working closely with the ICS on a range of strategic and operational initiatives, such as the Focus on Abbey project, cost of living support and bids for Government funding.

Two detailed case studies of current projects and initiatives are provided in Appendix D to illustrate how the Council will help develop a system-wide approach:

- Focus on Abbey project (building human, social and physical capital)
- Cost of Living crisis support during winter 2022-23 (social and knowledge capital)

## 5.6 Key asks of Council groups, anchor institutions, businesses and other stakeholders

To summarise, as part of our Community Wealth Building approach, the Council would make the following key asks of local partners:

1. **Spend and procurement** – to consider how to maximise social value in procurement and to develop local businesses and social enterprises into the supply chain.
2. **Workforce and employment** – to adopt positive employment practices, including a commitment to pay the Real Living Wage, secure employment, good development and progression opportunities, recruiting people from local communities, and providing high quality training and apprenticeships that meet current and future skills gaps.
3. **Finance and investment** – to invest in local initiatives to address inequality (through the Greater Cambridge Social Impact Fund or company Environmental Social and Governance (ESG) programmes)
4. **Buildings, land and assets** – to consider opportunities to use or manage building and land assets for community benefit, including opening up assets to community access or use and to create social value.
5. **Empowering communities** – to work with and help empower local communities to develop solutions to local problems.
6. **Community and voluntary sector support** – to help strengthen local community and voluntary organisations by aligning funding opportunities with other partners, and supporting skilled volunteering by staff.
7. **Collaborative working** – working together as partners and stakeholders to address poverty and inequality and ensure all residents of Cambridge can benefit from the city's prosperity.





# 6.0 Implementation and impact measurement

## 6.1 Implementing a Community Wealth Building approach

In order to tackle poverty and inequality and build a more inclusive and sustainable economy, the Council will adopt a Community Wealth Building approach wherever possible.

Case study examples have been provided in Appendix E to illustrate the key themes of the Community Wealth Building approach, and the Council is already adopting the approach in many areas of service delivery.

To further embed this approach across the Council, groups and teams will identify activities that will contribute to community wealth on an annual basis as part of the production of their Strategic Delivery Plans (SDPs) and monitor the impacts of these activities. The activities in SDPs will include collaborative work with a range of partners, including anchor institutions, businesses, public sector partners, voluntary groups and local communities.

## 6.2 Intermediate outcomes

We have also identified some intermediate outcomes which measure the direct impacts of some of the key cross-Council and partnership programmes of work that we expect to take forward within the Council and in partnership with other anchor institutions in Cambridge, including:

1. Spend and procurement
2. Workforce and employment
3. Buildings, land and assets
4. Finance and investment
5. Local business growth

For each of these areas, we have identified potential measures that we could use to measure these impacts in the table at Appendix A. These measures will be explored further as part of the implementation of the strategy and will be subject to the availability of data from Council services and local partners.



To bring about change we need to work collaboratively with communities and partners



# 6.0 Implementation and impact measurement

## 6.3 High-level outcomes

We have identified a number of high-level outcomes for the Council's Community Wealth Building approach. These outcomes describe the broad, long-term changes that Community Wealth Building can help achieve. These outcomes are framed around the Six Capitals and deliberately focused on improvements to the lives of residents and communities. The key outcomes are set out in the table at Appendix B, but they are not an exhaustive list and we may add to them in future.

These high-level outcomes can be influenced through Council activity and collaborative working with local partners to achieve whole-system approaches. They broadly align with the outcomes identified by key local partners, including the Integrated Care System (ICS), Cambridgeshire County Council and the CPCA's Economic Growth Strategy.

A well-implemented Community Wealth Building approach will offer a variety of tools to empower and strengthen the local economy for the communities here. Broader outcomes are likely to be influenced by wider factors such as national government fiscal and welfare policies as well as global political, economic and environmental events, but community wealth building approaches can help to build community capacity and resilience to such national and international changes.

For each of these high-level outcomes, we have identified key measures, which are also set out in the table at Appendix B. These outcome measures are:

- Mostly tracked in the State of the City report and will be updated annually. Some measures are drawn from the Cambridgeshire Quality of Life Survey, which will initially be conducted annually for the next three years.
- Informed by measures of the Six Capitals, as set out in national and regional strategies which have used this framework, such as the Levelling Up White Paper and the CPCA Economic Growth Strategy.
- Linked to many of the measures used in section 3 of this strategy to describe the current context of economic prosperity and poverty and inequality in Cambridge.



# Appendix A – Intermediate outcomes

Theme	Outcome	Measure
<b>Spend and procurement</b>	Increased social value from Council and anchor institution spend and procurement	Social value achieved through spend by the Council and anchor institutions (measures to be identified in a Social Value framework)
		% of suppliers from Council and anchor institution supplier base that are local (including SMEs, social enterprises, cooperatives, employee-owned businesses and community-owned businesses)
		% of Council and anchor institution spend with local businesses
<b>Workforce and employment</b>	Positive employment practices adopted by Council, anchor institutions and other employers	Number of Cambridge residents supported into apprenticeships by anchor institutions
		Number of jobs at the Council and in anchor organisations which are recruited directly from areas of highest deprivation in Cambridge
		Number of Greater Cambridge employers achieving real Living Wage accreditation
<b>Finance and investment</b>	Increased investment in disadvantaged people and communities and support for VCS organisations	Total value of Council and anchor institution funding (including grants, investment, section 106 contributions etc) that is invested in disadvantaged communities or which supports low income residents
		Total value of ESG funding by Cambridge companies to local community and voluntary organisations that work to address poverty
<b>Buildings, Land and Assets</b>	Increased use of building, land and assets for community benefit	Number of Council and anchor institution assets leased, managed by or transferred to community and voluntary organisations
		Area of under-utilised land that is used for community or local economic benefit
<b>Local business growth</b>	Thriving local businesses	Number of Small or Medium Enterprises (SMEs), social enterprises, cooperatives and employee-owned businesses in Cambridge

N.B. These measures will be developed further as part of the implementation of the strategy and are subject to the availability of data from Council services and partners.



# Appendix B – High-level outcomes

Theme	Outcome	Measure	Source
Poverty	Improved incomes	Income inequality (measured by the gap between 20th and 80th percentile of pay)	SoC
		% of total employees in low pay	SoC
		% of people who are unemployed (by ward)	SoC
		% of people living in households claiming benefits	LIFT, CPCA
		Average disposable income (by ward)	SoC
	Improved financial circumstances	% of children living in child poverty	SoC
		% of households living in fuel poverty	SoC, CPCA
		Number of food parcels distributed annually by local food banks	SoC
Human capital	Increased skill levels and social mobility	% of pupils aged 16 achieving grades 4 or above in English and Maths at GCSE (pupils eligible for Free School Meals and Pupils not eligible for Free School Meals)	SoC
		% of people aged 19 achieving a level 3 qualification (pupils eligible for Free School Meals and Pupils not eligible for Free School Meals)	SoC
		% of working age population (aged 16 to 64) that are low-skilled or unskilled (by ward)	SoC
		% of working age population (aged 16 to 64) with level 3+ qualifications	SoC, LUWP, CPCA
	Improved health and wellbeing	Gap in life expectancy at birth (in years) between the most and least deprived wards in Cambridge	SoC
		Overweight and obesity prevalence	LUWP
		% of people that have struggled with their mental health in the last year	QoL
		% of residents reporting high or very high levels of wellbeing	SoC

# Appendix B – High-level outcomes

Theme	Outcome	Measure	Source
Social capital	Improved social connectedness (within and between communities)	% of people that feel that they belong to their local area	QoL, LUWP
		% of people who would say that many people in their neighbourhood can be trusted	CLS
		% of people that feel that in their local community people from different backgrounds get on well together	QoL, CLS LUWP
		% of people who have participated in formal volunteering at least once in the past 12 months	CLS
		% of people who agree people in the neighbourhood pull together to improve the local area	CLS
Knowledge capital	Increased access to ideas, intellectual property and data	% of workforce employed in high-skilled employment	SoC, LUWP, CPCA
		% of workforce employed in research and development intensive industries	SoC
Natural capital	Improved access to natural resources	Greenhouse gas emissions intensity (tCO2e per £million GVA)	SoC
		Air pollution by ward (PM2.5 concentrations)	SoC
		Access to local greenspace by ward	SoC
Physical capital	Increased access to affordable, good quality housing and sustainable transport	Lower quartile housing affordability ratio (owner-occupiers)	SoC, LUWP, CPCA
		Lower quartile housing affordability ratio (private rental)	SoC
		% of people with problems with their house	QoL
		Number of households that are homeless or threatened with homelessness	SoC, LUWP
		Average minimum travel time to essential services by walking or public transport (by ward)	SoC, LUWP
Institutional capital	Greater institutional engagement	% of adults who agree they can influence decisions affecting their local area	QoL, LUWP
		% of respondents taking part in civic participation at least once in the 12 months prior	CLS

SoC = State of the City measures    QoL = Cambridgeshire Quality of Life Survey questions    LUWP = Levelling Up White paper measures    CPCA = CPCA Economic Growth Strategy measures  
 ONS = ONS Social Capital measures    CLS = DCMS Community Life Survey

# Appendix C - Evidence of poverty affecting people with protected characteristics under the Equality Act 2010

Characteristic	Evidence
Age	Older people are more likely to be living in households receiving benefits than the population as a whole. Almost 15% of pensioners in Cambridge were living in a household claiming Housing Benefit and/or Council Tax support in 2022, compared to 9% of all Cambridge residents <sup>37</sup> .
	Almost one in five (19%) of all children Cambridge in 2022 were living in households that are claiming Housing Benefit and/or Council Tax Support <sup>38</sup> .
	An estimated 1 in 10 children across Cambridge and the City Fringe resided in relative poverty during 2021/22, which is the lowest relative child poverty rate of 58 cities in England and Wales. However, this figure rises to 2 in 10 children in Kings Hedges, which is equivalent to the rate in benchmark cities <sup>39</sup> .
	There is an educational attainment gap in Cambridge, which impacts on longer term life chances for young people from low-income households. During the 2021/22 academic year, 76% of pupils aged 16 attending Cambridge schools achieved grades 4 or above in English and Maths at GCSE. For Cambridge pupils receiving free school meals (FSM), this proportion dropped to 45% <sup>40</sup> .
	Cambridge has a low level of social mobility. In 2016 Cambridge ranked 275th out of 324 local authorities across England and Wales in the Social Mobility Index. Outcomes are particularly poor for young people, with Cambridge having the fifth lowest score of any local authority for youth social mobility <sup>41</sup> .
Disability	In 2022 residents in Cambridge (City and Fringe area) with a core or work-limiting disability were 18% less likely to be in employment than the rest of the population <sup>42</sup> . National evidence and feedback from local stakeholders suggests that disabled people can experience barriers to employment, including discrimination and prejudice, inaccessibility of buildings, and lack of reasonable adjustments.
	National evidence shows that in 2022/23, disabled households (with at least one disabled adult or child) needed £1,122 per month to have the same standard of living as non-disabled households. On average, the extra cost of disability is equivalent to 63% of household income after housing costs. Extra costs can include mobility aids, adaptations to cars and homes, medicines, therapies, and higher energy usage <sup>43</sup> .
Ethnicity	In 2022 minority ethnic people in Cambridge (City and Fringe area) were 5% less likely to be in employment than the rest of the population. As part of previous consultation on the Anti-Poverty Strategy, stakeholders explained that some ethnic minority people in Cambridge are not able to secure employment due to a variety of factors, including discrimination and confidence at interviews, literacy and qualification levels, and requirements for recently arrived BAME people to prove their qualifications are valid in this country at their own cost.
Sexuality	LGBTQ+ people are more likely to experience bullying, harassment, hate crime and discrimination, which can impact on mental health and confidence and affect employment and life outcomes. National research by Stonewall <sup>44</sup> shows that: <ul style="list-style-type: none"> <li>• In 2018 almost one in five LGBT people (18%) who were looking for work were discriminated against because of their identity while trying to get a job.</li> <li>• In 2018 almost one in five LGBT people (18 per cent) had experienced homelessness at some point in their lives</li> <li>• In 2021 two-thirds (64%) of LGBT people had experienced anti-LGBT violence or abuse.</li> </ul>



# Appendix C - Evidence of poverty affecting people with protected characteristics under the Equality Act 2010

Characteristic	Evidence
Sex	In 2022 women in Cambridge (City and Fringe area) were 14% less likely to be in employment than the rest of the population <sup>45</sup> .
	In 2022, women in Cambridge were paid 14% less per week for full-time employment than men. This gap has widened in Cambridge over recent years, up from just 3% in 2014 <sup>46</sup> . National research links this gender pay gap to childbirth, as women are more likely to work part-time or stop working after the birth of a child than men.
	According to national statistics, lone parents are more likely to experience poverty than other household types <sup>47</sup> and 90% of lone parents are women <sup>48</sup> . In Cambridge, Lone parent families are particularly likely to be claiming benefits, with lone parents making up 21.3% of all households claiming Housing Benefit and/or Council Tax Support in 2022 <sup>49</sup> .

# Appendix D – Examples of activities in previous Anti-Poverty Strategies

- Being an accredited Real Living Wage employer and promoting the Real Living Wage to local businesses and employers.
- Allocating £1m annually from the Council's Community Grants to voluntary and community organisations for activities to reduce social and economic deprivation.
- Supporting benefit claimants to receive their full entitlement of Housing Benefit and Council Tax Support, as well as allocating Discretionary Housing Payments.
- Working with Cambridge Sustainable Food, local food hubs and Cambridge City Foodbank to support people in food poverty.
- Working with Cambridge Online and other partners to support Council tenants, older people and low-income residents to access the internet and digital technology.
- Working with Peterborough Environment City Trust (PECT) to provide energy advice to low-income households.
- Improving energy efficiency in existing Council homes and using grant funding from government to make energy efficiency improvements to privately-owned homes.
- Building 500 new Council homes at high energy efficiency and sustainability standards, and beginning a programme of a further 1,000 new Council homes
- A range of measures to reduce costs for low income households, including providing reduced entry to Council leisure centres, funding for swimming lessons, free or low cost sports and physical activity sessions, and free lunches and activities in parks for families during school holidays.

More information on the impact of activities taken forward under the Council's Anti-Poverty Strategy 2020-2023 is available in the annual progress reports to Environment and Community Scrutiny Committee, which are published on the Council website:

<https://www.cambridge.gov.uk/anti-poverty-strategy>

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<sup>47</sup> Joseph Rowntree Foundation (2020), 'UK Poverty 2019/2020'

<sup>48</sup> ONS (2019), 'Families and Households'

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