

## FINAL REPORT

# A call for a strategic approach to end poverty across Cambridgeshire

Cambridgeshire Poverty Strategy Commission



## Chairs' foreword

It has been a privilege and a challenge for us to co-chair the Cambridgeshire Poverty Strategy Commission. The commission was convened by Cambridgeshire County Council and comprises 11 independent commissioners, each bringing particular insights, real life experiences, knowledge, and expertise to the table.

From the outset, our aim has been clear: to better understand the reality of poverty in Cambridgeshire and to help shape meaningful and realistic recommendations that can influence change. Our work has taken place within a tight timeline and against a backdrop of growing need, rising inequalities, and increasing pressures on services and communities alike.

Throughout this process, commissioners have met regularly with each session bringing a dynamic exchange of perspectives. We have not always agreed, and this has been one of our strengths. It is through respectful challenge, listening, and learning from one another that our work has taken shape. What we share is a collective commitment to fairness, dignity, and improving outcomes for those who are experiencing or are at risk of poverty across the county.

Our interim report set out emerging themes and early observations. Our final report builds on this, via areas of focus and with evidence-based recommendations that we hope will support action, both at the policy level and on the ground.

This work has not been without its challenges. Co-ordinating such an ambitious piece of work in a compressed time-frame has tested our capacity, particularly in balancing existing roles and responsibilities. Yet despite the pressures, every commissioner has remained engaged, thoughtful, and committed to producing something that hopefully can have a lasting impact.

We would like to thank our fellow commissioners for their time, insight, and dedication; Cambridgeshire County Council's Secretariat for its support; and the contribution made by many individuals, organisations, and communities to the commission's evidence gathering and reflection. Your voices have shaped this work.

As we share our final report, we do so in hope that it becomes not just a reflection of the issues, but a catalyst for change.

**Dr Anna Constantas and Nick Blencowe**  
*Co-Chairs*

Cambridgeshire Poverty Strategy Commission  
17 April 2025

## Acknowledgements

We would like to acknowledge the efforts of the many services that are mentioned in our report, whilst recognising there were also many we did not get to speak to. We are very grateful to all who contributed to this report by giving us their time, advice, and support. Contributors are too numerous to mention here. However, we would like to thank council employees from a number of local authorities across the region for their input and clear explanations. We would also like to thank the following organisations:

Abbey People  
Centre 33  
CHS Group  
Cross Keys Homes  
Ferry Project  
Fullscope  
Greater Cambridge Impact  
Homes for Cambridge and Peterborough  
It Takes a City  
Kings Hedges Family Support Project  
New Meaning Foundation  
Resolve Poverty  
The Angels Foundation

We wish to thank all members of the Secretariat. However, two people deserve a special mention. **Apolka Warr**, thank you for finding and including important evidence for several of the chapters in this report and for editing at speed. **Natalie Read-Bone**, you merit our 'Special Award' for dedication above and beyond the call of duty. We asked for the impossible and you gave it, with calm professionalism and the best sense of humour. We salute you.

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# Executive summary

This report presents the final recommendations of the Cambridgeshire Poverty Strategy Commission (CPSC), convened by Cambridgeshire County Council to bring together cross-sector expertise in an exploration of the root causes of poverty and to propose actionable, evidence-based solutions for long-term change. The commission very much see this as the beginning – a pilot project in a much bigger, long-term, county-wide approach to alleviating and preventing poverty.

Cambridgeshire is a county of contrasts, where areas of affluence co-exist with deep-rooted deprivation. While headline indicators may appear positive at a glance, the reality for many residents includes children growing up in poverty, rural communities facing barriers to support, and wider inequalities in income and service access. The county's challenges are shaped by a mix of factors, including high housing costs, limited access to transport, and growing pressures from the national cost-of-living crisis.

In response to these challenges, the CPSC convened in October 2024 and was tasked with identifying a set of realistic and practical recommendations for key local public and voluntary sector organisations, rooted in a wealth of evidence that demonstrates the reality of poverty in the county. Over a six-month period, the commission met regularly, gathered hundreds of pieces of evidence, spoke to partners and organisations across Cambridgeshire, and published an interim report.

The commission concentrated on six focus areas: Income Maximisation; Digital Poverty; Rural Poverty (including Food Poverty); Housing and Homelessness; Children, Young People and Families; and Mental Health. These were selected as key areas that shape people's daily lives and either contribute to or help prevent poverty.

At the heart of the commission's work are two proposals that were first set out in the interim report and continue to underpin the final recommendations: firstly, the concrete need for a county-wide strategic vision; and secondly, the necessity of true and ongoing engagement with those who have experienced poverty, to co-design that vision and shape meaningful interventions. Together, these form the foundation for a co-ordinated, long-term approach to tackling poverty across Cambridgeshire.



Whilst there are detailed recommendations for each focus area, the final report also sets out a series of broad actionable steps. The commission recommends:

- creating an ongoing Poverty Commission composed of those with first-hand experience and key stakeholders and providers, in a bid to develop and incorporate anti-poverty work across all service provision;
- adopting Human Learning System (HLS) methods and ensuring inclusion of those with first-hand experience at all levels of decision-making within the system;
- using Community Wealth Building models;
- co-locating services and support in community hubs and shared community spaces;
- simplifying funding processes and increasing outreach and awareness efforts with regards to applying for funding;
- lobbying national government for structural change and additional resources to support anti-poverty efforts.

This cannot be another report that 'collects dust on a shelf'. Its recommendations must be taken seriously by all, so that concrete action may be taken to make substantial progress towards the collective ambition to end poverty in Cambridgeshire.



# Introduction

*"They made me feel small, like I wasn't doing enough to help myself."*

**Participant in the Resolve Poverty report**





# Introduction

The final full report of the Cambridgeshire Poverty Strategy Commission brings together more than six months of work. The overall aims were to hear from local residents experiencing poverty, identify and address some of the key drivers of financial hardship in Cambridgeshire and propose evidenced recommendations. The commission very much see this as a beginning – a pilot project within a larger, long-term, county-wide approach to alleviating and preventing poverty in Cambridgeshire. This introduction outlines the creation of the commission and illustrates the state of poverty in the county.



# Creating the commission

The work that Cambridgeshire County Council (CCC) undertook during the COVID19 pandemic, and the cost-of-living crisis highlighted to officers and elected members alike that there was further support the council could provide to tackle poverty. In early 2024 a decision was taken by CCC to try a new and innovative approach to better understand and address poverty in Cambridgeshire. The County Council convened partners from across Cambridgeshire to work together on the best way to approach this complex problem and the idea of forming the Cambridgeshire Poverty Strategy Commission was born. It was co-designed with partners and influenced by similar models such as [Poverty Truth Commissions](#) and those formed in places such as [Edinburgh](#). A Delivery Group was established, to ensure that collaboration and partnership remained central to the project.

The Delivery Group was composed of representatives from the County Council, the five district councils, the Cambridgeshire and Peterborough Combined Authority, the police, the fire service, the Integrated Care Board, and the Council for Voluntary Services. The main task the Delivery Group undertook was the recruitment of commissioners. In total 11 commissioners were recruited from a range of backgrounds and experiences, including two co-chairs, Dr Anna Constantas and Nick Blencowe. Further details about the commissioners may be found in appendix one.

## Tasking the commission

The commission convened in October 2024, and owing to the urgency of poverty-related issues and the resources available, an original deadline of the end of February 2025 was set. However, as the commission began to meet and scope the work needed, it was agreed a longer timescale was necessary, with an interim report requested for the end of February and a final report due at the end of April 2025.

The main task for the commission was to identify a set of realistic and practical recommendations for key public and voluntary sector organisations in Cambridgeshire, rooted in a plethora of evidence demonstrating the reality of poverty in the county. The suggested focus of these recommendations was how these organisations could work better together to alleviate and prevent poverty within the county. However, the commission was designed to be an independent group, with the freedom to choose what areas of poverty to focus on and how to undertake the work.

When designing the commission, the importance of hearing from those with first-hand experience of poverty was identified as crucial both to inform evidence and underpin recommendations. To ensure access to first-hand experience evidence, CCC commissioned Resolve Poverty to undertake research with residents on their

experiences of poverty. To complement this, the commission worked with the Cambridgeshire Appreciative Enquiry Learning Network, to gain further insights from residents. Both reports heavily influenced the commission's conclusions and recommendations.

### The work and reports of the commission

In their first meeting in October 2024, the commission decided to home in on certain elements of the poverty landscape and agreed on several areas of focus to explore. Whilst these have been adapted slightly over the course of the commission, the focus areas included in this report are income maximisation, digital inclusion, rural poverty, housing and homelessness, children, young people and families, and mental health. Since convening, the commission have met twice a month, gathered hundreds of pieces of evidence, spoken to partners and organisations across the county, and published their interim report.

The interim report was designed as a stepping stone in the move towards a more compassionate and evidence-based approach to supporting residents in Cambridgeshire and was addressed to those working within the poverty arena.

The commission provided insight into several underlying issues emanating from their focus areas. Examining the bigger picture the commission identified challenges and recommendations relating to four themes. In broad terms, the interim report calls for:

- a shift to human learning system models across the public bodies in Cambridgeshire,
- investment in community wealth building approaches,
- an assessment of the current complexities and failings regarding voluntary and community sector funding, and
- an overhaul of public body communication to lead to co-ordinated and empathetic communication styles.

There are then two proposals that underpin the interim report: firstly, the concrete need for a county wide strategic vision, and secondly, the necessity of true and ongoing engagement with those who have experienced poverty to develop the strategic vision and co-design interventions.

This final report is the culmination of months of evidence gathering, critical thinking, and trial and error. The commissioners have poured their experience, passion and skills into drawing together a comprehensive report that explores the reality of poverty, the barriers to accessing support, and evidenced solutions. From the very start of the commission, it has been clear that this cannot be another report that 'collects dust on a shelf'. Its recommendations must be taken seriously by all, so that concrete action may be taken to make substantial progress towards the collective ambition to end poverty in Cambridgeshire.

## The state of poverty in Cambridgeshire

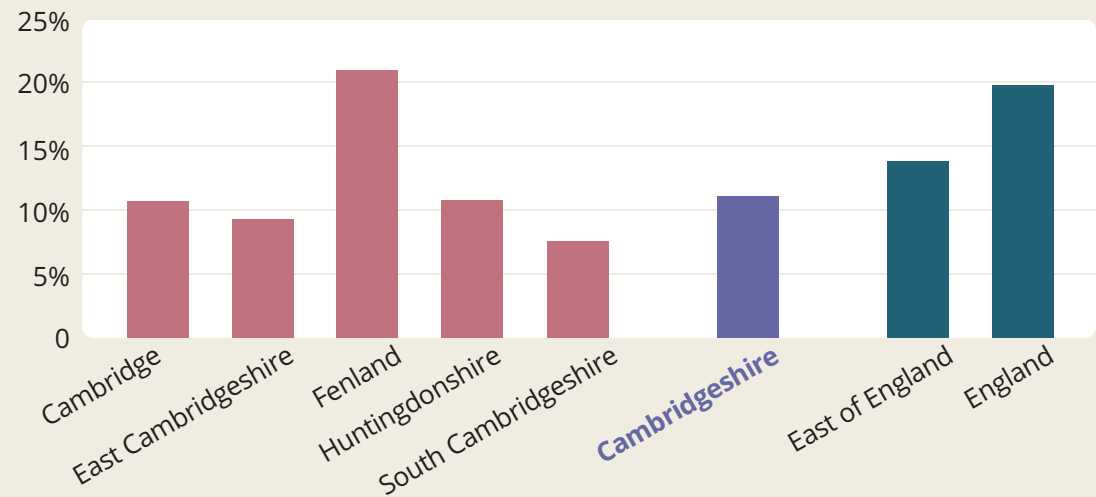
Cambridgeshire is a county marked by stark contrasts – home to both great affluence and deep-rooted deprivation. While some areas enjoy high levels of prosperity and opportunity, others are characterised by rising levels of poverty, social exclusion, and financial insecurity. According to the Indices of Multiple Deprivation, there are six areas in Cambridgeshire that are within the 20% most deprived areas of the country; these are March, Wisbech, Whittlesey (Fenland), King's Hedges and Abbey Wards (Cambridge), and the Oxmoor (Huntingdon). The county's challenges are shaped by a mix of factors, including high housing costs, limited access to transport, and growing pressures from the national cost-of-living crisis. At the same time, the rural geography of much of Cambridgeshire creates barriers to access, particularly for those in need of advice, services, and secure employment. Whilst there are no direct and universal measures of poverty, there are indicators that we can look at, including the number of families with dependents living in 'relative low income', Universal Credit Claimant figures, Pension Credit figures, and Household Support Fund data. Looking at these measures helps to build a picture of poverty and financial insecurity in Cambridgeshire.

### Children in poverty

Child poverty is a pervasive issue that can be found right across the country. The data shows that overall, the rates of child poverty in Cambridgeshire are marginally better than those in the East of England, and substantially better than those across England. Whilst this might falsely create a feeling of positivity, it is vitally important not to lose sight of the numbers. When 16,709 children are living in low-income households and nearly 27,000 children are living in poverty (after housing costs), there is urgent need for immediate and effective solutions. Children should be concerned with school, friends, sports, and enjoying their childhood; they should not be concerned with whether there is enough food to eat, how they will stay warm at home, or whether they can afford to go to their favourite sport club.

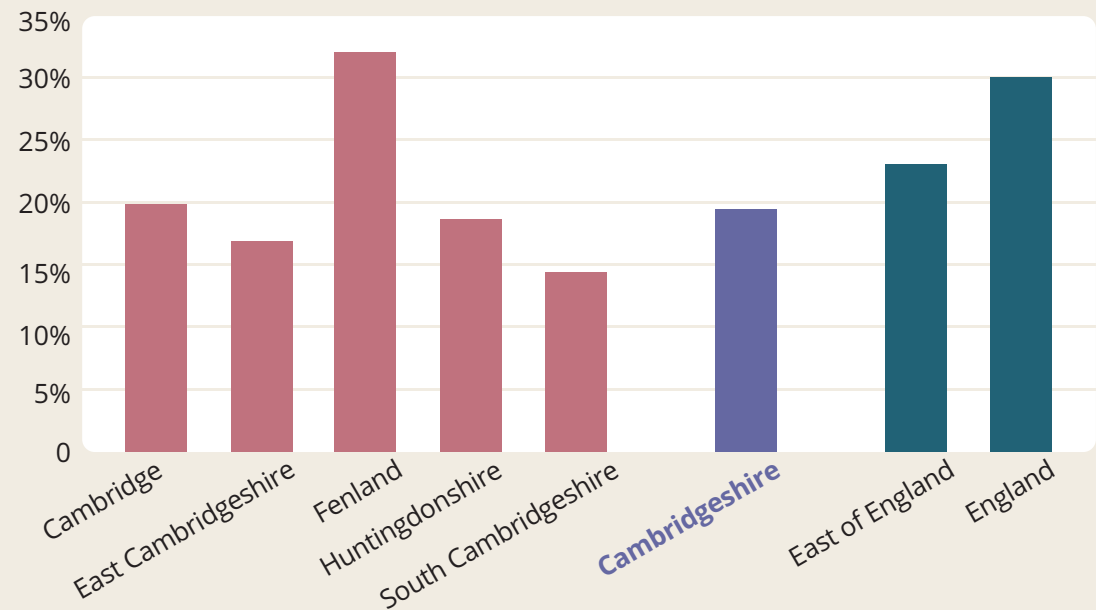
Nearly 27,000 children  
are living in poverty

**Figure 1:** Child poverty indicators by local authority areas, East of England and England 2022/23



In Cambridgeshire **11.1%** of families with dependents (under 16 or in full time education under 19) are living with **'relative low income'**

Source: DWP 2022-23, these figures are calculated before housing costs



In Cambridgeshire **19.4%\*** of children in poverty **after housing costs** (AHC) (households with incomes net of housing costs that are below 60% of the median)

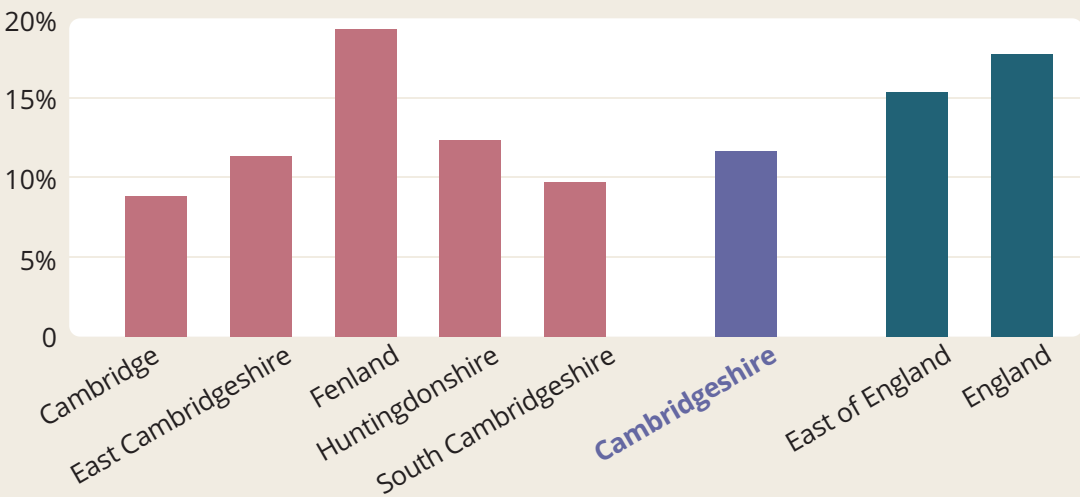
\*Figures for Cambridgeshire have been calculated by using the numbers and percentages of each district area to extrapolate the denominator for Cambridgeshire due to no available denominator source in the data.

Source: End Child Poverty 2022/23

### Universal Credit claimants

Universal Credit claimant rates greatly vary across the county with Fenland sitting at over 19% of people aged 16-65 claiming Universal Credit, and Cambridge at less than half of that, with 8.8% of people aged 16-65 claiming Universal Credit. This data is illustrative of the inequality in income levels and employment across the county, demonstrating the need for targeted support for those in poverty, tailored to local need.

**Figure 2:** Universal credit claimant rates by local authority areas, East of England and England 2024



Source: DWP, January 2024



Pension Credit

This data shows the increased number of people claiming Pension Credit in some districts, with the highest caseloads in Fenland and Huntingdonshire, and the lowest in East Cambridgeshire and Cambridge City. It also estimates that the number of those eligible and not claiming is highest in Fenland and Huntingdonshire, suggesting that there are thousands of people across the county who are eligible for additional financial support and not receiving it.

Figure 3: Pension Credit claimants by local authority areas and England\*

|                      | Pension Credit caseloads August 2024 | Population eligible and not claiming Pension Credit* |
|----------------------|--------------------------------------|------------------------------------------------------|
| Cambridge            | 1,527                                | 1018                                                 |
| East Cambridgeshire  | 1,305                                | 870                                                  |
| Fenland              | 2,539                                | 1,693                                                |
| Huntingdonshire      | 2,326                                | 1,551                                                |
| South Cambridgeshire | 1,789                                | 1,193                                                |
| England              | 1,154,388                            | 769,592                                              |

\* Value is an estimate. Population eligible and not claiming pension credit has been predicted using the UK estimate of 40% of people entitled to pension credit did not claim the benefit in FYE 2022. This estimate is based on the actual caseload as of August 2024.

Source: DWP – August 2024

Household Support Fund data

The Household Support Fund (HSF) was established by the previous government to provide a short-term boost to funding and mitigate the cost-of-living crisis. In Cambridgeshire this money has been used to support households experiencing immediate financial hardship, through the provision of financial vouchers or cash payments to help cover the cost of household energy bills and food. In the year from April 2024-March 2025, more than £3.6million was spent on free school meal holiday provisions, whilst more than £500,000 was split between Citizens Advice Bureau, Cambridgeshire Local Assistance Scheme, and Cambridgeshire ACRE.

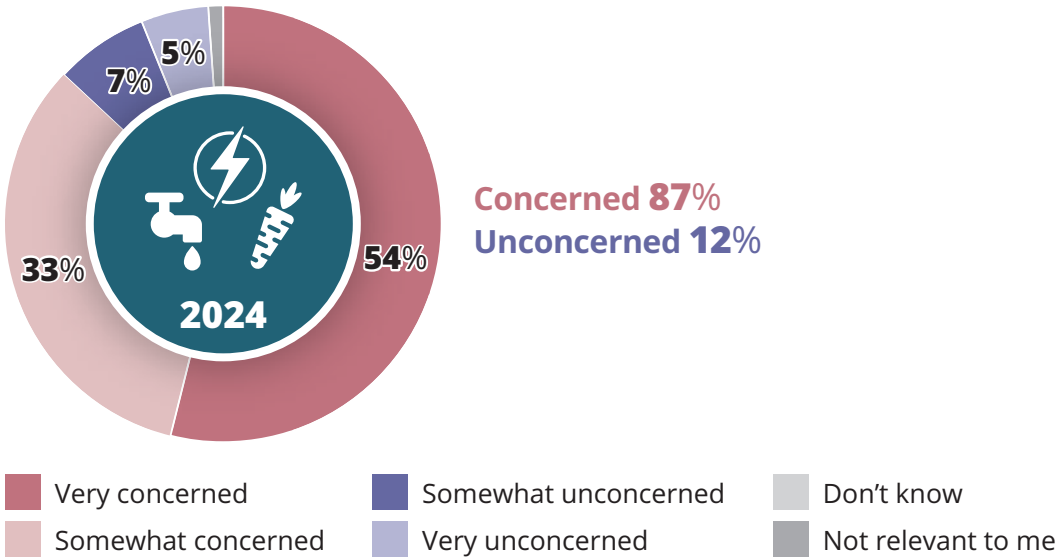
Cambridgeshire County Council’s quality of life survey 2024

Whilst the quality of life survey results do not inform us directly about poverty, they do provide an indication of the attitudes and behaviours of Cambridgeshire residents towards current issues such as the cost-of-living crisis.

The 2024 survey found that 87% of residents were concerned about cost-of-living increases, with many changing their behaviours as a result. Two of the most changed behaviours were residents cutting back on heating and on nutritious food. This gives us pause for thought.

Figure 4: Cambridgeshire County Council’s quality of life resident survey 2024

To what extent do you feel personally concerned about... **cost of living increases**



Source: Quality of Life Survey Report 2024





**Concern has increased** amongst  
**18–24** year olds this year...

**85%**

but those aged **35–54** continue  
to feel significantly more concerned  
than any other age group



**91%**



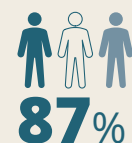
**90%**

**Women** continue to feel  
more concerned about cost  
of living increases than **men**

*No significant change in  
percentages to 2023*



**84%**



**87%**

This year, **ethnic minorities** are just  
as likely as white residents to feel  
concerned about cost of living

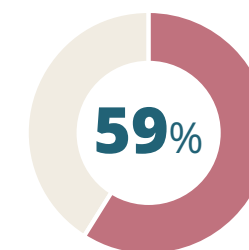


Latest data from the ONS tells us  
**87% of the UK public** say they  
are concerned about cost of living\*  
Cambridgeshire reflects this trend.

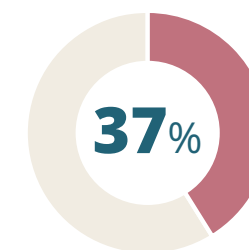
\* Significant difference. Q4: these issues are often covered in the news. To what extent do you personally feel worried about these issues? Base: 2023 (n=5,500), 2024 (n=5,500)

Source: Office for National Statistics, Public Opinions and Social Trends,  
5 June to 30 June 2024

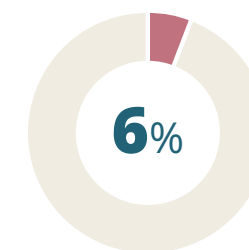
**Figure 5:** Of those concerned about the cost of living...



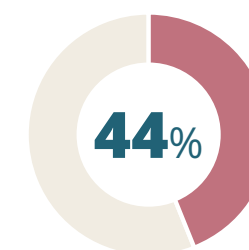
of those concerned about  
the **cost of living** have  
changed their behaviour



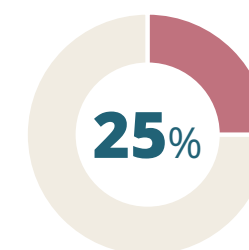
feel that their  
**mental health**  
has been affected



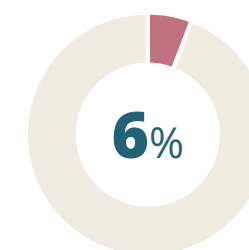
have had to use a  
**food bank**



have cut back on  
**heating**



have cut back on  
**nutritious food**



have stopped accessing  
**prescription  
medication**



This year, those concerned are significantly more likely to say 'none of these apply to me' (39% compared to 32% in 2023). However, this does not mean that residents haven't been struggling for longer – the main question focuses on cuts made in the last year, whilst many may have been making these cuts already.

Source: Cambridgeshire County Council – 2024

## The current landscape

The current landscape of poverty is constantly changing. Since the start of the commission there have been several significant developments at a national level that will impact not only the depth of poverty and the experiences of those in poverty, but also the support infrastructure.

- At the end of October 2024, it was announced that from April 2025 there would be an increase in the National Minimum Wage to £12.21, with the minimum wage for 16–17-year-olds and 18–20-year-olds also increasing.
- The Get Britain Working White Paper was introduced in November 2024 with the aim of increasing economic activity across the country and getting more people into employment.
- The English Devolution White Paper, published in December 2024, set out the government's proposals for the reorganisation of local government. This will have a substantial impact on the public sector, as Cambridgeshire County Council, Cambridge City Council, East Cambridgeshire District Council, Fenland District Council, Huntingdonshire District Council and South Cambridgeshire District Council will cease to exist from 2028, and will be replaced with a combination of unitary authorities. Where recommendations in this report refer to district and county councils, it should be assumed that future iterations of local government will pick up the legacy of actions that district and county councils initiate.
- In March 2025 a package of welfare reforms was announced, that would increase the standard Universal Credit allowance, whilst abolishing Work Capability Assessments, introducing stricter eligibility for Personal Independence Payments (PIP), and proposing a delay in the health element of Universal Credit.
- The government has been working towards a National Child Poverty Strategy, setting up a Ministerial Taskforce in July 2024, with the ambition of publishing a new strategy in the Spring of 2025.

Pressures are mounting. Local Government Reorganisation will have broad implications, more people are likely to fall into poverty, resources continue to be scarce, and the VCSE sector is under growing pressure as it spreads itself ever more thinly and financial threats abound. Therefore, the commission's reporting is timely and will hopefully enable and encourage those working within the poverty arena to identify key priorities, pilot innovative approaches to the alleviation of deprivation, and develop a comprehensive, effective anti-poverty strategy with a focus on collaboration, co-production, and empathetic, narrative-based communication with all Cambridgeshire residents.

## Broad recommendations

There is a detailed list of recommendations in each chapter focusing on our substantive areas of investigation. Some of these recommendations will cross over, appearing in multiple chapters given the interconnectedness of different types of poverty. However, this chapter pulls together several actionable recommendations that sit across all areas of poverty and are relevant to organisations across the county.

### 1 Create a poverty commission composed of those with first-hand experience and key stakeholders and providers in a bid to develop and incorporate anti-poverty work across all service provision

We have no wish to be prescriptive. Our work has been viewed as akin to a pilot and we believe that it is crucial that CCC and partners embed work on poverty, not only across as many services as viable but embed first-hand experience in decision-making at all levels. We firmly believe that care should be taken here. A deep reading of reports from other Poverty Commissions and Poverty Truth Commissions draws attention to a need to fully prepare all parties concerned. Those with first-hand experience require support and training to be active lead voices in any participative endeavours.

Representatives from all sectors need to be given the opportunity to oversee, inform, monitor, and review the work of local authorities and partners. This is important because we have had to ask about how we will be informed of the outcomes of our two reports, and we continue to await a satisfactory response. When planning a commission-style approach to policymaking and service planning and delivery, it is of utmost importance that evaluation is not only built-in but is truly accessible to all parties. This also links with HLS and the need to communicate appropriately and regularly with those who provide input.

### 2 Adopt Human Learning System (HLS) methods and ensure inclusion of those with first-hand experience at all levels of decision-making

Develop and implement an approachable, accessible, and empathetic tone in all council-written communications. Letters, emails, and all digital content should be written in plain language, with a friendly and helpful tone. Taking this further, we suggest that local authorities consider how they address council tax debt and take the opportunity to address their debt recovery/income collection systems. The use of debt enforcement agencies seems particularly harsh in the current climate and is very much at odds with serious efforts to address poverty. Our interim report

provides both evidence and examples of how to bring about changes that result in increased revenue. Importantly, using a first non-payment of council tax as an ‘early warning system’ provides opportunities for the provision of support. And, continuing the theme of greater proactivity, increased use of the Low Income Family Tracker (LIFT) will broaden the potential to identify county residents in or at risk of poverty.

HLS is not solely concerned with the development of empathetic communication or the identification of those at risk of poverty. It is crucial that priorities are identified and responded to strategically. There are numerous examples of the use of HLS methods across the local government landscape, and it would be beneficial for council officers to visit local authorities, such as Leicester City Council, to learn more about best practice in strategic-framework development.

### 3 Adopt community wealth building models

There are numerous reasons to utilise community wealth building (CWB) in the drive to alleviate poverty across Cambridgeshire. Community has been referenced throughout this (and our previous) report. We appreciate that communities have needs. We equally appreciate that communities have assets, from the built environment (community centres) to the skills, knowledge and social networks of their members. CWB aims to align local experience and expertise with the efforts of public bodies to tackle poverty. It aligns well with Human Learning System (HLS) models given that people and co-development are central.

Community Wealth Building has been proven to work. A [report published in 2019 by Preston City Council and CLES](#) says: “Preston was one of the first places in the UK to embed a suite of wealth building principles in its economic strategy. Its success presents a proof of concept that community wealth building works in practice and has the capacity to achieve a meaningful transfer of wealth and power back to local communities.”

Our interim report sets out the principles and advantages of a Community Wealth Building approach. Such an approach should be central to economic growth strategies across all levels of government and other public body strategies aimed at achieving economic and health equity, both of which are key to tackling poverty in Cambridgeshire.

All elements of a Community Wealth Building strategy need development, including:

- Local plural ownership of the economy through social enterprise
- Anchor networks making financial power work for local places through:
  - Socially productive use of land and property
  - Fair employment and just labour markets
  - Procurement of goods and services

There has already been investment in the region by the Cambridgeshire and Peterborough Combined Authority (CPCA), Cambridge City Council and Huntingdonshire District Council, including:

- Development of a Community Health and Wealth Building Strategy by Huntingdonshire District Council.
- Development of a Community Wealth Building Strategy by Cambridge City Council.
- The process of establishing a social value framework within Cambridge City Council.
- Investment by the CPCA in three new Social Enterprise Hubs in Papworth Everard, Wisbech, and March to provide community assets and develop local social enterprises.
- Investment by the CPCA in a Social Enterprise Strategy.
- Support through the CPCA and Cambridge City Council of Social Enterprise Growth and Development.
- Investment in Community Wealth Building pilots in Peterborough and a rural location in Cambridgeshire FY25/26.

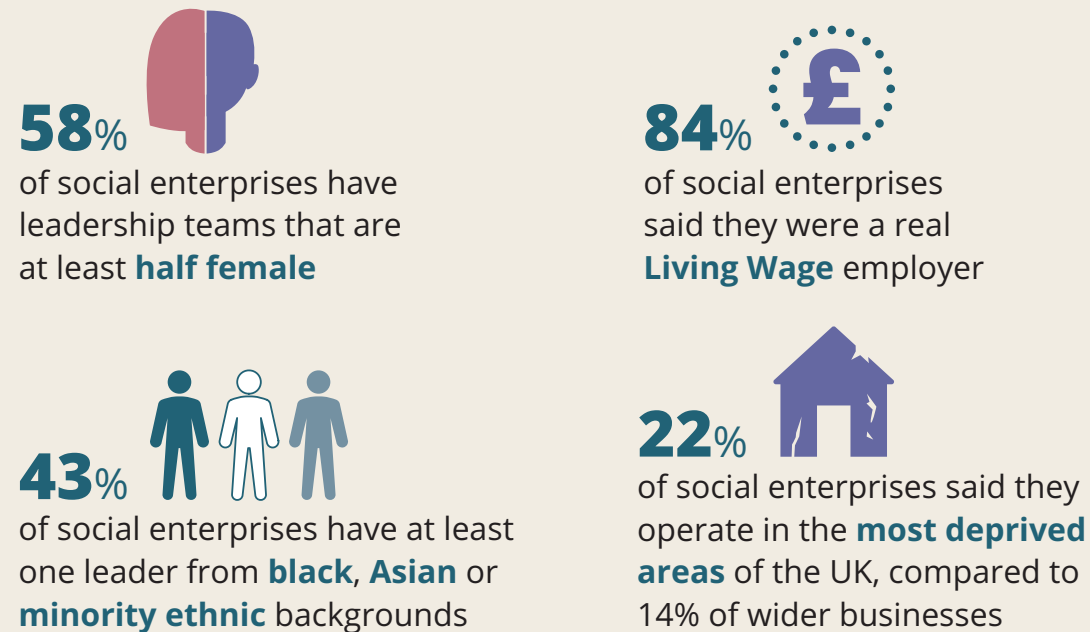
These initiatives need to be built on to include the recommendations of the forthcoming Social Enterprise Strategy due to be published by Social Enterprise East of England in May 2025. In the meantime, a good first step would be the formation of a network of anchor institutions (local government, hospitals, universities and schools, large local corporates, etc.) to develop a consistent strategy and ways of working by sharing good practice, policies, skills and resources.

Another crucial foundational element, in addition to any ring-fenced budgets from the local councils, would be to identify other resources to fund the strategy. This could include funds through S106 agreements as well as central government funding, including, for example, the Get Britain Working funding.

Social enterprises and co-operatives are wonderful vehicles for those with first-hand knowledge of social issues and, often, outside of standard education, to own and run their own enterprise. Routing funds away from the usual channels towards supporting such initiatives is vital to a CWB model.



**Figure 6:** Social enterprises



Source: Social Enterprise UK

Finally, the system needs to raise awareness around CWB. The language remains unfamiliar to many even if its benefits are unconsciously recognised. This ties in with HLS in that clear communication is necessary. For communities to become increasingly inclusive and supportive, they need to be included in dialogues and the style and content of discourse should be agreed upon.

#### 4 Co-location of services and support in community hubs and spaces

We recommend enhancing access to services by increasing targeted provision and co-locating support within community hubs and shared community spaces. This approach fosters a more integrated, user-friendly experience, ensuring individuals can access multiple forms of support in a familiar and accessible environment.

Community hubs are central to much of our research, appearing in the recommendations of several chapters in this report. In an environment where poverty is set to continue and possibly grow, the provision of localised, integrated projects and support is vital and is referred to by many participants in the Resolve Poverty and Cambridgeshire Appreciative Enquiry Learning Network research. We know that community hubs enable people to come together, access resources, share experiences, and socialise. They may also help VCSE organisations become more sustainable through the ability to share resources. We recommend that the system addresses the requirement for more community hubs in under-resourced areas and considers how households may access them (including providing more mobile versions of hubs where necessary).

#### 5 Simplify funding processes and increase outreach and awareness efforts

We appreciate that funding is an issue, and that the system is hard pushed to fund VCSE provision in longer cycles. However, we continue to push for both a simplification of application processes, and reporting procedures.

Numerous organisations within the VCSE sector told us about struggles with the time taken to complete and submit funding bids; the differing monitoring and reporting requirements; and the lack of consistent, available training, especially for smaller VCSEs or for those in more isolated locations. We reiterate points made in our Interim Report. Funders should consider implementing a 'universal application' system where organisations apply once for multiple funding streams. If funders could align their reporting and monitoring requirements as well, and accept one format, VCSE organisations could spend more time on their mission.

#### 6 Lobbying

It was unclear to us what kind of representation the local authorities in Cambridgeshire make on our behalf to national government. Given the paucity of funds available both nationally and locally, it became evident that we needed to ensure that all councils in Cambridgeshire were engaged with national government wherever possible. Obviously, working towards the alleviation of poverty entails building relationships upwards, as well as across the county.

There are essentially three main parts to lobbying for local government:

- Work undertaken by the political groups, i.e. councillors trying to influence through the various routes that exist internally within the different party machineries.
- Formal responses to Government consultations – i.e. where there are green papers or consultations relating to major policy changes (such as the recent Fair Funding Review for Local Government) councils may submit a response.
- Public affairs activity – i.e. building relationships with key stakeholders like national government on issues that are relevant to the various councils. This activity is typically led (informally) through senior officer contacts with government departments and via professional networks (such as the Association of Directors of Adult Social Services, the Association of Directors of Children's Services, Association of County Chief Executives), or through sector-wide organisations like the Local Government Association (LGA), the District Councils Network (DCN) or the County Councils Network (CCN).

Whilst this recommendation focuses on local government lobbying, it is important to note that lobbying can be undertaken by any organisation in Cambridgeshire, including other public sector, voluntary sector, and private sector organisations.

We recommend that, in the run up to local government reorganisation, CCC and the CPCA make use of their convening roles to bring relationship-building with central government to the surface, building on existing relationships with the LGA, DCN and CCN.

We also recommend that CCC seriously considers developing a public affairs capability within its communications service, not only to more transparently keep residents informed, but also to develop stronger, more inclusive narratives about itself. We have written more extensively about narrative development and the identity of local government in our interim report, and we highlight it again here. Sharing what lobbying or relationship-building and network creation is being undertaken on behalf of all residents enables the creation of joined-together, more purposeful identities. It means we all have the potential to be included in the ongoing development of a more coherent set of principles and values with regards to the quality of lives across the region.

## FOCUS AREA 1

# Income maximisation

*“The council gives you advice but... it’s easier to get a loan and then get into problems”*

**Participant in the Resolve Poverty report**





# Overview

Income maximisation is a vital strategy for reducing poverty and building resilience. It is billed as a tool not only to support people out of poverty, but also as an essential tool to prevent people being pushed into poverty in the first place (Resolve Poverty, 2024). It refers to ensuring that individuals and households receive all the financial support they are entitled to – whether through benefits, tax credits, subsidies, or local support schemes. It also extends to helping people access higher wages, stable employment, or additional income through improved working conditions or entitlements. Income maximisation may also involve improving access to debt advice, preventing financial losses, and supporting people to navigate complex systems.

When effectively implemented, income maximisation can help lift individuals and families out of poverty, reduce inequalities, and strengthen well-being. It supports people to meet their basic needs, stay in secure housing, access healthcare, and participate in community life. In Cambridgeshire, where stark economic divides exist between areas of high affluence and deep deprivation, a well-structured approach to income maximisation is essential.

This section explores the role of income maximisation in alleviating poverty in Cambridgeshire. It sets out the local context and first-hand experiences of people struggling to make ends meet, examines the systemic barriers preventing income maximisation from being fully effective, and highlights promising local initiatives already underway. It also provides evidence-based recommendations for strengthening income-based support across the county – ensuring that more residents are able not just to survive, but to thrive.

# Cambridgeshire context

Across the UK, households continue to feel the effects of a prolonged cost-of-living crisis. Inflation may have fallen – reaching the Bank of England’s 2% target in May 2024 after peaking at 11.1% in October 2022 – but the cumulative impact of price rises means the cost of essentials remains significantly higher than in 2021. Lower-income households, who spend a greater proportion of their income on food, fuel and rent, have been disproportionately affected. Many are now relying on savings, credit, or going without essentials just to get by (Francis-Devine, 2024). Nationally, an estimated five million people – including 1.5 million children – are living in a negative budget, unable to afford even basic costs despite receiving benefits (Money Advice Trust, 2024).

In Cambridgeshire, these pressures are acutely felt. Over 37,000 residents are estimated to be living in negative budgets, with the highest rates found in Cambridge and Fenland – areas affected respectively by high housing costs and persistent rural deprivation (Citizens Advice, 2024). The number of people receiving Universal Credit in the county has risen by 30% over the last four years (Local Government Organisation, 2025). Across the region, people are skipping meals, using food banks, falling into debt, and struggling to afford essentials such as heating, rent, and childcare. Despite ongoing efforts to tackle poverty, the cost-of-living crisis has pushed many households further into financial insecurity.





This section explores the local context for income-based poverty in Cambridgeshire. It is divided into two thematic areas: income inequality, and the cost of living, fuel poverty, and debt. Each subsection draws on local and national data to provide a picture of how poverty manifests in the county and where targeted interventions may be most needed.

Income inequality

Income inequality is a significant concern in Cambridgeshire. While the county includes areas of affluence and opportunity, such as South Cambridgeshire and parts of Cambridge, it also contains communities facing persistent poverty, low pay, and poor access to services. Poverty is concentrated in particular areas – notably Fenland and parts of Cambridge – where income levels are significantly lower than the county average. Within Cambridgeshire, inequality plays out at two distinct levels: between districts and within them.

Data from the Office for National Statistics (2025) highlights stark income disparities across Cambridgeshire. Median monthly pay in Fenland is below £2,400, whereas in Cambridge and South Cambridgeshire it exceeds £2,900. Fenland consistently reports the lowest income levels in the county and faces some of the highest rates of child poverty. In 2022-23, nearly 26% of children in Fenland were living in relative low-income families, highlighting the extent of hardship in the district. By comparison, South Cambridgeshire reported a significantly lower rate of just 9.6%, while Cambridge, East Cambridgeshire and Huntingdonshire recorded intermediate figures ranging between 11% and 13%. This pattern is mirrored in absolute low-income data, with over 20% of children in Fenland living in poverty, compared to 8% in South Cambridgeshire, and between 9% and 11% in the other districts (Cambridgeshire and Peterborough Insight, 2023). These trends align with wider findings from The Health Foundation (2024), which show that 11.7% of people in Cambridgeshire are in low-paid employment. In some parts of the county, over 19.4% of children live in poverty – often in families where parents are working full time. This suggests a significant issue with in-work poverty, particularly in areas where the cost of living outpaces income growth.

11.7% of people in Cambridgeshire are in low-paid employment

Figure 7: Median monthly pay (2025) and life expectancy (2020-22) by local authority area

|                      | Median monthly pay | Male life expectancy | Female life expectancy |
|----------------------|--------------------|----------------------|------------------------|
| Cambridge            | £2,945             | 80.8                 | 84.2                   |
| East Cambridgeshire  | £2,642             | 81.5                 | 84.2                   |
| Fenland              | £2,386             | 77.5                 | 82.0                   |
| Huntingdonshire      | £2,602             | 80.7                 | 83.9                   |
| South Cambridgeshire | £2,901             | 82.7                 | 85.4                   |

Source: Office for National Statistics

According to Citizens Advice (2024), North East Cambridgeshire (which includes Fenland) has the highest rate of negative budgets in the county, affecting 7.7% of residents. In this area, negative budgets are primarily driven by deep-rooted rural deprivation and limited access to well-paid, secure employment. Cambridge also shows a high rate, with 6.4% of residents living in negative budgets, largely a result of high housing costs in the city. These figures highlight the very different, yet equally pressing, financial pressures facing households across the county.

Income inequality also exists within districts, particularly in Cambridge. Despite its international reputation for innovation and academic excellence, Cambridge is marked by stark internal divides. In a report examining 2017 data, Centre for Cities identified Cambridge as the most unequal city in the UK, with the top 6% of earners accounting for 19% of the city's total income, while the bottom 20% received just 2% (Centre for Cities, 2018). These economic disparities are sharply felt at the neighbourhood level. In some parts of the city, one in ten households earns less than £16,518 per year, illustrating how inequality in Cambridge is deeply localised.

Health outcomes further underscore the impact of this inequality. As seen elsewhere in the county, these income gaps are closely linked to differences in health outcomes. Research from The Health Foundation (2021) shows a strong link between income levels and healthy life expectancy at neighbourhood level. This is evident across Cambridgeshire, where districts with higher poverty levels tend to have lower life expectancy. As shown in the table above, median monthly pay is lowest in Fenland, which also has the lowest life expectancy (male life expectancy at

birth is just 77.5 years and female life expectancy is 82.0 years), suggesting a correlation between income and health outcomes. In contrast, in South Cambridgeshire, where incomes are higher, male life expectancy is 82.7 years and female life expectancy rises to 85.4 years (ONS, 2022). Healthy life expectancy (HLE) data further reinforces this trend: in Cambridge, HLE for both men and women is around 62.5 years, indicating that residents can expect to spend over two decades in poor health even in a relatively affluent city (ONS, 2023). Within the city itself, the effects of inequality are especially stark, with an estimated ten year gap in life expectancy between the most and least deprived neighbourhoods (Equality Trust, 2018), underlining how health disparities mirror local patterns of deprivation.

The impacts of inequality are also visible in education. Cambridge ranked as the fifth lowest local authority on the national Youth Social Mobility Index in 2016, signalling persistent barriers for young people from disadvantaged backgrounds in accessing further education, employment, and long-term opportunity.

The data makes clear that both rural and urban poverty exist side by side, often shaped by different but overlapping factors. A renewed focus on income maximisation is an important step toward promoting equity and social mobility across Cambridgeshire.

### Cost of living, fuel poverty and debt

The cost-of-living crisis continues to place significant pressure on households across Cambridgeshire. Although national inflation has eased since its peak in 2022, the cumulative effect of rising prices – particularly for food, fuel, and housing – has left many residents in a more precarious financial position. This pressure is not felt equally. Those on the lowest incomes have been disproportionately affected, and in Cambridgeshire, where pockets of deprivation sit alongside relative affluence, these inequalities have become more pronounced.

One of the clearest indicators of growing hardship in Cambridgeshire is the rise in food insecurity. In 2022-23, food banks in Cambridge distributed a record 13,121 food parcels – a substantial increase from 9,467 in 2020-21, the previous peak during the height of the pandemic (Cambridge City Council, 2023). These figures reflect a growing number of residents unable to afford basic essentials, despite many being in work or receiving state support. This struggle is also evident in people's ability to make healthy choices. Many participants in the Cambridgeshire Appreciative Enquiry Network (2024) described nutritious food – especially fresh fruit – as prohibitively expensive. One explained: "I could be a lot healthier but I'm not, because I can't afford the food. If I did buy it, I wouldn't have money left to do anything else, just food and bills". Others agreed that prioritising healthy eating often meant sacrificing heating or other necessities. These accounts highlight how financial stress diminishes not only purchasing power but also the capacity to maintain health and well-being. The extent and persistence of food poverty across the county – particularly in rural areas – is explored further in the Rural Poverty chapter of this report.

Energy costs have also significantly contributed to financial distress. In Cambridgeshire, approximately 9.2% of households are now in fuel poverty, with Fenland showing the highest rate at 11.2%, but still below the national average of 13.1% (Department of Energy Security and Net Zero, 2024). For these households, affording adequate heating during winter months is a growing concern. First-hand experience accounts from the Resolve Poverty (2024) report describe residents routinely limiting their heating use, with some skipping meals or delaying medical treatment in order to cover energy bills.

Among rising costs facing households, housing remains one of the most persistent and burdensome. Across the UK, housing affordability has become one of the most pressing challenges for households, particularly in the wake of rising inflation and interest rates. Cambridgeshire is no exception, where a complex mix of rising housing costs, limited social housing, and stagnant wages places increasing numbers of residents in financially difficult positions. The Resolve Poverty report (2024) confirms that housing affordability is a local and urgent issue. Many residents reported struggling to meet rising rental costs, with some forced to leave the areas they consider home, and others unable to save for deposits due to high monthly outgoings.

These pressures are compounded by the rise of negative budgets, where a household's income is insufficient to meet basic living costs. In Cambridgeshire, over 37,000 people are estimated to be in this position, with the highest proportions in North East Cambridgeshire (7.7%) and Cambridge (6.4%) (Citizens Advice, 2024). These figures reflect different local pressures: in Cambridge, high housing and living costs squeeze budgets, while in North East Cambridgeshire – which includes Fenland, the most deprived part of the county – rural disadvantage, low wages, and limited employment opportunities drive hardship.

Resolve Poverty (2024) paints a vivid picture of how this financial strain plays out in daily life, with residents describing how rising food, fuel, housing and childcare costs are eroding their ability to cope. Many reported borrowing from friends or family just to meet essential expenses. One participant explained: "I had to borrow from my parents just to pay the electric bill, and now I'm worried about paying them back". Others described skipping meals, pawning personal items, or turning to high-interest loans. These coping mechanisms come at a high cost, both financially and emotionally. The burden of persistent debt and limited access to support has left many feeling exhausted and hopeless.

National data shows that people receiving welfare support – particularly those with disabilities – are at significantly greater risk of financial hardship. In Cambridgeshire, nearly one in thirteen residents is now on Universal Credit, with the number of claimants rising by 30% between 2021 and 2025 (LG Inform, 2025). According to the Money Advice Trust (2024), 76% of people in negative budgets receive some form of welfare support, highlighting the link between inadequate benefits and rising financial insecurity. These risks are particularly acute for disabled residents. Recent welfare reforms announced by the Department for



Work and Pensions in March 2025 – including possible cuts to the Universal Credit health element and stricter eligibility criteria for Personal Independence Payments – are likely to increase hardship for those already facing barriers to work or support. In the context of rising living costs and existing service gaps, these changes may push more people into negative budgets. This underscores the importance of ensuring income maximisation strategies are responsive to the needs of disabled people and others navigating the welfare system.

Together, these pressures reinforce a broader picture: rising living costs, energy insecurity, and personal debt are not isolated challenges – they are deeply interconnected and mutually reinforcing. For many Cambridgeshire residents, they form part of a wider pattern of economic hardship that undermines health, well-being, and opportunity.



## First-hand experience case study

# Unlocking support

### Context and challenge

An elderly resident in rural Cambridgeshire was living with osteoarthritis and osteoporosis, severely restricting her mobility. She had not previously accessed formal support, despite clear physical needs. Her husband, also living with disabilities, was receiving Personal Independence Payment (PIP). The couple were struggling financially on their state pensions and disability benefits, unaware of further entitlements.

### Support and intervention

With support from Citizens Advice Rural Cambridgeshire, the client received help in completing an Attendance Allowance (AA) and a Blue Badge application. Staff noted additional unmet needs, including outdated mobility aids and the absence of home adaptations, posing a serious risk to her safety. They recommended an Occupational Therapy (OT) referral and assessed the household's full benefit entitlement, uncovering income maximisation opportunities.

### Outcome

The client was awarded Higher Rate Attendance Allowance (£108.55/week), Pension Credit (£151.09/week), a Carer Premium (£34.90/week), full Council Tax exemption – totalling over £15,300/year in financial support. They also became eligible for Warm Home Discount, Winter Fuel Payment, WaterSure, NHS cost assistance, and subsidised broadband and phone packages.

### Why it matters

This case highlights the importance of proactive, holistic income maximisation. Without support, the couple were at risk of deteriorating health and financial insecurity. With the right advice, they accessed vital support that significantly improved their well-being. It also underscores the value of services like Citizens Advice, especially in rural areas, and the need to support people navigating a complex benefit systems.



# Local strengths and current approaches

While Cambridgeshire continues to face significant challenges around income-based poverty, several local initiatives aim to improve outcomes and support income maximisation. These efforts offer a valuable foundation, yet there are gaps that remain – especially for residents in rural areas or those facing complex barriers. This section outlines some of the current initiatives and partnerships in the region, identifying both progress made and some areas for development.

## District council action: local strategies and targeted innovation

District councils in Cambridgeshire are playing a key role in tackling income poverty through a range of targeted initiatives. While approaches vary by area, the following examples from Cambridge and South Cambridgeshire highlight how local strategies are being shaped by community needs, data-led innovation, and a commitment to long-term resilience.

Between 2014 and 2023, Cambridge City Council delivered two Anti-Poverty Strategies focused on addressing the root causes and impacts of poverty. The most recent iteration (2020-2023) prioritised five key areas: income maximisation, strengthening families and communities, inclusive employment, housing affordability, and health equity. The council invested in more than 30 targeted projects and promoted uptake of benefits, Real Living Wage employment, and support for debt, food, fuel, and digital access. In 2024, this work evolved into a new Community Wealth Building Strategy, which seeks to challenge structural barriers to inequality by using the council's own assets, contracts, and influence to empower communities and grow local economic resilience. While this shift represents a broader place-based focus, tackling income poverty remains central.

South Cambridgeshire District Council has also taken proactive steps to support residents impacted by the cost-of-living crisis, recently securing a £151,000 funding extension to expand its efforts. The Council is now placing greater emphasis on building financial resilience and digital literacy through community-based workshops and targeted outreach. A key part of this strategy includes the introduction of the [Low-Income Family Tracker](#) (LIFT) – a data tool that helps identify households likely to be eligible for unclaimed benefits. By using LIFT, the council can contact residents directly and connect them with the financial support they are entitled to. This data-led, preventative approach complements other district-wide initiatives such as Warm Hubs, food distribution schemes, and direct financial support, forming a holistic response to poverty and financial insecurity.

## CPCA: the Greater Cambridge Impact Initiative

In 2024, CPCA committed £1 million to the Greater Cambridge Impact initiative – initiated by Cambridge City Council – which seeks to raise a 10-year, £10 million investment pot to support social enterprises and community-led innovations tackling inequality. The initiative focuses on areas such as education, social mobility, homelessness, and health, and is structured to attract long-term investment through equity and loan-based models. While still in early development, this approach signals a regional shift toward sustainable, community-led solutions that could include income maximisation services and advice.

## The role of the voluntary and community sector

Local third sector organisations remain vital in helping residents maximise their income and access financial support. Citizens Advice offices across Cambridge and Rural Cambridgeshire provide crucial one-to-one advice, including benefit checks, debt support, and help navigating complex welfare processes. However, access to this support is often limited by geography and infrastructure – particularly in rural areas. As highlighted in the Resolve Poverty report (2024), many residents struggle to reach face-to-face services due to transport costs, mobility issues, or caring responsibilities.

Similarly, Making Money Count is a digital hub that brings together resources and guidance from a range of organisations across Cambridgeshire and Peterborough. It offers advice on managing money, checking benefit entitlements, budgeting, saving on bills, and accessing support in times of crisis. However, its impact may be limited by digital exclusion. Residents without reliable internet access, digital skills, or appropriate devices may struggle to use and benefit from the platform.

## Signposting to local support services

Cambridgeshire County Council hosts a [financial resource hub](#) on its website, offering links to benefit calculators, money management tools, and crisis support. It signposts residents to services like [Citizens Advice](#), [Making Money Count](#), and [Cambridgeshire Money Advice Centre](#) which offers advice regarding debt, as well as benefits. It also points to schemes such as the [Cambridgeshire Local Assistance Scheme](#), which works closely with organisations such as Cambridge and District Citizens Advice Bureau, Citizens Advice Rural Cambridgeshire, and the Cambridgeshire Community Reuse and Recycling Network to support residents facing hardship. While this digital hub is a helpful starting point, it can feel difficult to navigate and overwhelming, particularly for those unfamiliar with the welfare system or in financial crisis.

# Barriers to effective income maximisation in Cambridgeshire

The efforts detailed in the previous section represent an important step toward supporting income maximisation by improving access to advice and resources. However, there are still several systemic barriers that limit the effectiveness of income maximisation across Cambridgeshire. While local authorities and third-sector organisations offer support, many residents continue to fall through the gaps. Barriers such as lack of coordination between service providers, digital exclusion, limited outreach, and a lack of tailored support continue to constrain impact. Therefore, many residents are unaware of what help is available or face practical challenges accessing it. Addressing these gaps will require not just additional investment, but a more joined-up approach across sectors, stronger referral pathways, and proactive efforts to connect with those most in need.

## Complexity of the benefits system

Many residents find the benefits system too complex to navigate without help. The case study earlier in this report demonstrates how essential organisations like Citizens Advice are for successful applications. Without this support, individuals risk missing out entirely. This is a widespread issue: the Resolve Poverty and Appreciative Enquiry Network reports both highlight the challenges people face in understanding eligibility and managing paperwork. One participant described the process as “exhausting even to try” (Resolve Poverty, 2024). Others expressed confusion about which schemes were available to them. A common theme was learning about support only informally: “You hear about support through word of mouth, but if you don’t know the right people, you’re left in the dark” (Resolve Poverty, 2024).

## Stigma associated with claiming benefits

Social stigma remains a powerful deterrent. As highlighted in the Appreciative Enquiry, shame and embarrassment prevent some individuals from seeking the financial help they are entitled to. This stigma is especially pronounced in smaller communities or among older residents who may have never engaged with the benefits system before (Cambridgeshire Appreciative Enquiry Learning Network, 2024). This is not only a barrier to income maximisation but also reinforces social isolation and emotional distress, compounding the impact of poverty.

## Access to services – especially in rural areas

Geographical inequality presents a major barrier. As noted in the chapter on Rural Poverty, rural areas like Fenland face specific challenges around service accessibility. Citizens Advice offices are not always easy to reach, and residents without access to a car or adequate public transport can struggle to attend in-person appointments, which is pointed out by participants in the Resolve Poverty Report (2024). The digital nature of many services – such as Making Money Count or the financial guidance hub on the County Council website – excludes those without reliable internet access or digital literacy. These challenges are amplified for older people, residents suffering from a disability, or those in a precarious financial situation.

## Employment insecurity and in-work poverty

Many low-income households across Cambridgeshire face income volatility due to insecure, part-time, or temporary employment. This kind of income instability – often found in sectors such as hospitality, care, retail, and self-employment – makes financial planning extremely difficult and leaves households vulnerable to unexpected costs. While this is a widespread issue throughout the county, its impact is felt in different ways depending on location. In areas like rural East Cambridgeshire and Fenland, limited job opportunities and low wages are key drivers of in-work poverty. One family in the Appreciative Enquiry work spoke of how both parents worked opposite shifts to work around childcare, including working every evening. They noted “We haven’t got any money I can’t physically work anymore.” (Cambridgeshire Appreciative Enquiry Learning Network, 2024). In contrast, in Cambridge, the dominance of high-skill, high-wage industries results in a scarcity of accessible mid-level roles, making it difficult for residents without higher qualifications to access secure, well-paying jobs (Cambridge Anti-Poverty Strategy, 2023). When combined with high housing and childcare costs, particularly in urban centres, employment alone is often insufficient to ensure financial stability.

## Lack of joined-up support

Even when services exist, many residents experience the local support system as fragmented and difficult to navigate. The landscape of help often lacks a single, coherent entry point. This can be especially challenging for residents already in financial distress, who may not have the time, capacity, or digital access to sift through complex information. For example, Cambridgeshire County Council’s financial resource hub includes a wide range of useful links and resources, but presents as a dense and somewhat disorganised collection of information – what could be described as a ‘jungle of links’ – making it difficult to know where to begin or which service is appropriate for a given issue. This sense of confusion and disconnect was echoed in first-hand experience. In the Resolve Poverty report

(2024) residents described not knowing who to contact or where to turn for help, with some noting that support availability varied by area. One participant, reflecting on the lack of awareness in their community, remarked: “This shows the amount of information disseminating in our community, and yet we may blame the government, but I think these agencies have a lot to cover”. This highlights a critical gap – not just in provision, but in communication, visibility, and coordination – that limits the reach and impact of income maximisation efforts across Cambridgeshire.

Together, these barriers form a complex web that prevents many residents from accessing the support they need. Tackling them will require not only additional resources but also more strategic coordination, stronger outreach, and a more inclusive, stigma-free approach to welfare support.

# The role of income maximisation in alleviating poverty

Despite the systemic barriers outlined above, income maximisation remains a powerful tool for tackling poverty. When support is accessible and targeted, it can have a transformative impact on individuals and families. In a county like Cambridgeshire – where high housing costs, income inequality, and service access gaps are acute – ensuring that people receive the financial support they are entitled to can significantly improve outcomes across multiple areas of life.

## Reducing income inequality

Income maximisation initiatives directly address income inequality by ensuring that vulnerable groups, such as single parents, people with disabilities, and elderly individuals, receive the financial support they need. In Cambridgeshire, where income disparities are stark between different regions and social groups, targeted income maximisation strategies can help level the playing field, reducing the gap between the affluent and those struggling to make ends meet.





## Improving access to basic needs

By increasing household income, income maximisation allows families to meet their basic needs more easily. This includes access to nutritious food, adequate housing, and healthcare. In a county where housing affordability is a pressing issue, helping residents claim housing benefits and other subsidies can prevent homelessness and housing instability.

## Enhancing health outcomes

As mentioned earlier in this chapter, poverty is closely linked to poor health outcomes. Low-income individuals often experience higher rates of chronic illnesses and mental health issues due to stress and inadequate access to healthcare. Income maximisation can lead to better health outcomes by alleviating financial stress and enabling access to health services. For instance, helping families claim health-related benefits, such as free prescriptions or disability allowances, can reduce the financial burden of illness and support better physical and mental health, as evidenced by the case study detailed earlier.

## Supporting educational attainment

Children growing up in poverty often face barriers to educational success, including limited access to learning resources and a stable learning environment. The Resolve Poverty report (2024) highlights how these barriers prevent children from accessing the same enrichment activities as their peers, increasing feelings of isolation and contributing to educational inequalities. Income maximisation helps improve children's educational attainment by enabling families to afford school supplies, extracurricular activities, and even private tuition when necessary. For Cambridgeshire, increasing household income can significantly narrow the achievement gap.

## Reducing reliance on food banks

Food insecurity is a growing concern in parts of Cambridgeshire – as evidenced in the Rural Poverty chapter – with food banks increasingly relied upon by families struggling to make ends meet. Income maximisation can help reduce the need for emergency food aid by ensuring families have the financial resources to purchase their food. Helping households access all available benefits, such as Universal Credit or food vouchers, would make a substantial difference in alleviating food insecurity.

## Fostering social inclusion

Poverty often leads to social exclusion, where individuals feel disconnected from their communities due to financial hardship. By increasing household incomes, income maximisation helps families participate more fully in community life, from attending social events to engaging in recreational activities. This, in turn, can improve mental well-being and community cohesion. In Cambridgeshire, where some residents – particularly in rural or economically disadvantaged areas – report feeling disconnected from local services and social networks, income maximisation can play a vital role in rebuilding that connection. While improving financial security enables greater participation in community life, this impact is strongest when paired with accessible services, transport, and outreach, highlighting the need for a joined-up approach to tackling both poverty and social exclusion.

# Recommendations

To address the rising levels of poverty and financial insecurity in Cambridgeshire, income maximisation must become a more central and coordinated priority. The evidence presented throughout this chapter highlights the impact that well-designed support services, simplified processes, and stronger outreach can have on residents' financial well-being. The recommendations below reflect both short-term actions to alleviate immediate pressures and longer-term interventions that support residents to sustainably improve their financial resilience. Each recommendation is grounded in first-hand experience, informed by existing practice, and shaped by the needs identified across the county.

## **1 Strengthen advice and support services through joined-up partnerships**

Effective income maximisation depends not only on what support is available, but how accessible, coordinated, and visible that support is. Across Cambridgeshire, many residents shared that help was difficult to find, hard to access, or came too late. Strengthening advice and support services – and ensuring they are joined up across sectors – will be vital to ensuring residents can receive timely guidance and maximise their income.

### **a. Expand access to advice services through face-to-face, rural, and integrated community-based provision**

Residents consistently emphasised the value of in-person support, especially for financial and debt advice. While services such as Citizens Advice are well established, many people – particularly those in rural communities or with limited digital access – struggle to reach them. In the Resolve Poverty report, one resident shared: “Citizens Advice is great, but it’s difficult to reach them because their offices are far away, and you need to go in person for the first appointment”. Greater investment in face-to-face outreach – such as rural pop-up sessions, mobile advice hubs, and multilingual support – would help reach residents at risk of financial exclusion. Using trusted community spaces such as libraries and children’s centres would bring support closer to residents. Early, personalised guidance in accessible locations can reduce reliance on emergency help and support residents before issues escalate.

### **b. Simplify application processes for financial support and increase support with navigating them**

Complex paperwork and confusing eligibility criteria continue to prevent people from accessing the help they need. Several Resolve Poverty participants reported giving up on applications due to stress, lack of clarity, or fear of making mistakes: “The amount of paperwork and criteria makes it exhausting even to try”. Simplifying forms, reducing duplication, and using plain language will make a meaningful difference. In parallel, more personalised support should be offered to help residents complete applications, especially those with limited literacy, digital skills, or English proficiency. This could include one-to-one help in community venues, drop-ins, or telephone support. The Appreciative Enquiry also highlighted a specific need for budgeting advice, particularly among young people, an area where tailored support could be developed through schools, youth centres, or colleges.

### **c. Build stronger partnerships across local authorities, voluntary, health, and community organisations**

Joined-up working is key to identifying residents in need and ensuring they are supported holistically. Schools, GPs, food banks, and voluntary organisations are well placed to recognise early signs of financial distress. Building formal referral routes from these services into financial advice or benefits support can close gaps. Participants of the Resolve Poverty report praised the Red Hen Project for its practical, community-based support – highlighting the value of community-based partnerships that meet residents where they are. Local authorities, Integrated Care Boards, and voluntary sector partners should work together to strengthen these referral routes and share learning from effective practice. Embedding debt and welfare advice into healthcare settings (e.g. through social prescribers or GP surgeries) would help reach residents who may not actively seek out help but are known to services. This is especially important for older adults, carers, and people with long-term health conditions.

### **d. Improve communication and outreach to raise awareness of available support**

Many residents are unaware of the help they are entitled to. The Appreciative Enquiry found that people relied on word of mouth or community groups to find out about support, with one participant noting: “I don’t see what’s on Facebook, I didn’t know help was available”. Even when help exists, it is not always easy to find. Outreach efforts, therefore, must be multi-channel and accessible – combining online information with printed materials, local events, translated resources, and community-based signposting. There is also a need for more proactive communication from local services around specific forms of support, such as the Household Support Fund, Council Tax arrears support, or debt help. Strengthening awareness of early-stage support may prevent financial issues from escalating and help residents engage with available help before reaching crisis.

**e. Promote longer-term funding to strengthen VCSE capacity and partnership working**

Longer-term funding arrangements are vital to sustaining high-quality advice and support services. Evidence from Support Cambridgeshire (formerly Hunts Forum) shows that multi-year funding – such as the 3+2-year grants offered by Cambridgeshire County Council and Huntingdonshire District Council – provides financial stability for organisations, enables staff retention, and supports long-term planning. It also builds trust and stronger relationships between stakeholders, allowing the voluntary and community sector to more effectively align with local authority ambitions and respond flexibly to emerging needs. For VCSE partners, longer-term funding signals value and encourages innovation. Reducing the administrative burden of frequent grant applications also frees up time and resources for frontline delivery. Expanding this model across Cambridgeshire could improve the resilience and effectiveness of local income maximisation efforts.

**2 Improve digital inclusion**

Digital access is increasingly essential for managing household finances, applying for benefits, and accessing support services. However, digital exclusion remains a persistent barrier for many residents in Cambridgeshire – particularly those in rural areas, older adults, people with disabilities, and those living on low incomes. Without access to reliable devices, internet connectivity, or the digital skills needed to navigate systems confidently, many are left unable to claim entitlements or manage their finances independently. Improving digital inclusion is therefore critical for ensuring that income maximisation strategies reach everyone who needs them.

**a. Expand digital access in community spaces**

Libraries, community centres, and children's centres offer a trusted, accessible setting where residents can access public Wi-Fi, devices, and support. By investing in more publicly available digital access points – for instance, loan schemes for devices or mobile internet hubs – local authorities can help ensure that residents without home internet or computers are not left behind. Community-based digital access points also offer the opportunity to pair online tools (like benefit calculators or budgeting apps) with face-to-face support, creating a more inclusive environment for financial engagement.

**b. Provide targeted digital skills training for vulnerable groups**

Having access to a device is not sufficient without the confidence and skills to use it. Participants in the Resolve Poverty and Appreciative Enquiry reports highlighted how digital tools often feel inaccessible to people with limited digital literacy. Older residents, disabled people, and those for whom English is a second language were among the groups identified as most affected. Providing small-group or one-to-one digital training, either through existing adult learning provision or in partnership with trusted community organisations, can empower residents to manage their finances, access support independently, and participate more fully in society.

**c. Address rural connectivity gaps through infrastructure and innovation**

In rural parts of Cambridgeshire, poor broadband infrastructure or mobile network coverage limits access even for those who are digitally literate and equipped. Investment in rural connectivity – including through partnerships with the CPCA – could be crucial to ensuring equity of access. The use of mobile Wi-Fi units or digital hubs on community buses or pop-ups could offer interim solutions while long-term infrastructure improvements are delivered.

**3 Tackle the stigma of claiming benefits**

Despite the growing need for financial support, many residents across Cambridgeshire remain reluctant to claim the benefits they are entitled to due to feelings of shame, embarrassment, or fear of judgement. This stigma was frequently mentioned in both the Resolve Poverty and Appreciative Enquiry reports, where participants expressed that seeking help often carried social or cultural baggage, especially for older people or those in smaller communities. Tackling this stigma is essential in order to improve take-up of available support, and to shift the public narrative toward one of entitlement, dignity, and fairness.

**a. Run local public awareness campaigns to normalise benefit use and financial help**

Wider campaigns can play a key role in reshaping perceptions around financial support. Local authorities and partners should lead or commission public messaging that reinforces that accessing benefits is a right, not a failure. Campaigns should feature inclusive imagery and real stories to highlight that a wide range of people, including those in work, may be entitled to help. Community radio, posters in trusted spaces (like GP surgeries or libraries), and translated materials can broaden reach. This is especially important given evidence that some residents only discovered that help was available by chance or word of mouth.



#### **b. Train frontline staff to deliver non-judgemental, strengths-based support**

The tone and approach taken by staff in services such as housing, health, or welfare advice can either reinforce or reduce stigma. Training staff in trauma-informed, empathetic approaches ensures residents are treated with dignity and respect. This is particularly vital for people who have had negative past experiences with the benefits system or who fear being judged for seeking support. Staff working in frontline services, VCSE organisations, Jobcentres, schools, and GP practices for instance should receive clear guidance and training on supportive communication, confidentiality, and reducing shame-based language.

#### **c. Work with community leaders and local champions to challenge stigma**

In many communities, trusted local voices play a powerful role in shaping attitudes. Local councils and voluntary organisations should engage with community leaders – such as faith leaders, youth workers, and resident champions – to help share accurate information about financial support and to challenge harmful narratives. These individuals can help normalise benefit use and act as connectors between residents and support services. Where possible, co-producing materials with local communities can make campaigns more relatable and trusted.

### **4 Advocate for living wages**

Improving incomes through employment is a vital long-term strategy for tackling poverty. While crisis interventions and benefit maximisation remain crucial, many residents shared that even with support, they continue to struggle because their jobs simply don't pay enough, highlighting that employment does not always provide a route out of poverty. Advocating for fair, secure, and adequately paid work is essential to reduce long-term financial vulnerability and support sustainable livelihoods.

#### **a. Promote the Real Living Wage across Cambridgeshire**

From the Cambridgeshire Context sections, it became apparent that cost of living is a real issue in the county, with working residents struggling to meet basic needs, showing that wages often fall short of covering essentials such as food and energy. This is where the Real Living Wage (RLW) could play an important role. RLW reflects the actual cost of living – unlike the statutory minimum wage – currently £12.60 nationally, and is voluntarily paid by some employers. Promoting its adoption across Cambridgeshire could be an important long-term strategy to reduce in-work poverty and improve financial security. Local authorities and public institutions should lead by example by becoming RLW employers, getting accredited by the Living Wage Foundation and using procurement levers to encourage RLW commitments from contractors. Elected members and community leaders can advocate for RLW adoption by local businesses, emphasising its business benefits such as improved productivity and reduced turnover. With both Cambridge City Council and the CPCA already accredited, there is an opportunity to build on this momentum and ensure more residents benefit from fair pay that reflects real costs.

#### **b. Support local employers to improve job quality and wage progression**

Insecure, low-paid work with limited opportunities for progression is a concern both nationally and locally. While not always explicitly raised in the Cambridgeshire first-hand experience work, many residents shared the pressures of rising costs and the difficulties of making ends meet, which are pressures that are exacerbated by irregular hours and a lack of employment security. This is particularly acute in rural and economically disadvantaged parts of the county, such as Fenland, where access to higher-quality employment is more limited, and in Cambridge, where good-quality jobs at lower skill levels are limited. Local authorities can play a key role in supporting local employers to improve job quality by encouraging in-work training, promoting secure contracts, and helping create clearer progression routes. Public sector institutions should lead by example in offering good work conditions, while local leaders can encourage employers to share best practice and champion inclusive employment strategies that support long-term financial security for residents.

#### **c. Lobby for national policy change to improve income adequacy through work**

While much can be done locally, broader structural change requires action at the national level. Elected members should advocate for stronger protections for workers, improvements to Universal Credit work allowances, and a more robust statutory minimum wage. The role of local government in lobbying for fairer labour markets is essential to tackling poverty at its roots and shifting the national conversation around work and income security.

# Conclusion

Income maximisation has the potential to significantly reduce poverty and inequality in Cambridgeshire. When delivered effectively, it enables residents to access all the financial support they are entitled to, manage household costs, and build longer-term financial resilience. From ensuring take-up of benefits and local assistance schemes to improving access to fair wages and secure employment, income maximisation strategies can make a meaningful difference in residents' daily lives, particularly those most at risk of hardship. As this chapter has shown, the impact is most powerful when support is accessible, timely, and coordinated.

Crucially, income maximisation does not sit in isolation. It intersects with other themes explored across this report, such as digital inclusion, housing affordability, and rural disadvantage, which all shape a person's ability to access support and maximise income. Improving digital access and confidence, for example, directly supports benefit take-up. Addressing housing stress helps reduce debt and financial instability. Meanwhile, tailored strategies for rural communities are essential to reach those who may otherwise fall through the cracks. A holistic, place-based approach is needed to make progress across these overlapping challenges.

To achieve this, collaboration will be key. Local authorities, public sector providers, voluntary and community organisations, employers, and elected members each have a critical role to play in strengthening support systems and addressing structural barriers. Some interventions can be delivered quickly – for instance enhancing outreach and simplifying benefit application forms – while others, such as improving rural broadband or influencing national wage policy, will require sustained commitment. By embedding income maximisation into local systems, Cambridgeshire can support residents not only to weather financial pressures, but to build lasting security and reduce the risk of future hardship.

## FOCUS AREA 2

# Digital poverty

*"They say some things are not essential, but the Internet is nowadays because everything is digital."*

**Participant in the Appreciative Enquiry report**





# Overview

Digital inclusion is increasingly recognised as a vital tool for reducing poverty and promoting opportunity in the modern world. In today's society, access to the internet and digital technology is no longer a luxury but rather a necessity. From applying for jobs and claiming benefits to accessing healthcare, managing finances, and engaging with public services, the ability to navigate the digital world is critical to everyday life.

The relationship between poverty and digital exclusion is well established, and addressing it increasingly urgent (Good Things Foundation, 2024). Consequently, the term 'digital poverty' is gaining traction, defined by the Digital Poverty Alliance as "the inability to interact with the online world fully, when, where and who an individual needs to". Nationally, 13-19 million people aged over 16 are estimated to be experiencing some form of digital poverty, including 20% of children. There are also well-established correlations between age, unemployment, disability, rurality and heightened risk of digital poverty (ONS 2019, Ofcom 2023, Connecting Cambridgeshire 2025). People on low incomes are significantly more likely to lack access to digital tools, connectivity, or the confidence and skills to use them, fully or in part.



Digital exclusion does not exist in isolation; it compounds and intensifies other forms of disadvantage, which in turn increase the risk of digital exclusion themselves such as: homelessness, social isolation, poor health, disability, and unemployment. It limits people's access to information, services, and support, particularly as a growing number of essential services shift to 'digital-first' models of delivery which can further compound these sorts of issues. For residents already facing hardship, this transition to digital can and does deepen isolation and make it harder to get help.

It also creates a barrier to financial resilience and opportunity. Digital exclusion contributes to poverty both in and out of work, limits access to employment, and restricts progression (Citizens Advice, 2023). Digital exclusion contributes directly to the 'poverty premium' – the additional costs faced by people on low incomes for basic goods and services – it is a factor in at least five of the eight main causes of the poverty premium described according to Turn2us (2025), meaning that people in poverty pay on average £490 more per year – and in some cases up to £1,190 – by being unable to access the best available deals or services online.

This chapter explores the scale, impact, and causes of digital exclusion in Cambridgeshire. Drawing on national and local data, it considers how digital exclusion affects residents across the county – particularly those already facing poverty or disadvantage. It also highlights good practice in local services, identifies persistent barriers, and sets out practical recommendations for strengthening digital inclusion as part of a broader strategy to tackle poverty.



# Cambridgeshire context

Poverty is a significant contributor to digital exclusion, providing a barrier to accessing suitable devices, connectivity, and even the skills needed to exploit them (Digital Poverty Alliance, 2025). It also creates precarity among those who are currently digitally included – where financial shocks or technical issues become insurmountable, pushing people partly or fully back into digital exclusion. In 2023, Citizens Advice reported that one million people nationally disconnected their broadband due to cost, and there is every reason to conclude that many more have done so since (Citizens Advice, 2023). In a world where people find themselves making difficult choices “between heating and eating” (Bullard, 2022), digital access can be seen as not high enough on the list of priorities – even though it can, in practice, leave people better off.

There is no single measure of digital poverty, but several national datasets provide a picture of the affordability pressures and practical barriers that contribute to digital poverty. In 2025, almost 1 in 4 households reports difficulty affording communications services (Ofcom, 2025); 8% previously said they reduced their spending elsewhere, such as on food or clothing, in order to afford it; and 7% have cancelled a service altogether (Ofcom, 2024a). According to the Good Things Foundation, nearly half of families do not meet the Minimum Digital Living Standard (Yates et al., 2024) and 1.5m do not have a smartphone, tablet or laptop (Digital Nation 2024).

At the same time, limited digital confidence and capability often prevent people from finding or securing the best-value options. We can assume a very likely correlation between limited digital skills and confidence, with corresponding difficulties navigating the complexity of the available options for fixed and mobile broadband to secure the best-value options. This assumed correlation would strongly indicate that at least a quarter of people are at risk of the cost of their digital access increasing poverty rather than reducing it, by overpaying. This is based on the following overlapping statistics about skills and engagement. It is also notable that this indicated order of scale is the same as the above statistic from Ofcom about those struggling to afford the connectivity, which should give a high degree of confidence. The following figures have been compiled by the Digital Poverty Alliance, based on national datasets and research:

- In the East of England, ONS data suggests that 25% of people are limited internet users
- A 2022 EE/BT study found that 29% of adults had very low engagement with digital tools such as email or online banking

- Lloyds Bank’s Consumer Digital Index (2024) reported that 27% of UK adults have low digital capability – as shown by the Digital Poverty Alliance (2025)

These overlapping figures all suggest that around one in four are at risk of overpaying and are also less likely to be able to exploit the online savings we discuss more widely. With access to support and advice, the facts and figures in this chapter illustrate there is the potential to provide a considerable relative jump in disposable income for those with the tightest budgets. Without support, they pay more for their connectivity yet receive less benefit from it.

Those with low skills and confidence who feel obligated to stay connected are particularly at risk of this, such as parents giving their children access for schoolwork, or those feeling under pressure by their work coach to search and apply for jobs online. These challenges are explored further in the ‘Barriers to effective digital inclusion in Cambridgeshire’ section.

Digital exclusion in Cambridgeshire does not occur in isolation – it reflects and reinforces wider patterns of poverty, affordability, infrastructure, and capability across the county. The rural geography, combined with income inequality and low digital confidence in some communities, intensifies the issue. While areas around Cambridge tend to benefit from strong infrastructure and access, other parts of the county face barriers including limited connectivity, device access, and digital literacy. This section explores the key local drivers of exclusion – starting with affordability.

## Affordability of connectivity

Affordability is one of the most significant and immediate barriers to digital inclusion for low-income households in Cambridgeshire. As broadband and mobile data become essential for everyday life – from accessing benefits and health services to applying for jobs and managing finances – the inability to afford them can leave residents further excluded and disadvantaged. This barrier affects not only those currently offline, but also people who are digitally connected but trapped in expensive contracts or unable to manage their connectivity costs without support.

The cost of connectivity is leaving people facing very difficult choices, and as the cost-of-living crisis worsens, those on lower incomes will be presented with even harder spending decisions and existing inequalities will become even more acute (The British Academy, 2022). For others who don’t feel they can cut those essentials any further, who aren’t aware of the financial potential from being online or who are unable to exploit it, we can see how lack of access to the internet pushes up their living costs further.

In Cambridgeshire, where 11.6% of residents aged 16-65 are on Universal Credit, this risk is particularly acute, with rates even higher in Fenland (19.3%) and Huntingdonshire (12.3%) (DWP, 2024). Residents on low incomes are disproportionately likely to face digital exclusion, not just because they cannot afford connectivity outright, but because they are often paying more than

necessary for poor or inappropriate digital services. Social tariffs – cheaper broadband and phone packages for people claiming Universal Credit (UC), Pension Credit, and some other benefits (Ofcom, 2024b) – are intended to address this issue. However, take-up remains low, with just 8.3% nationally accessing these offers, and only 47% of UC claimants aware the offers exist (Ofcom, 2023).

Even with eligibility, switching to a social tariff can be complex. Residents on low incomes are often digitally underconfident and unaware of their options and can be quick to assume they cannot access them. Many are already in out-of-contract deals or expensive bundle plans that automatically renew, creating a ‘poverty premium’ for digital access. People with poor credit histories – including those with bankruptcies or debt relief orders – may also be locked out of switching providers altogether. These factors combine to trap people in unaffordable contracts, increasing the risk of disconnection.

The tables below demonstrate how expensive digital connectivity can become without intervention. The typical cost of out-of-contract broadband is around £40–£60 per month, while average broadband deals are around £27. In contrast, social tariffs are usually £20 or less. Unlimited mobile data plans are also disproportionately expensive, with direct contracts from major providers costing up to £36 per month – significantly more than social or virtual network alternatives.

Figure 8: Cost of broadband

| Indicative prices                  | Per month | Per annum | Contract term* | Overage |
|------------------------------------|-----------|-----------|----------------|---------|
| Out of contract price range (high) | £60.00    | £720.00   | £1,440.00      | 300%    |
| Out of contract price range (low)  | £40.00    | £480.00   | £960.00        | 200%    |
| Average broadband price (2023)     | £26.90    | £322.80   | £645.60        | 135%    |
| Social tariff typical cost         | £20.00    | £240.00   | £480.00        |         |

\*Typical contract term is 24 months

Source for indicative prices: *Moneysavingexpert, Uswitch, Ofcom*

Figure 9: Cost of mobile data (unlimited)

| Online Prices 2025                                    | Per month | Per annum | Typical contract term | Overage against market                                | Overage against social tariff |
|-------------------------------------------------------|-----------|-----------|-----------------------|-------------------------------------------------------|-------------------------------|
| Vodafone                                              | £36.00    | £432.00   | £864.00               | 240%                                                  | 300%                          |
| Three                                                 | £20.00    | £240.00   | £480.00               | 133%                                                  | 167%                          |
| Three (data only)                                     | £24.00    | £288.00   | £576.00               | 160%                                                  | 200%                          |
| O2 (inc.initial discount)                             | £29.74    | £356.88   | £713.76               | 198%                                                  | 248%                          |
| EE                                                    | £24.00    | £288.00   | £576.00               | 160%                                                  | 200%                          |
| "Big 4" Average (Direct)                              | £26.75    | £320.98   | £641.95               | 178%                                                  | 223%                          |
| Best Virtual Network Deal                             | £15.00    | £180.00   | £360.00               | n/a                                                   | 125%                          |
| Social Tariff                                         | £12.00    | £144.00   | £288.00               | 80%                                                   | n/a                           |
| Lower data virtual network SIM to pair with broadband | £6.00     | £72.00    | £144.00               | Saving £475.95 on average against Big 4 over contract |                               |

Note: Prices from online sites April 2025, cheapest option used from each big 4 provider directly available, whether contract or rolling SIM

These costs are especially problematic when combined with limited digital literacy, which can often lead, for example, to people not exploiting their landline connection to greatly reduce their mobile data needs (and consequently costs), or to anxiety about switching providers. Many residents are unaware of what internet speed they need, how much mobile data they use, or how to assess whether a contract is good value. People on low incomes may be reluctant to switch due to fear of disconnection, misunderstanding the process, or difficulty affording upfront device or router costs. It should also be noted that the cheapest deals are overwhelmingly advertised online and managed online, and we can confidently predict that the least confident are highly likely to stick with a ‘known brand’ (i.e. the ‘big 4’) that they can walk into a shop for, even though virtual networks provide the same connectivity almost always for less. Without support to navigate the market, affordability becomes not just about cost, but about confidence, access to information, and timely advice. For households with multiple users especially, the high costs of these issues can easily multiply into very significant sums for a limited budget.





## Rural and geographic inequalities

Rurality amplifies digital exclusion in Cambridgeshire, where patchy infrastructure and higher day-to-day costs intersect with already elevated levels of deprivation. While national access to digital infrastructure has improved, the benefits remain unevenly distributed. Rural households are more likely to face slow or unreliable broadband, limited provider choice, or complete ‘not-spots’ in both mobile and broadband coverage – factors that disproportionately impact low-income residents. They will also find it harder to access support with digital exclusion, such as accessing help with building digital skills.

According to Ofcom, one in five rural households struggle with poor internet connectivity, compared to one in seven in urban areas (Ofcom, 2023; Connecting Cambridgeshire, 2025). National disparities in infrastructure are also explored in the Rural Poverty chapter, which shows that just 42% of rural premises in England have access to full-fibre broadband, compared to 59% in urban areas, while gigabit-capable coverage reaches only 45% of rural households versus 83% of urban ones (Ofcom, 2023). Local data mirrors these patterns. While Cambridge has the highest proportion of premises with gigabit-capable broadband at 93%, more rural districts such as Huntingdonshire (72%), East Cambridgeshire (73%), and South Cambridgeshire (73%) fall below the national average of 77% (Ofcom, 2023; CPCA, 2024). Furthermore, in parts of Fenland and East Cambridgeshire, more than 60% of premises do not have access to broadband speeds above

30mbps, highlighting significant connectivity gaps. Even where infrastructure exists, uptake varies: over 80% of premises in Cambridge and South Cambridgeshire use superfast broadband (300+mbps), but usage is far lower in other districts, suggesting that infrastructure gaps and affordability both play a role in rural digital exclusion (Cambridgeshire Context, 2025).

These figures highlight how location shapes digital opportunity. Cambridgeshire includes many rural communities where poverty and poor digital infrastructure intersect – compounding disadvantage. The risks are particularly concentrated in rural areas of Fenland and East Cambridgeshire, and parts of Huntingdonshire, where lower incomes and weaker connectivity create ‘hotspots’ for digital exclusion. Without reliable access to the internet, residents in these areas are at greater risk of falling behind in education, employment, and access to services.

For those without cars or reliable public transport, the absence of digital access also translates into higher everyday costs. One first-hand experience participant explained: “Taxis are expensive to go for a big food shop in the local area. It costs £30 for a round trip, which people do not have”. In this case, switching to a supermarket delivery saver slot (typically £1.50 per week) could save a household up to £1,482 annually. Even in urban Cambridge, where the minimum charge for a round-trip taxi from the dominant taxi company costs around £13 and a larger household’s weekly shop isn’t feasible on public transport, annual savings are likely to be at least £598, and more for longer distances. These examples show how digital exclusion, when combined with weak transport infrastructure, places an especially heavy burden on rural residents already facing financial hardship.

## Limited access to services

Digital exclusion increasingly limits residents’ ability to access core public services. As more functions move online — from Universal Credit and Blue Badge applications to housing support and NHS services — those without reliable internet or digital skills are at risk of being locked out. For people already navigating poverty, this can mean missing out on essential support altogether.

First-hand experience research highlights how digital exclusion interacts with other barriers. One participant in the Resolve Poverty research described needing help from a family member to apply for Pension Credit, noting that “limited opportunities for in-person engagement further complicate the search for support” (Resolve Poverty, 2024). Another, in the Appreciative Enquiry report, described the internet as “an essential additional bill” because of the mass shift of services and support online (Cambridgeshire Appreciative Enquiry Learning Network, 2024). While digital tools offer efficiency and broader reach, these benefits are only realised when residents are able to engage confidently and affordably.



Digital access is also critical for civic participation and community engagement. Resolve Poverty participants saw digital platforms as vital for ensuring their voices are heard in local decision-making, particularly where transport or accessibility challenges limit in-person engagement (Resolve Poverty, 2024<sup>2</sup>). However, they also stressed the importance of offering non-digital options to ensure those who are offline are not excluded. In rural areas especially, poor connectivity and limited public transport create a ‘double barrier,’ restricting access to both digital and face-to-face services.

### Limited digital skills and demographic disparities

While infrastructure and affordability are key barriers to digital inclusion, the ability to confidently and safely navigate the online world is just as essential. Nationally, around 11 million people lack the digital skills needed for everyday life, with older adults, disabled people, and those with lower educational attainment most affected (Lloyds Bank, 2023; Connecting Cambridgeshire, 2025). In Cambridgeshire, ACORN\* data shows that lack of digital confidence is widespread – with at least 12% of residents in every ACORN group reporting that computers confuse them or that they will never get used to using them. However, this challenge is particularly acute among older adults and those likely to be experiencing financial hardship. For example, 24% of elderly residents living in smaller terraces or semis – often an indication of lower income status – have never used the internet, compared to 10% of older people in detached homes. Similarly, while more than 20% of elderly homeowners in detached properties report confusion with computers, the proportion is even higher among those in more precarious housing or social circumstances. These figures illustrate the strong link between digital exclusion, ageing, and socioeconomic status – and the need for targeted support.

As the shift to digital-first services accelerates, those without the skills to engage are increasingly excluded. One participant in the Resolve Poverty research shared: “Older people didn’t grow up with technology... some don’t even have a smartphone, let alone a laptop” (Resolve Poverty, 2024). Another participant, who struggled to complete an online Pension Credit application, added: “I hate computers”. Both examples reflect a broader concern raised by residents: that vital support is only accessible online, leaving behind those without the means or knowledge to navigate it. As a result, Resolve Poverty recommended that local information and support be made available through multiple channels – ensuring access for those who are offline or digitally underconfident (Resolve Poverty, 2024).

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\*ACORN is a tool that segments the UK population by postcode, providing insights into demographic data, social factors, and consumer behaviour. It is used by Cambridgeshire County Council to better understand and engage with different community groups. More information is available on their [website](#)

## First-hand experience case study

# Overcoming digital barriers

### Context and challenge

Agata\* is a single parent of three children struggling hugely with the cost of connectivity. She receives UC and is affected by the benefit cap. She previously signed up for a broadband and un-needed TV bundle, but the contract has expired. Nervous about taking out a new deal, with bankruptcy from a student fees issue preventing a switch of providers, she’s resigned to out-of-contract pricing, paying £120/month. Frequent arrears mean her connectivity is suspended until she catches up. Needing her children connected, she relies on an unlimited mobile data SIM (£25/month) as back-up and her children are also on more expensive SIM deals than needed. She can access a social tariff with her existing provider but is unaware of this.

### Support and intervention

Through local 1:1 support, Agata reviewed her contracts and switched to more affordable alternatives. Her poor mental health, from long-term hardship and severe trauma, and the complexity of switching both broadband and multiple mobile SIMs to maximise cost-

savings, necessitated multiple support sessions to navigate the process – identifying options unaffected by her credit rating, managing anxiety, and coordinating switch dates with when she could pay. Making broadband payments affordable meant she could more than halve SIM costs, no longer needing unlimited data as a backstop for her broadband.

### Outcome

The changes save the family approximately £1,752/year. A local charity also donated a computer, allowing her to job search more effectively and manage essential tasks online, and her daughter is receiving a laptop through the Tech4YoungCarers scheme.

### Why it matters

This story reflects how digital exclusion is shaped by low income, debt, limited digital confidence and a lack of support, leading to increased poverty. With the right help, digital access can be affordable and empowering, unlocking immediate savings and long-term opportunity.

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\*Name has been changed to maintain anonymity

# Local strengths and current approaches

While Cambridgeshire faces persistent challenges with digital exclusion, especially among low-income and rural communities, several local initiatives provide a strong foundation for tackling the issue. These include infrastructure investment, targeted support, and growing collaboration between public and voluntary sector partners. Emergency assistance such as free data SIMs from the National Databank is also available and offers an important crisis response for residents who cannot afford connectivity (Good Things Foundation, 2025) via a number of public and voluntary sector organisations. There is also growing interest in social prescribing models, which involve trusted professionals referring residents to digital support. This has potential but is unlikely to succeed without dedicated funding and coordination to support capacity. Voluntary, community and social enterprise (VCSE) sector organisations, often key delivery partners, face underfunding in this area as well as the wider pressure on the sector. Concerns already exist from organisations about social prescribing where funding does not follow the individual referred. Addressing these gaps is essential if Cambridgeshire is to deliver digital inclusion for all residents, not just those who can access support independently. Long-term solutions must be rooted in system-wide approaches that focus on income maximisation and reducing structural barriers to digital access. This section highlights some of the most significant local developments and identifies both progress made and areas for future focus.

## Connecting Cambridgeshire

Connecting Cambridgeshire is a long-running digital infrastructure programme delivered in partnership by the Cambridgeshire and Peterborough Combined Authority (CPCA) and hosted by Cambridgeshire County Council. It has been a key driver of digital infrastructure improvements across the region, including broadband rollout, mobile coverage, and the deployment of public Wifi.

The programme now delivers the Digital Connectivity Strategy 2025-2029, developed jointly with CPCA. The strategy focuses on three pillars – infrastructure, innovation, and inclusion – and sets out ambitions to extend gigabit-capable broadband to 99% of premises and bring standalone 5G to all populated areas. It also aims to address coverage gaps (including in some urban areas), support innovation through environmental data and transport technology pilots, and improve digital inclusion. Key outputs to date include the extension of ‘CambWifi’ to over 200 community sites, support for fibre infrastructure deployment via the ‘dig once’ policy, and access to national innovation funding.

The programme also advocates for the expansion of digital hubs, recognising their potential to tackle the combined barriers of device access, connectivity, and digital skills. These hubs – often located in libraries, foodbanks or community centres – reflect the Good Things Foundation’s place-based model, which promotes trusted, low-barrier support embedded in wider community provision.

## Project Gigabit

Cambridgeshire is among the first areas in the country to benefit from Project Gigabit – the UK Government’s £5 billion initiative to bring lightning-fast broadband to hard-to-reach areas. In 2023, CityFibre was awarded a £69 million contract (with an additional £53 million in commercial investment) to connect around 45,000 rural homes and businesses across rural Cambridgeshire and neighbouring areas to gigabit-capable full fibre broadband. This includes villages and hamlets around Ely, Newmarket, and Huntingdon (Department for Science, Innovation and Technology, 2023; Connecting Cambridgeshire, 2025).

Connecting Cambridgeshire has supported Project Gigabit’s implementation through data analysis, provider engagement, and local coordination. The rollout of Project Gigabit connections began in 2024, and the plans are anticipated to take five years to complete. As part of its local stimulus package, CityFibre is also delivering digital skills training, free connectivity to 50 charities and social enterprises, and apprenticeships for disadvantaged groups – demonstrating how infrastructure investment can be paired with community benefit (Department for Science, Innovation and Technology, 2023; Connecting Cambridgeshire, 2025).

While gigabit rollout is a critical enabler of digital inclusion, it is not in itself a solution to digital poverty, and in fact in most cases, speeds below 100mbps will be ample to achieve meaningful inclusion that tackles digital poverty effectively, especially for single-occupant households. Affordability and digital confidence remain more important barriers for low-income residents, who may struggle to access or navigate newly available services. Care should be taken to avoid exclusivity arrangements or limited provider choice in rural areas for any other rollout outside this project, which could reduce competition and maintain high prices. Although Project Gigabit has taken some steps to address potential issues, these risks underline the importance of pairing infrastructure investment responsibly with support for affordable access, digital skills, and market transparency.

## Camsight Mobile Unit

The Camsight Mobile Unit is a custom-built outreach service offering in-person support to people with visual impairments across Cambridgeshire. Equipped with low vision aids and digital technologies – from talking watches and digital magnifiers to smart home hubs – it enables Camsight's Community Outreach Workers to provide both practical and emotional support. The mobile unit visits people in their homes, support groups, and rural communities, and holds pop-up sessions at community venues such as libraries and centres.

This kind of outreach is particularly important for residents who cannot access fixed-location services due to disability, health conditions, or lack of transport. This even includes services really close to them if they are house-bound for any reason. However, Camsight's service is currently the only known provision of this kind in the county, leaving a lot of people with a similar level of need for reasons other than visual impairment, uncatered for. While digital hubs provide valuable support in community settings, they do not and cannot reach everyone. The irony should be noted that those who cannot access community services or even mobile services are often the very people who could potentially benefit the most from the internet's ability to bring services and support to their door. In turn this could reduce costs for support services for them – for example, to get their shopping for them. To create a more inclusive system, similar outreach models should be developed – either through dedicated mobile units, home visit services, or by embedding digital inclusion support into existing outreach services such as mobile libraries, technology-enabled care team, housing officers, or home care providers.

## Libraries

Library services represent the most geographically widespread digital inclusion support in Cambridgeshire, but they remain fairly limited in the amount they can offer. This is because they receive limited funding and are heavily reliant on volunteers for basic digital skills support using platforms such as LearnMyWay. The libraries digital inclusion service does also provide free six-month data SIMs from their membership of the Good Things Foundation National Databank network (distributing over 7,000 to date) and also hold a Device Bank which has made over 1,200 loans of devices since August 2022, and around 300 Mifi (personal wifi hotspots) loans, as well as a limited amount of device donations.

# Barriers to effective digital inclusion in Cambridgeshire

The initiatives outlined in the previous section, alongside the variable availability of other digital support within the constraints of geography, capacity or eligibility criteria, represent a strong foundation for improving digital inclusion across the county. However, systemic barriers continue to limit the effectiveness and reach of these efforts. Residents facing poverty, ill health, or isolation often encounter multiple, overlapping challenges that prevent them from accessing or sustaining digital connectivity. This section identifies some of the most significant and recurring obstacles.

## Mental health and disability

The mental load described by those in poverty in the first-hand experience also makes digital exclusion harder to overcome, and easier to slip into. Digital inclusion requires people to address and maintain a number of factors to exploit the benefits of being online, and the greater the poverty issues, the more limited and complex the options tend to be. As discussed in the Mental Health chapter of this report, poverty is closely linked to poor mental health, including anxiety and depression. Poor mental health is a significant factor in digital exclusion (University of York, 2022) and the mental health issues that poverty is associated with, such as anxiety and depression, can lead to poor-self-efficacy and/or a sense of overwhelm, making the complexity of tackling digital poverty too hard to successfully navigate.

Age and disability have a correlation with both poverty and digital poverty. There is a further correlation with mobility, which for many residents, further compounds exclusion. Mental health and physical health issues can in some circumstances leave people housebound. This means that for some people, digital inclusion services remain inaccessible even if they are practically on their doorstep. Without accessible outreach or home-based support, these residents may remain permanently excluded from the digital world. With home-based support, digital inclusion can arguably be the single mitigator with the widest potential impact for their lack of mobility, providing them access to social contact, online shopping and information and support. It enables connection to essential services and everyday opportunities – but only if support is adapted to meet their needs.



## Overpaying for connectivity

While digital inclusion can play a vital role in day-to-day income maximisation, many low-income residents who are online still face digital poverty due to the high cost of staying connected. Many are 'locked' into expensive broadband or bundle contracts because they are unaware of cheaper options or feel unable to navigate the complexity of switching. This often leads to domino effects – such as taking out unlimited or large mobile data deals as a backup when broadband is suspended due to missed payments, increasing household costs even further.

People rarely know what connectivity they actually need for their household, for example speeds and data allowances, or how to find out, and this lack of technical understanding contributes to overpayment and low take-up of social tariffs due to caution. Although Ofcom estimates that switching providers could save households around £100 per year, this likely underestimates the real impact on those in poverty. One illustrative case from a money-saving forum showed a mainstream £38/month broadband contract rising to £63.50 after expiry – eventually reduced to £43 through haggling. A comparable social tariff from the same provider was just £20/month, meaning potential savings of £276-£522 per year, or over £1,000 across a 24-month contract.

While people not eligible for social tariffs can often find similar savings by switching at contract end, this requires digital confidence, awareness, and a reasonable credit record – all of which can be significant barriers for residents in or near poverty, especially those with overwhelm. As the first-hand experience case study shows, even identifying and accessing available options can feel overwhelming without personalised, sustained support.

## Debt, credit and rural connectivity challenges

For residents in deep poverty, poor credit records often act as a hidden barrier to digital access. Those with a history of bankruptcy or a Debt Relief Order (DRO) or a very poor credit rating may be unable to switch providers or set up a new contract if not currently connected. Social tariffs can sometimes help, but only if the individual is already with a participating provider, as social tariffs still require a credit check for new customers. Awareness and take-up of these tariffs remain extremely low regardless (Ofcom, 2024b). For those without an existing service, credit-check-free options like rolling 4G/5G SIMs from lesser-known virtual networks do exist, but awareness of this as an option and where available is extremely poor, and they will require upfront costs for a hotspot or LTE router – an initial obstacle for those in deep poverty.

These barriers are further compounded in rural areas, where digital and rural poverty reinforce one another. Mobile 'not spots' and weak signal areas persist across parts of Cambridgeshire, while fixed-line broadband can be both limited and expensive in rural areas. In these locations, even flexible or low-cost options may be unavailable, meaning social tariffs or no-credit-check alternatives may be hard or impossible to access. As a result, rural residents on low incomes face some of the greatest risks of disconnection – not because support doesn't exist, but because it doesn't reach them.

## Lack of technical and financial skills

Many residents face digital exclusion not because they lack access, but because they lack the technical knowledge to make informed choices. A lot of people have very little technical knowledge when considering their connectivity needs, as shown by ACORN data in the Cambridgeshire Context section. This was a recurring theme in both the Resolve Poverty and Appreciative Enquiry reports as well, where participants described feeling left behind by the shift to digital-first services. A specific example of this confusion leading to unnecessary costs is a gentleman on Universal Credit who contacted a local digital inclusion service for help because he was struggling to afford the internet connection he believed the DWP wanted him



to have to job search online. He was paying around £60 per month for a high-speed fibre contract and only used it for jobsearch. His provider had moved him onto this faster, more expensive internet connection because he told them he couldn't load websites and when they did, it was very slow. It transpired that the issue was the laptop someone had given him. It was very old and unable to cope with the browser requirements.

One conclusion to be drawn from this is that effectively tackling the skills aspect of digital poverty must include income maximisation, both to help maintain digital inclusion and to ensure people can benefit fully from being online. This necessitates building people's skills and confidence, and the benefits are proven – people with higher digital engagement save £900 more per year (Digital Nation, 2024). Historic projects like Making Money Count (2013–2018), a Big Lottery-funded initiative supporting financial confidence in Fenland through digital and financial capability work, demonstrate the value of locally delivered, partnership-based models. Much digital skills provision, including Cambridgeshire Skills' current beginner IT course, tends to focus on the general technical or vocational aspects of using a computer, while omitting key areas such as understanding contracts, choosing providers, or managing connectivity costs, as they are required to follow a syllabus for course funding. While basic training helps some residents, others require more in-depth, person-centred support to navigate a complex and overwhelming market. For those with additional needs, addressing digital poverty can first involve resolving several pre-existing barriers – a process that may take months to put all measures in place and ensure a stable, sustainable outcome.

## The role of digital inclusion in alleviating poverty

Despite the barriers outlined above, digital inclusion remains a powerful tool for tackling poverty. When support is accessible, sustained, and person-centred, it can have a transformative impact on people's lives, from improving financial resilience to increasing independence, access to services, and long-term opportunity. This section outlines the key ways digital inclusion contributes to poverty alleviation.

### Reducing the cost-of-living

Being online allows people to access lower-cost goods and services, with research suggesting average annual savings of £444 when shopping online (Cebr, 2022). These estimates are based on access to cheaper deals, bulk savings, and better financial tools. But the potential for saving is even greater when digital access solves wider challenges. For example, residents without transport or experiencing mental health barriers may rely on either expensive local convenience shops and/or taxis to reach affordable supermarkets. A Which? investigation found that people pay around 21% more at major retailer convenience stores, and some items cost twice as much (Webb, 2024). As noted in the Rural and Geographic Inequalities section, switching to online supermarket delivery can offer significant savings – particularly for residents without cars or reliable transport. These kinds of savings highlight how digital access can reduce the everyday costs of living, particularly for people already facing disadvantage.

### Boosting employability and income

Digital exclusion is closely linked to reduced employment prospects and lower earnings, with an estimated £5.69bn in lost wages in the UK due to lack of essential basic digital skills (Virgin Media O2, 2022). Without access to the internet and essential digital skills, job-seeking becomes harder, and people may miss out on training, opportunities, and progression. Even for those in work, limited digital confidence can reduce flexibility or ability to upskill – reinforcing in-work poverty. Lower-income, lower-skilled jobs had become the choice for many lacking digital confidence and skills to avoid having to get online, but it should be noted staying offline is becoming harder even in these roles – many of these jobs, such as contract cleaners and gig economy work, now expect workers to log on to see their assignments and access/retrieve payslips. At the same time, a growing number of services that support income – from Universal Credit to budgeting tools – are moving online. Without support to navigate these tools, people risk falling behind or missing out on entitlements altogether.





### Improving access to support and everyday solutions

Digital inclusion also offers other indirect but powerful ways to reduce hardship. Residents with digital access are better able to find practical help – from troubleshooting repairs and sourcing affordable parts to accessing the circular economy, local advice, or free and low-cost activities. It also enables easier access to essential services, such as health appointments, housing support, and benefit applications, particularly as more public services adopt digital-first models. Commercial services are also moving towards an assumption of digital access for customers. It also opens up informal peer support and knowledge-sharing, which can be vital for people managing on tight budgets. The Resolve Poverty research further highlighted that digital exclusion often contributes to a lack of awareness and take-up of local support, particularly in rural areas, where limited connectivity and geographic isolation compound these challenges. For people living in poverty, the ability to problem-solve or self-serve online can make a critical difference in daily life.

### Increase democratic participation

People experiencing poverty often feel left out of local decision-making and want to be more engaged, as highlighted in the Resolve Poverty report (2024), which found that “residents want to be genuinely involved in local decision-making” – but are unsure how or face practical and digital barriers. Without digital access, participation is restricted, and engagement remains uneven. Meaningful and inclusive engagement depends on reaching residents where they are. Digital inclusion is a prerequisite for this at scale – enabling more representative input into local policy and services.

### Strengthening the impact of public services

Digital inclusion is not just beneficial to individuals – it is essential for the success of local strategies. From the Integrated Care Strategy to digital transformation programmes across public services, most forward-looking plans assume high levels of digital engagement. But without near-universal inclusion, those strategies risk both failing to meet their targets, whilst also reinforcing exclusion and inequality.

Currently, the overwhelming majority of digital inclusion projects rely on funding that is narrowly tied to one service or outcome. They often struggle to engage people as effectively at their point of need as a result. Someone who wants to be online to connect better with overseas family members may not be interested in job searching right now, but skills and confidence will still serve them well if job searching later joins their list of priorities. A more joined-up, person-centred approach – one that empowers people to exploit digital systems in general for their identified goals and build confidence – can unlock benefits across health, education, employment, and more. As the phrase goes, ‘a high tide lifts all boats’: investing in digital confidence enables residents to access a wide range of services more effectively – and can also build resilience for the future, reducing demand on services.



# Recommendations

Digital inclusion is essential to reducing poverty and inequality and must be understood as a cross-cutting enabler – critical to tackling hardship, improving access to services, and ensuring the success of digital transformation across the public sector. Successful digital inclusion encompasses bringing people online, supporting them to stay online, and supporting them to access the benefits of being online. To address the interconnected barriers outlined in this chapter, the following recommendations aim to improve affordable access, strengthen digital skills and confidence, support cross-sector collaboration, and embed digital inclusion as a strategic priority across Cambridgeshire.

## 1 Improve awareness and access to affordable connectivity

### a. Promote social tariffs more effectively

All local authorities and key infrastructure partners should ensure that residents are made aware of social tariff options through clear, plain language communications. This requires providers to include simple information on eligibility, switching, and typical household bandwidth requirements to avoid upselling unnecessarily expensive packages. Only 8.3% of eligible households currently take up social tariffs, and nearly half of Universal Credit claimants are unaware of them (Ofcom, 2023). Clearer information could also benefit a wider segment of the population, as it will help those who struggle with in-work poverty and those not meeting the eligibility requirements for social tariffs who are still struggling with the cost of living.

### b. Expand advice and support on connectivity choices

Frontline workers across public and voluntary services should be supported to offer basic digital connectivity guidance, including signposting to switching tools, comparison sites, and community advice. Residents often lack the confidence or knowledge to evaluate their digital needs and options, leading to unnecessary costs or service interruptions. As shown in the case study earlier in this chapter, personal support is often essential for securing affordable access.

## 2 Strengthen digital skills and confidence

Local authorities and adult learning providers should offer tailored digital skills training for residents most affected by digital exclusion, directly or via funding partner organisations, as access to a device or internet is not enough if residents lack confidence. Delivery models should include small-group or one-to-one sessions, and work in partnership with trusted local organisations, such as Citizens Advice or local specialist Digital Inclusion services. Participants in the Resolve Poverty and Appreciative Enquiry reports shared that digital tools often feel inaccessible, especially without individualised help. Training embedded in trusted spaces helps empower residents to manage finances, access services, and participate more fully in society.

## 3 Build capacity across sectors to deliver person-centred digital inclusion

### a. Invest in cross-sector capacity building

The County Council, District Councils, and CPCA should co-ordinate efforts to strengthen digital inclusion delivery capacity across both statutory and VCSE sectors. This may include lobbying for national investment in digital inclusion, providing dedicated local funding where possible – including in collaboration with other stakeholders such as the DWP and NHS, and sharing best practice. A combination of embedding delivery through organisations tackling relevant issues, along with specialist digital inclusion support, is recommended. Pooling funding between these bodies would allow for person-centred delivery that would be more effective in supporting these organisations to engage with digitally excluded residents and bring their relationship with them online to achieve their ambitions for digital first services.

### b. Embed digital poverty awareness across public-facing services

Training for frontline staff across services (e.g. housing, benefits, adult social care) should include how to identify digital poverty and respond appropriately – either through direct support or referral to digital inclusion partners. Approaches like social prescribing, which refer people to digital support through trusted professionals, will only succeed if frontline organisations have the resources and confidence to respond.

## **4 Foster collaboration through shared infrastructure and resources**

### **a. Promote local membership in the National Databank**

Both the public sector and VCSE networks should promote National Databank membership among frontline organisations and encourage good practice in follow-up support – for example, offering digital skills guidance or benefits and income maximisation advice alongside SIM card distribution. Free data provision is a vital crisis response but must be paired with longer-term support to avoid recurring exclusion.

### **b. Develop a co-ordinated device donation and reuse scheme**

Public sector bodies, voluntary organisations, and local anchor institutions should work together to establish a shared framework for donating and repurposing surplus IT equipment. This should include agreed standards for data-wiping (e.g. HMG Infosec Level 5 Enhanced), and a system for identifying need – for example by using tools like ACORN, or collaborating with schools, housing teams, voluntary and social care services to target provision. Lack of access to reliable devices remains a major barrier to digital inclusion as we have seen from first-hand experience reports. A collaborative donation scheme would enable resources to be pooled and targeted more effectively. Given its regional remit, the CPCA could act as the lead organisation to co-ordinate this effort across Cambridgeshire. This initiative would also support environmental goals by reducing e-waste and help meet wider recommendations on sustainable digital infrastructure, including those from the National Audit Office.

## **5 Strengthen local co-ordination and strategy**

### **a. Recognise digital exclusion as a cross-cutting issue**

Digital exclusion and digital poverty must be recognised as an important, cross-cutting issue for Cambridgeshire residents in anti-poverty strategies, digital transformation plans, and related local priorities. These issues are not standalone but intersect with a wide range of service areas, including healthcare, housing, education, employment, and civic participation. As shown within this chapter but also becoming apparent throughout the whole report – and reinforced by first-hand experience research – residents who are digitally excluded often face multiple, overlapping disadvantages.

To ensure digital inclusion is embedded across local systems, a named lead should be identified to co-ordinate efforts across sectors. Connecting Cambridgeshire is well positioned to play this role. With a proven track record in delivering infrastructure improvements and advocating for digital inclusion, the programme already works across public, private, and voluntary sectors. Its collaborative structure and strategic oversight make it a strong candidate to convene partners, monitor progress, and ensure digital inclusion is embedded in local planning and delivery. Building on the work it is already doing in this area, it should seek to leverage funding and other support from connectivity providers, stakeholders and other funding opportunities to support delivery of the ambitions laid out here. A co-ordinated, cross-sector approach is essential if Cambridgeshire is to tackle the systemic barriers that keep residents digitally excluded.

### **b. Collaborate regionally to learn from best practice**

Connecting Cambridgeshire, working in partnership with the CPCA, should lead regional collaboration on digital inclusion by building on the work it has already delivered across Cambridgeshire and Peterborough. Its existing partnerships, experience delivering infrastructure improvements, and commitment to digital inclusion make it appropriately placed to connect with other areas and share learning. Engaging with successful strategies from elsewhere – particularly from other Combined Authorities such as Greater Manchester and Leeds – can help inform more inclusive, joined-up, and scalable approaches locally. By taking a leadership role in regional engagement, Connecting Cambridgeshire can help align infrastructure investment, digital support, and community outreach across the wider area, ensuring that local plans benefit from tested models and maximise shared impact.

# Conclusion

Digital exclusion is not an isolated challenge; it is deeply interwoven with many of the wider issues explored throughout this report. It reinforces and amplifies the drivers of poverty identified in chapters such as income maximisation, rural poverty, and mental health. Without digital access, residents may struggle to apply for benefits, secure employment, manage their finances, or even reach support services – especially in rural areas where both transport and service coverage are limited. Poor digital access can also deepen isolation, particularly for those living with mental or physical health conditions, creating additional barriers to social participation and support.

As digital exclusion is a cross-cutting barrier, similarly, digital inclusion is a powerful cross-cutting solution. It enables residents to unlock entitlements, reduce the cost of living, engage with services, and participate more fully in community and civic life. When embedded alongside other approaches – such as income maximisation, early mental health support, or targeted rural outreach – digital inclusion can amplify impact and ensure that services reach those most in need.

The actions recommended in this chapter are not standalone, they should rather be seen as essential enablers of the wider recommendations by the Cambridgeshire Poverty Strategy Commission. To build a fairer Cambridgeshire, digital inclusion must be integrated across sectors, policies, and services – not only as a response to current exclusion, but as a foundation for long-term opportunity and resilience.

## FOCUS AREA 3

# Rural poverty

*“Without a car, it’s almost impossible to get anywhere, as the bus service is limited and unreliable.”*

**Participant in the Resolve Poverty report**





# Overview

Poverty is all too familiar for many families across Cambridgeshire. The key message here is not just statistics in a report, but the reality of poverty, the daily struggles of parents choosing between heating and food, of children going to school hungry, of pensioners skipping meals to pay their rent.

The National Poverty Strategy Commission recently revealed that eradicating poverty in the UK would require an additional £36 billion in resources. That might sound like a big number, but behind it are real people, including thousands of families right here in Cambridgeshire. One in three children across the UK is living in poverty, and the situation is getting worse, not better. And let's not forget the 6% of people who are living in what's known as deep poverty, well below the minimum threshold for basic survival (Social Metrics Commission, 2024).

Here in Cambridgeshire, we can see the local effects of this national crisis. Rising housing costs, unaffordable childcare, and low wages are pushing more people to the edge. Many families are spending nearly half their income just to keep a roof over their heads. The need for food banks, even in relatively affluent areas, is growing and currently those food banks are struggling to fill their own shelves. The cost-of-living crisis is stripping away any sense of financial security for thousands of households. And while we often think of poverty as an issue for big cities or post-industrial areas, the truth is, it's right here – in our market towns, in our rural villages, and in the heart of our communities.

Cambridgeshire is a county of contrasts, combining urban towns and cities such as Cambridge, Ely and Huntingdon, with vast rural areas across most of the districts. It is these rural areas that this section focuses on, detailing the challenges facing those in rural Cambridgeshire, local strengths and current approaches to tackling poverty for rural communities, and their limitations. The section concludes with a list of recommendations for multiple partners across the county, addressing rural poverty in the whole, as well as a targeted exploration of food poverty in rural Cambridgeshire.

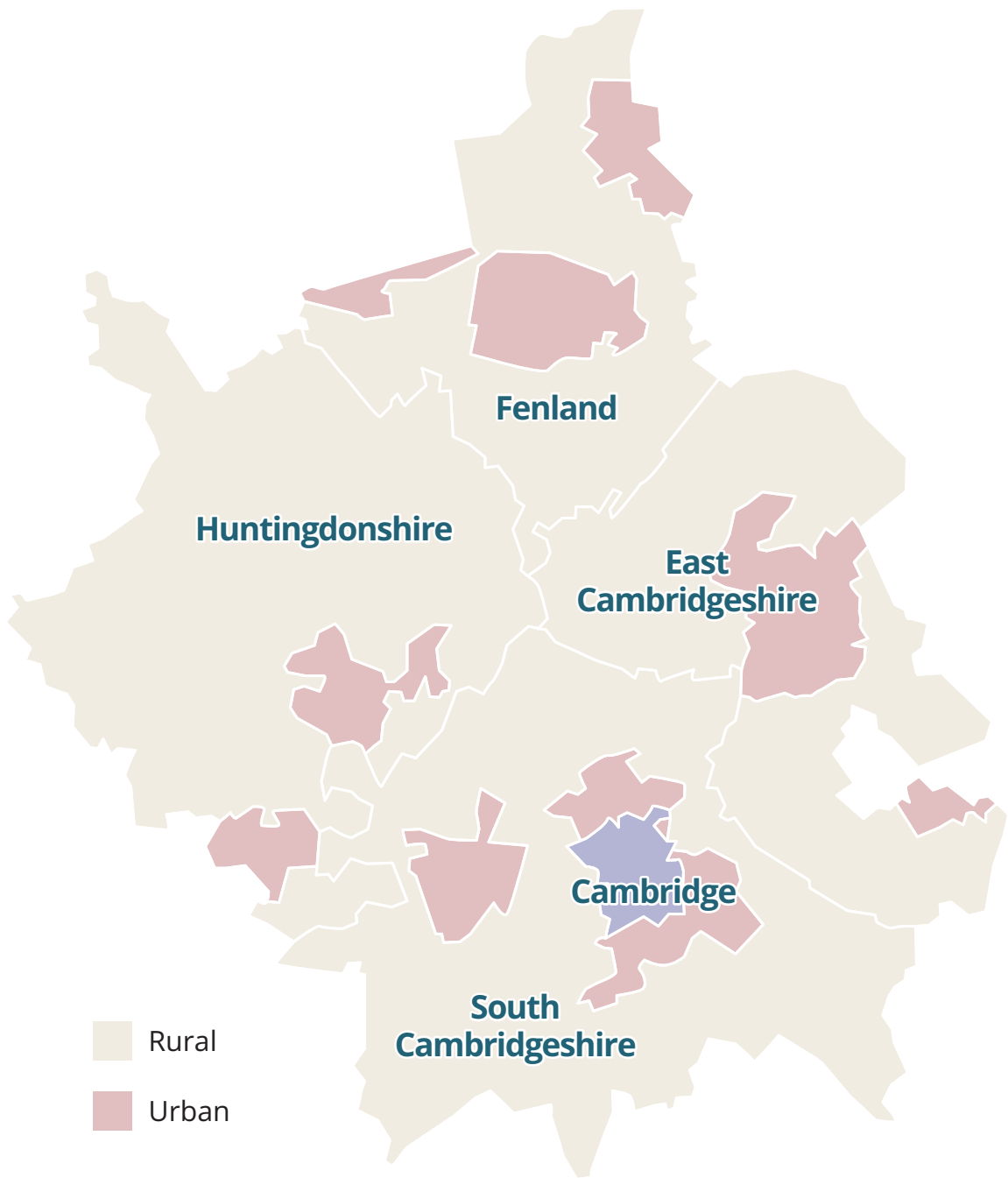
# Cambridgeshire context

Research by Action with Communities in Rural England (ACRE) surveyed all their 37 county-based members in Spring 2023 about their size, services, challenges and pressures amongst other things. Members reported that transport, health and well-being, loneliness and isolation, and affordable housing were the most pressing issues for rural communities (ACRE, 2023). Within the Resolve Poverty report, it was the geographical isolation, lack of access to education and employment opportunities, and access to food that came through as the strongest rural concerns (Resolve Poverty, 2024).

The map below shows the Rural Urban Classification of the districts in Cambridgeshire and highlights that despite urban areas in each district, the county is largely rural (ONS, 2021). Whilst the map does not necessarily indicate it, and despite Fenland being home to urban towns such as Wisbech, March and Whittlesey, it is largely considered one of Cambridgeshire's most rural districts, with a considerable rural footprint, including 29 rural villages. Huntingdonshire and East Cambridgeshire also contain a mix of urban and rural, with towns such as St. Neots, St. Ives and Huntingdon in Huntingdonshire, and Ely city, Littleport and Soham in East Cambridgeshire. These urban centres make up a small area of two predominantly rural districts and are surrounded by rural and semi-rural areas. Although South Cambridgeshire is also categorised as largely rural, its proximity to Cambridge, its new towns such as Cambourne and Northstowe, and its world-leading science and technology centres mitigate some of the challenges faced by the other rural districts in the county.

Whilst rural areas in Cambridgeshire are characterised by their rolling green landscapes and quaint beauty, they are also home to unique challenges that contribute to and exacerbate the impacts of poverty. Higher fuel poverty rates, geographical isolation, increased food poverty, employment and income inequality, and inadequate infrastructure are just some of the rural-specific issues that can plunge rural households into poverty and prevent them from escaping it.

**Figure 10:** Rural / urban classification (2021)

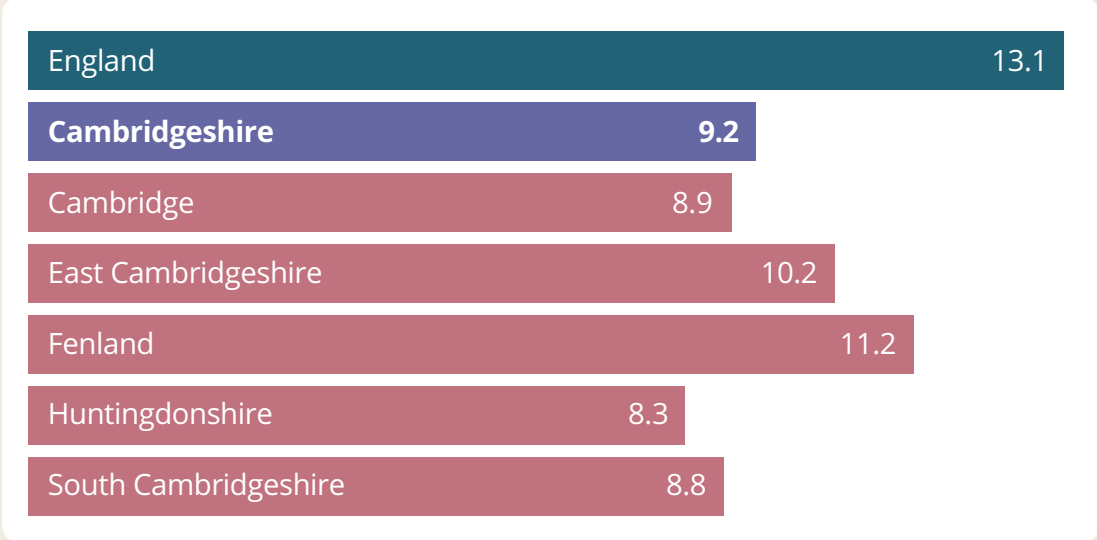


Source: Office for National Statistics 2021

**Rural fuel poverty**

The rapid increases in energy prices from late 2021 coupled with the cost-of-living crisis has left many households in debt, with others cutting essential energy usage to stay out of debt. This was seen in the Resolve Poverty report, which highlighted people's concerns regarding rising energy bills and the Cambridgeshire County Council Quality of Life survey results from 2024, which indicated that 48% of residents were cutting back on heating use due to the cost of living (Cambridgeshire County Council, 2024). In 2024, across England, rural households had a higher fuel poverty rate than the national average, at 12.3% for rural households, compared to 11% for the England average (Department for Energy Security and Net Zero, 2025). The most recent data for fuel poverty in Cambridgeshire is from 2022 and shows that across the county 9.2% of households were in fuel poverty, this was lower than the 2022 England average of 13.1%. The graph below shows the breakdown of fuel poverty by Cambridgeshire districts and indicates the same pattern of rural households having the highest fuel poverty rates, with more rural districts such as Fenland and East Cambridgeshire showing the highest fuel poverty levels at 11.2% and 10.2% respectively (Department for Energy Security and Net Zero, 2024b). In addition to this, rural properties are far more likely than urban properties not to be connected to national gas infrastructure, instead relying on oil. This can add further financial pressure to rural households, as oil prices are typically much higher, and more volatile than gas (Good Energy, 2024).

**Figure 11:** Proportion of households in fuel poverty (2022)



Source: Department of Energy Security and Net Zero, 2024

## Geographical isolation and inadequate infrastructure

Commissioners with a keen interest in rural communities witnessed first-hand how significantly limited transport options in Cambridgeshire restrict opportunities for those living in rural areas. Over-reliance on private vehicles not only creates financial pressure for low-income households but also exacerbates social isolation for those without access to a car. Young people, in particular, face challenges accessing education, employment, and social activities, which can have long-term impacts on their life chances. Similarly, older residents experience reduced independence and increased isolation due to the decline in regular bus services.

The Social Market Foundation produced a report in 2023 that looked at transport poverty. The report defines transport poverty as being experienced when the total costs of private and public transport drive a household into poverty. They found that rural households are more likely to experience transport poverty than the general population, with a rate of 12.3% for rural households compared to 8% for all households. On average, the median British household spends £5,994 on transport each year, including motoring, bus and rail. In 2022 in the UK, motoring constituted 58% of all trips, yet in rural villages where public transport is less available, motoring constituted 72% of all trips with average transport costs rising to £9,200 per year (Social Market Foundation, 2023). ACORN data sheds light on the likelihood of car ownership in Cambridgeshire, suggesting that whilst around 78% of people in urban areas have access to a car, this number is closer to 87% of people in rural areas. This pattern was also apparent in the first-hand experience work; during their research, Resolve Poverty spoke to one rural resident who commented, “without a car, it’s almost impossible to get anywhere, as the bus service is limited and unreliable” (Resolve Poverty, 2024).

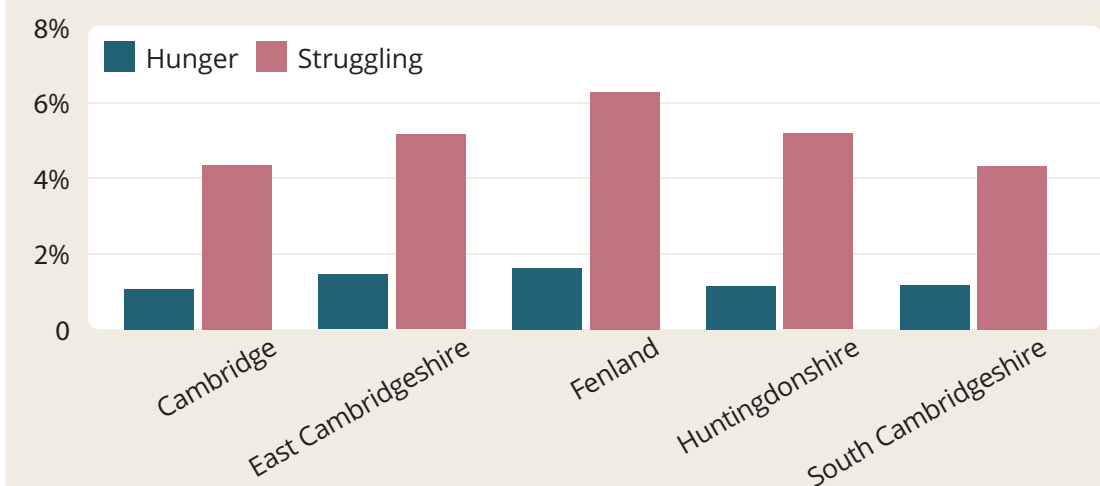
A further element to rural poverty is the quality of and access to digital services. Ofcom found that in 2023, up to 20% of rural households struggled with poor internet connectivity compared to 14% in urban areas. They also found differences in measures such as full-fibre coverage across England, finding that 59% of residential premises in urban areas had access to full-fibre, compared to 42% of rural areas. Similarly, Gigabit capability was at 83% across urban areas, compared to only 45% in rural areas (Ofcom, 2023). With most support services now accessed primarily online, the disparity in digital access creates further challenges for rural households seeking help. The challenges associated with digital exclusion are picked up in more detail in the Digital Poverty chapter.

## Rural food poverty

Food poverty or food insecurity is an urgent challenge facing rural communities, with complex consequences. The Food Foundation has been tracking the national prices of a basic basket of food for an adult male and female since April 2022. In the last three years, they have found the average price of a basic basket for an adult female has increased by more than 27%, rising by 29% for a male. Furthermore, the Food Foundation found that in June 2024, 13.6% of households were experiencing food insecurity, rising to 18% of households with children, whilst 4.8% of households reported that they had not eaten for a whole day because they could not afford or get access to food (The Food Foundation, 2025). This illustrates the stark picture of food poverty across the country. When you add the additional challenges around proximity to cheap supermarkets, access to public transport and access to wider support faced by rural areas, this picture becomes even more bleak. A study by Sheffield University in 2021 looked at local food insecurity and split food insecurity into three categories:

- **Hungry:** understood as having been hungry at least once in the previous month but were unable to get food
- **Struggling:** people who have cut back on food or skipped meals. In addition, they have received support from their community with food essentials, or they indicated they could not get to the shops, could not get a delivery, or were too ill to get food.
- **Worried:** those who worry about being able to adequately supply the food they need for themselves and their families.

**Figure 12: Local food insecurity (2021)**



Source: Sheffield University 2021





Within Cambridgeshire it was Fenland that showed the highest levels of food insecurity, with 1.62% of adults hungry and 6.28% struggling, followed by East Cambridgeshire at 1.45% hungry and 5.16% struggling, Huntingdonshire at 1.14% hungry and 5.19% struggling. South Cambridgeshire and Cambridge appeared slightly more food secure, with 1.17% hungry and 4.32% struggling in South Cambridgeshire and 1.07% hungry and 4.35% struggling in Cambridge (University of Sheffield, 2021). Whilst the variation in the numbers is small, this does indicate a slightly higher level of food insecurity in Cambridgeshire's most rural districts. And we know these numbers have increased significantly over the past 5 years as more and more families face food insecurity.

*"Food is so expensive we literally had to eat beans on toast so that the kids could eat. It went on for months"*

Food insecurity is linked to unhealthy diets and very poor general health. A lack of reliable access to affordable and nutritious food is associated with stress and depression and has been linked with eating disorders, particularly binge-eating disorder and bulimia. The Resolve Poverty report provided some anecdotal evidence to support these findings. It found that some participants had to rely on local convenience stores with inflated prices due to the lack of bus routes isolating them from the major supermarkets (Resolve Poverty, 2024). This was supported by the Appreciative Enquiry work, which also found that being stuck in rural communities with no transport links resulted in residents shopping at higher price supermarkets, due to the lack of access to the lower cost supermarkets. The impact of this was also documented, one resident said, "Food is so expensive we literally had to eat beans on toast so that the kids could eat. It went on for months. My eldest likes to eat lots of fruit but I look at things that she likes, and I just can't afford them or not like we used to." Another added, "We manage by cutting down on food and everything. He's diabetic so we have to make sure he gets the food he needs. There are times when I have to go without." (Cambridgeshire Appreciative Enquiry Learning Network, 2024). These first-hand accounts demonstrate the reality of the everyday struggle of those living with food insecurity.

The prevalence of rural food poverty affects other indicators of poverty such as health and educational attainment. One of the themes that emerges in both the Resolve Poverty and Appreciative Enquiry work is the unaffordability of nutritious food such as fruit; the British Dietetic Association (BDA) warn that a poor diet increases the risk of illness, reduces quality of life and reduces life chances. The BDA further stress that growth failure, reduced muscle mass and strength, and impaired neuro-cognitive development are just some of the consequences of food poverty and malnutrition in children. They also draw the link between poor diet and lower educational attainment, risking perpetuating the cycle of poverty into the next generation (British Dietetic Association, 2020). Whilst Free School Meals (discussed further in the Children, Young People and Families chapter) and the NHS Healthy Start program (discussed later in this chapter) provide some support, this does not go far enough. In rural Cambridgeshire, where educational attainment is already a challenge, this additional impact of food poverty is particularly acute, and begins to highlight the intersecting nature and compounding factors leading to poverty in rural Cambridgeshire.

### Education and employment inequality

Rural areas often struggle with fewer high paid job opportunities, and limited infrastructure such as transport to support access to education or employment opportunities further afield. In Fenland, one of the county's most rural districts, 26% of people have no qualifications, compared to 10% in Cambridge, and 18% in England. Furthermore, the percentage of residents in Fenland with a level 4 qualification or above was 19%, compared to 56% in Cambridge and 34% in England (Census 2021).

In rural areas of Cambridgeshire such as Fenland, Huntingdonshire and East Cambridgeshire, there are a higher proportion of residents in typically lower paid jobs such as elementary occupations, process plant and machine operatives, sales and customer service, and caring leisure or other services occupations. In Huntingdonshire these occupations account for just over 30% of employment, with the figure sitting just below 30% in East Cambridgeshire. This is significantly higher in Fenland, where more than 45% of employment falls within these occupations. Consequently, the proportion of residents working in typically high paid occupations such as manager, directors and senior officials, professional occupations, and associate professional and technical occupations, is much lower in Fenland, Huntingdonshire and East Cambridgeshire compared to Cambridge and South Cambridgeshire. In Fenland just over 32% of employment is in these occupations, compared to just under 50% in East Cambridgeshire and Huntingdonshire, 65% in Cambridge and 60% in South Cambridgeshire (Census 2021).

*In Fenland just over 32% of employment is in professional and technical occupations*

## First-hand experience case study

# The power of community support

### Context and challenge

A young mother of three in rural Cambridgeshire was struggling to feed herself and her family, bills were piling up, and it was taking a toll on her mental health. She always tried to make it on her own and had previously not accessed any support.

### Support and intervention

When things got really tough, the mother attended the Re-Imagine Community Larder in Ely. The Community Larder provides a variety of food, including fresh fruit and vegetables. Customers can take food free of charge or make a small donation.

### Outcome

Since accessing support with Re-Imagine Resources the household has been able to access nutritious food for the whole family. Due to the positive impact of Re-Imagine, the mother now volunteers at the Social Supermarket. She said, "The Re-imagine Community Larder and its owner have never made me feel judged... they are an invaluable source to so many and I hope that they are able to continue to support others in the community, as they have at times, quite literally been my savior."

### Why it matters

This case study shows the reality of families living in food insecurity, exemplifying the overwhelming positive impact the right support can have. Having access to affordable, nutritious food not only supported their health, it eased their financial burden, opened social and voluntary opportunities, supporting the mother's overall well-being. A key lesson from this case study is the power of solidarity over charity. By creating the reciprocal relationship of giving and receiving, the Re-Imagine community is reducing stigma associated with receiving charity, giving autonomy and opportunity to the people that are accessing their services.



# Local strengths and current approaches

Whilst rural poverty continues to be a challenge facing some of Cambridgeshire's rural communities, as the case study demonstrates, there are a number of initiatives and organisations working to alleviate and prevent rural poverty in the county. This section explores some of the work currently underway to tackle rural access to food, digital inclusion and rural isolation.

## Melbourn Hub

The Melbourn Hub is an example of bringing different support services together under one roof to create an accessible and coordinated support experience for rural residents. The Hub offers a café for social use and a community library, as well as hosting services such as Relate counselling, Citizens Advice and more recently the NHS. The new partnership with the NHS is providing simple medical services such as blood tests, diabetes checks and smear tests in a community setting. The uptake of these services has been really positive, and the Hub has become a truly welcoming, comfortable, community space for those in the surrounding rural areas.

## Hope C.I.C

Hope C.I.C. are a not-for-profit organisation supporting disadvantaged communities in Cambridgeshire. Their vision is "to create a world where every individual has access to basic human needs, opportunities to thrive, and the ability to reach their full potential, regardless of their social and economic status." They work to provide long-term solutions for those in poverty, and have recently bought a farm to grow food, tackle social isolation and provide well-being activities. They also run initiatives for immediate alleviation, such as the mobile food hub, bringing fresh fruit and vegetables, bread, cereal, canned foods, pasta and rice, amongst other products to isolated communities. The products supplied by the mobile food hub are either free or below retail price, making them accessible to those who are financially struggling.

## Healthy Start vouchers

The NHS Healthy Start scheme provides support to eligible parents to support access to healthy food. Eligible parents that are 10+ weeks pregnant or have a child under 4 can use the Healthy Start card to buy a variety of goods from UK supermarkets, including: cow's milk, fresh, frozen, and tinned fruit and vegetables, fresh, dried, and tinned pulses and infant formula milk. The Healthy Start scheme was highlighted by the Resolve Poverty report as a valuable source of support, but awareness and access to the scheme was limited, suggesting that the impact of the scheme in Cambridgeshire was not as significant as it could be.

## Cambridgeshire ACRE and Connecting Cambridgeshire

Connecting Cambridgeshire has been working with Cambridgeshire ACRE on a pilot project aimed at addressing one of the most pressing challenges in rural communities: digital inclusion. The pilot has been focused on the use of existing support networks, such as Cambridgeshire ACRE's Community Hubs Network, to upskill rural residents with the digital skills they need to navigate the ever-increasing digital world. Partnerships such as this one capitalise on the idea of the 'one door' and 'make every contact count' approaches, where residents can access a variety of support through one engagement with an organisation.





## Local transport schemes e.g. FACT and Tiger Bus Passes

Innovative local approaches and community transport initiatives like FACT are beginning to improve connectivity for rural residents. FACT operates as a charity serving the Fenland, Huntingdonshire and East Cambridgeshire areas of Cambridgeshire to provide accessible, affordable and safe transport services. The community transport organisation offers dial-a-ride and day trip services, using a fleet of minibuses that seat 12-16 people, with a range of accessibility features. The Resolve Poverty report highlighted FACT as a helpful resource, especially for those in more remote areas, providing access to essential services that would otherwise be difficult to reach (Resolve Poverty, 2024). The Cambridgeshire and Peterborough Combined Authority's Tiger Bus Pass scheme also aims to improve access to public transport by providing £1 bus fares to residents under the age of 25. Making transport more affordable for young people living in rural areas is encouraging, however without improved transport links, those in the most rural areas will remain isolated.

*"I didn't even know there was help available until someone at the community centre told me."*

## Limitations of current approaches

The local initiatives detailed in the previous sections highlight the amount of work that both public sector and voluntary sector organisations are doing to support rural households. But it also highlights the complexity of providing rural services, and the postcode lottery that determines the level of support available for different rural areas. There are three key limitations that are threatening the sustainability or reach of local approaches.

### Awareness

Whilst the evidence shows there is a wide range of support available for those living in rural poverty, finding out about this support presents a big challenge. Within the Resolve Poverty work, participants frequently raised this issue, with one stating, "I didn't even know there was help available until someone at the community centre told me." This highlights the lack of formal communication, and importance of informal sign posting. It also raises further concerns that when residents are living in extremely isolated rural areas without easy access to a community centre, the opportunities for informal signposting diminish. There is also an important point to be made around the reliance on websites and social media to raise awareness of support, especially given the struggles around digital access in rural areas raised elsewhere in this chapter.

### Access to services

As mentioned in previous sections, the lack of transport options and digital accessibility remain key barriers for rural residents seeking support. Whilst initiatives like Hope C.I.C.'s mobile food hubs are bringing support to some rural communities, they cannot reach every rural community within the county, and without adequate public transport to take these communities to food hubs and social supermarkets, many are missing out on the support they need. Further to the continuing transport challenges, the preference for digital application forms for schemes such as the NHS Healthy Start vouchers places an additional barrier to rural residents who lack strong digital connectivity. Whilst it is possible to apply for Healthy Start via phone, in order to find the correct information about the scheme, digitally disconnected rural residents would be reliant on that information being supplied in person. As we've already explored, the challenge of rural transport also makes this option difficult. This demonstrates the complexity of the challenges facing rural Cambridgeshire.

## Reliance on charity

One of the limitations of the support provided by organisations such as FACT and Hope C.I.C. is the reliance on volunteers and public donations. The cost-of-living crisis and the post-pandemic landscape have led to problems with recruiting volunteers, whilst increasing food prices present additional pressures on organisations providing food support. Interviews undertaken solely for the Cambridgeshire Poverty Strategy Commission with 11 food programmes and support services across Cambridgeshire found that 92% said that rising food and energy prices made it harder for service users to afford food. Meanwhile, 81% said decreased donations and reduced funding has made it more difficult to support those in need. Without sustainable support and funding, these organisations are struggling to maintain current levels of support to residents and have limited capacity to expand their work to others who are in need.



# Recommendations

Owing to the scale and complexity of food poverty, the recommendations in this section begin with those relating specifically to food poverty and are followed by recommendations related to rural poverty more generally.

## Food poverty

Food poverty in Cambridgeshire is driven by economic disparity, rising costs, and insufficient systemic support. A shift from short-term food aid to long-term structural solutions is essential to ensuring food security and social justice. Even modest increases in food costs can have serious consequences for the well-being of many, often forcing them to cut back on essentials or face food insecurity. This raises important questions about access to quality nutritional food, and emphasises the need for policy innovation, improved programmes, and greater investment in food security infrastructure to address these issues effectively.

### 1 Build on the successful models already present in the county, such as village pantries and community shops

Whilst food banks provide vital lifelines for people who are struggling, they can often be seen as unwelcoming places, where residents fear judgement. Many residents shared these thoughts, with statements such as “The stigma around using food banks is huge; people feel like failures if they have to ask for help” (Resolve Poverty, 2024), and

“We did have a Food bank here for a little while but what we found is that people from the village won't come into this one – they go to ones elsewhere because they felt too embarrassed to come to the one on their own doorstep” (Cambridgeshire Appreciative Enquiry Learning Network, 2024). This exemplifies the stigma that exists around food banks, and links back to the idea of solidarity over charity. When residents are given access to community shops, pantries, larders and supermarkets, they are able to partake in a normal shopping experience, selecting the food they would like, but paying a much smaller fee. Residents felt this provided a much more dignified food experience (Resolve Poverty, 2024), and noted how helpful food hubs were when the financial pressure of other bills was growing (Cambridgeshire Appreciative Enquiry Learning Network, 2024).



#### **a. Policy and funding support from local authorities to help roll these models out in rural areas**

Residents frequently reported struggling to afford food in both the Resolve Poverty and the Appreciative Enquiry work, with statements such as “Convenient, healthy food is expensive... I could be a lot healthier but I'm not, because I can't afford the food. If I did buy it, I wouldn't have money left to do anything else – just food and bills.” Another resident shared “My eldest likes to eat lots of fruit but I look at things that she likes and I just can't afford them or not like we used to”. Previous sections have shown that the impact that projects such as those run by Hope C.I.C. and Re-Imagine resources can have on food insecurity, providing an affordable way of accessing high quality, nutritious food. They have also shown the limitations of these current models, with their limited resources preventing them from widening their reach to more people. Policy and funding support from local authorities would be a welcome step to help overcome these limitations and expand the impact of these models, particularly in rural areas. Working with well-established projects, local authorities could co-ordinate a support network, where projects can share best practice, or facilitate support to new and emerging projects to ensure their successful creation. As this model of food support is largely self-sustaining, a small financial contribution from local authorities to kick start the project would remove the initial start-up barriers. We have seen this in Cambridgeshire with the successful launch of village pantries using CCC funding to support the initiative. In collaboration with local communities and residents, new projects should be set up to work for the local area, with an initial focus on rolling projects out to the most isolated rural communities. These projects could be supported by a designated officer at CCC or the CPCA focused on setting up hubs to ensure those in extreme poverty in Cambridgeshire are first in the queue to establish village pantries, community fridges and social food hubs.

#### **b. Integrate efforts to tackle food poverty into broader initiatives to improve the food system, rather than isolating them**

There are many initiatives taking place across the county aimed at improving the food system, reducing supermarket waste and improving the sustainable production of local food. For the most collaborative, long-term success, new community pantries, supermarkets and other initiatives should be linked to wider changes in the food system. Partnering with local supermarkets to take food that would otherwise be wasted, working with distribution and packing companies to take ‘wonky’ fruit and vegetables that would not make it to the supermarket shelves, and supporting community gardens and orchards for hyper local food production should be prioritised. This would provide mutual benefits, with a steady and free supply of produce, and a sustainable reduction in wasted food.

In addition to linking into the wider food system, these projects would benefit from linking into the wider support network in local areas. If there are already mobile libraries or clinics that provide support to rural areas on specific days,

co-ordinating the food project to coincide with this would allow residents to access multiple facets of support at one time. This adds to the feeling of community – the Appreciative Enquiry work found that support events that included food provision were “an essential element of bringing people together for conversation and a sense of community”. This would further reduce the overwhelm of navigating different support from different organisations and would provide access to support that residents otherwise might not have known about or thought to access.

### **2 Support a “right to food” to address the disproportionate impact of food poverty on minority ethnic communities, disabled people, and older people**

The UK Government is legally required under international law to ensure everyone in the UK has access to adequate food. As this report has explored, within Cambridgeshire many people are living in food insecurity. Charity and community food services across Cambridgeshire have seen a surge in the number of people seeking food support, with reports highlighting people cutting down on food, skipping meals to feed children, and being unable to use microwaves and ovens due to rising fuel costs (Resolve Poverty, 2024). We support a “right to food” to address the disproportionate impact on access to food on those in poverty, including deeply overlooked groups including minority ethnic communities, disabled people, and older citizens. The Government has announced plans to create a new National Food Strategy in 2025 and is currently working with organisations and individuals from within the food system. Local MP Daniel Zeichner is acting as the Chair for the Food Strategy Advisory Board, giving a unique local route into influencing the strategy. Local partners should take this opportunity to lobby Westminster to ensure the stated aim to “provide more easily accessible and affordable healthy food” is prioritised and incorporates a national commitment to the “right to food” for all (Department for Environment, Food and Rural Affairs, 2025). Lobbying should emphasize the disproportionate impact of food insecurity on certain groups of people, including rural communities, minority ethnic communities, those with a disability, children and older citizens.

### **3 Improve access to affordable nutritious food for children**

It is not enough to simply address the symptoms – if we are to create lasting change, we need to address the root causes of poverty and ensure that everyone, no matter their background or situation, has the chance to live a dignified life. To thrive, not merely survive. Improving access to nutritious food for children gives them the best start in life, removing some of the barriers to their healthy development and educational attainment. This small change gives children one of the tools they need for successful, healthy futures, and a chance to break the cycle of poverty.



a. Support the continuation and promotion of the Healthy Start Vouchers (learning from other models such as the European Child Guarantee on Nutrition and Best Start Scotland)

As discussed previously in this chapter, the NHS Healthy Start scheme provides vital support to low-income families with young children. This scheme has been highlighted by residents as essential for ensuring access to healthy food for these families. However, it was noted that residents have very little awareness of NHS Healthy Start and other relevant programs (Resolve Poverty, 2024). To ensure that residents are getting as much from the existing support as possible, local authorities, health providers and voluntary organisations should work together to ensure that awareness of relevant support is improved. Where frontline workers, in particular midwives, GPs, social workers, and voluntary organisations, are already coming into contact with eligible residents, they should be using consistent messaging to highlight the support that is available. To do this, frontline workers need appropriate training in the local and national support provisions available to the people they are working with. In addition, the Resolve Poverty and Appreciative Enquiry work (2024) both highlighted the value of the informal signposting that happens at community hubs, utilising this knowledge, the NHS should work in collaboration with community hubs to ensure the relevant information about the Healthy Start scheme is readily available.

b. Lobbying the Government for additional support on food security within the Child Poverty Strategy

The Government is currently developing a new Child Poverty Strategy, due to be published in Spring 2025. Initial local action should include the immediate lobbying of the Child Poverty Taskforce to ensure that food insecurity plays a central role in the strategy. Lobbying should continue beyond the publication of the strategy, to influence any related actions. The focus should be on ensuring that the Child Poverty Strategy feeds into the National Food Strategy, that schemes such as the NHS Healthy Start vouchers are not only protected but expanded, that uptake and provision of Free School Meals is protected (discussed more in the chapter on children and young people) and that all children have access to adequate healthy food for the duration of their childhood.

## Rural Cambridgeshire

### 1 Foster people-centered, place-based engagement with residents regarding decision-making in rural areas

Something that came through strongly in the Resolve Poverty work was the desire for residents to have a say on the matters that impact them. Many residents didn't feel their voices were being heard or acted upon in local decision-making processes (Resolve Poverty, 2024). Partnerships between local authorities, public bodies, the voluntary sector, the private sector, and rural communities are crucial to addressing this. Focused on the local level, these partnerships must have the flexibility to adapt to local needs, recognising the vast differences between rural areas in the county. What works in a rural area in Fenland wouldn't necessarily translate to what works in a rural area in Huntingdonshire.

Feedback from residents suggested open forums, community drop-in sessions, and the importance of creative and arts-based engagement as preferable options. Ensuring that this level of engagement is accessible in rural areas will require creative thinking, looking at in-person and printed materials where rural communities already congregate, exploring online opportunities, and working with communities to figure out what works for them. True engagement in this way will foster increased trust between rural residents and the public sector, building collaboration between the people who have experienced rural poverty and those who have the authority to impact change. It is only by enhancing these relationships and empowering rural communities that locally tailored, sustainable solutions can be successfully implemented.

### 2 Implement rural clinics/hubs/spaces with several regular providers who become a feature of that community and can support people with their ongoing issues

The evidence in this chapter has shown there are compounding factors making access to support for those in rural poverty feel virtually impossible. With the lack of reliable transport links, and the inequality of digital infrastructure, reaching community centres or accessing online support both come with their own challenges. Building on the food poverty recommendation 1b, the co-location of support services into one 'hub' provides one possible solution to the above challenges. By co-locating services, you are limiting the amount of travel and time that an individual has to spend accessing support. Beyond this, a hub gives people a place to go and to build trusted relationships.

**a. Provide venues for these hubs to utilise, consider the possibility of mobile hubs similar to mobile food banks or mobile libraries**

In order for a hub to have maximum impact, the local voluntary and public sector must work collaboratively to identify the most appropriate location or site for the hub. Utilising existing community venues such as village halls, libraries or schools reduces the cost of running the hub. The Resolve Poverty report highlighted just how beneficial these hubs can be. One resident stated, “at Cambs ACRE, I learned about support I never even knew existed”. Where there are existing hubs such as those run by Cambs ACRE, organisations should work together to build on this, increasing the additional support and services offered at these well-established informal sessions.

For particularly isolated areas where access to an existing venue is not feasible, organisations should collaborate to roll out a mobile hub. Learning from the success of projects such as the Hope C.I.C. mobile food hubs, organisations could look to take their advice and services out to rural locations, essentially running a ‘car boot’ sale of support services. The exact set up, venue, services and frequency of hubs should be determined at a local level to ensure that areas are receiving the most appropriate support to meet their particular needs.

**b. Foster area-specific networking between the support providers in these rural community hubs**

Building on the recommendations to create rural support hubs is the recommendation to build area-specific networks between the providers that offer support at these hubs. Whilst collaboration would initially be needed to set up and maintain the hubs, a proper network that allows communication about patterns, concerns, new offers of support or possible funding streams would be highly beneficial. When organisations begin regularly talking with each other about these things, they open up opportunities to identify crossovers in service provision, identify where they could pool resources and services, discuss any perceived gaps in the available support, and start to build a better sense of community.

Hub networks could then come together in cross-area groups a few times a year to discuss their successes, challenges, good practice and ideas for improvement. Maintaining open communication between hub networks ensures that organisations are supporting and learning from each other.

**3 Invest in rural transport**

As we have seen in this chapter, the lack of access to public transport for those living in rural Cambridgeshire is contributing to rural poverty and making traditional support services inaccessible. Over-reliance on private vehicles not only creates financial pressure for low-income households but also exacerbates social

isolation for those without access to a car. The Cambridgeshire Local Transport and Connectivity Plan (LTCP) is the Combined Authority’s long-term strategy for improving transport in the county. It acknowledges the importance of improving rural transport as part of a broader strategy to create a sustainable, accessible, and net-zero transport system. This plan emphasises the need for flexible, demand-responsive transport services, better integration of different transport modes, and enhanced active travel infrastructure. Effective solutions will require creative thinking, combining the demand-responsive services and better integration between different forms of transport noted in the LTCP, with innovative community-led approaches. Through more targeted investment and a clearer focus on rural-specific needs, transport can become a tool for reducing poverty and improving quality of life in rural Cambridgeshire.

**a. Look at expanding existing community schemes, such as FACT**

There are some examples of community organisations already providing rural transport, with schemes such as FACT being highlighted by residents as a useful way to begin to overcome rural isolation (Resolve Poverty, 2024). Whilst this provides a lifeline to certain rural communities, as it is a community organisation, service users still pay a fare, and this can often be more expensive than traditional public transport. For those on the lowest incomes, this may be unaffordable, and therefore not a viable option for them. Cambridgeshire and Peterborough Combined Authority, as the Local Transport Authority, should work with community organisations such as FACT to understand the demand for such services in rural areas, and support them to expand their services, and subsidise passenger fares for those on the lowest incomes so they are in line with traditional public transport fares.

**b) Engage with rural residents about what transport would work for them; it is essential that communities are included in the problem-solving process**

Echoing the sentiment of the first rural recommendation, any decisions that are taken to improve rural transport should be based on engagement with rural residents. Without this, there is a risk that the solutions that are implemented are not practical for the people who most need them. Engagement should consider the impacts of poor rural transport links detailed in this chapter, namely the access to education, employment and vital services. The Combined Authority should ensure that when implementing the improved rural connectivity through the LTCP, they are engaging residents at every stage, from the identification of the issue, through the creation of solutions, to the piloting of solutions, and the evaluation of what has been implemented. This leans on the principles discussed earlier in the report around residents’ voices being listened to, and the recognition that what works in one rural area will not necessarily work in all rural areas.



# Conclusion

Rural poverty is a mentally exhausting, complex, and multifaceted aspect of life for many of the households living in rural Cambridgeshire. Whether it is higher fuel prices, the lack of reliable and accessible public transport, the financial burden of needing a car to get around, the digital exclusion that comes with inadequate infrastructure or the heightened impact of food insecurity, escaping rural poverty is a feat shrouded in complicated challenges.

But we can turn this around. This chapter outlines practical steps – building financial resilience, reducing the cost of essentials, and investing in transport, education, health, and community support. Imagine the impact we could have if we took these ideas seriously in Cambridgeshire – not just talking about change but delivering it.

There are some clear examples of the exceptional work that is already underway to help rural residents. From community transport organisations to mobile food hubs, there are projects underway that local authorities, public sector organisations and the voluntary sector can learn from and build on. To achieve this, collaboration and resident engagement need to be central to all approaches. Listening to those who live the struggles of rural poverty every day, maintaining open communication between support organisations, fostering trust and sharing best practice, will ensure the most efficient and appropriate support is accessible to those who need it most.

No one in rural Cambridgeshire should be in poverty. Pensioners who worked hard all their lives, parents juggling jobs and caring responsibilities, people with disabilities – they all deserve dignity, support, and opportunity. We can work together to make that vision a reality.

## FOCUS AREA 4

# Housing and homelessness

*We are never going to stop poverty until we stop the poorest people paying the most..."*

**Claire Higgins, Cross Keys Homes**





# Overview

Poverty is not just a shortage of money to buy things. It impacts health and well-being, education, employment, social capital and, of course, choices such as housing. In some cases, poverty can even lead to homelessness. Housing costs have a significant impact on households, often ‘tipping the scales’ and pushing people into poverty. Poor quality housing impacts bills such as heating, adding further financial pressure. One aspect overlays and builds on another, forming a cycle of poverty, whilst the cost-of-living crisis is broadening and deepening the scale of poverty for many. A safe roof over one’s head is essential for a healthy life and addressing housing inequality is key to any anti-poverty efforts.

This chapter explores the state of housing and homelessness in Cambridgeshire, looking at local strengths, current approaches, limitations and challenges. It concludes with a set of recommendations aimed at improving the housing system in the county, addressing homelessness and evolving the way organisations work with residents.



# Cambridgeshire context

Cambridgeshire is a county that is experiencing rapid rates of population growth. The 2021 census recorded 277,600 households in the county, an increase of 10.5% from 2011. This represents a much higher percentage increase than across the country, where there was a 6.1% increase (ONS, 2022).

## Housing affordability: private and social renters

The 2023 interim report from the UK Poverty Strategy Commission explained that housing costs vary significantly by tenure, with both private and social renters often paying a far greater proportion of their income on housing than homeowners, with housing costs remaining the most substantial cost for many families. On average across the UK, families in poverty spend 37% of their net income on housing, compared to just 13% for families not living in poverty. This figure is even more alarming for private renters living in poverty, who on average spend almost half of their net income on their housing costs (UK Poverty Strategy Commission, 2023).

In 2022-23, more than four in ten social renters (44%, 4.6 million people) and over a third of private renters (35%, 4.5 million people) were in poverty after housing costs. Poverty among social renters is disproportionately caused by low incomes. However, for private renters it is much more likely their housing costs have pulled them into poverty; around half of private renters (49%) are in poverty only after their housing costs are factored in (Joseph Rowntree Foundation, 2025).

In Cambridgeshire, and Cambridge in particular, accessing affordable rented accommodation can be a significant challenge for low-paid workers. For those on Universal Credit, Local Housing Allowances are not sufficient to cover even lower quartile rents on any size of home (Cambridge City Council, 2024).

For those who are struggling to meet the costs of private rent, social housing should offer a pathway to more secure and affordable accommodation. Yet the shortage of housing stock in parts of Cambridgeshire is well recorded. As of 2023, approximately 1,500 families in Cambridge and nearly 2,000 in South Cambridgeshire were on the waiting list for social housing (LG Inform, 2023), highlighting significant unmet demand.

One of the factors impacting the supply of social housing is slow progress on new-builds, due to the complexity of planning and the number of stakeholders involved. Whilst there have been pockets of development in some districts, it is hoped with the current government plans to increase house building and fund more social housing, that those in most need will benefit. However, the Resolve Poverty report (2024) captured widespread frustration among residents, with many describing multi-year waits for social housing, or a feeling that new developments were unaffordable and disconnected from local needs. One resident shared: "I've been waiting for years to get social housing, but the list is endless".

A further factor in the shortage of social housing is the growing issue of void properties. A void property is one that is temporarily unoccupied, often during the transition between tenants and when repairs to a property are required. Housemark's Voids Club (2024) found that around 300,000 social housing properties became void in 2023/24, costing up to £1.6billion in repairs, lettings and lost rent. The research also found that the average re-let times for void properties was 74 days, and whilst landlords are trying to minimize this timescale, delays in re-letting void properties mean delays in accessing social housing for those most in need.

Adding to the lack of social housing supply, is the recognition that not all financially stretched households are eligible for social housing, particularly those on modest or middle incomes. These households often earn too much to qualify for social housing, yet not enough to afford private rents or save for a deposit.

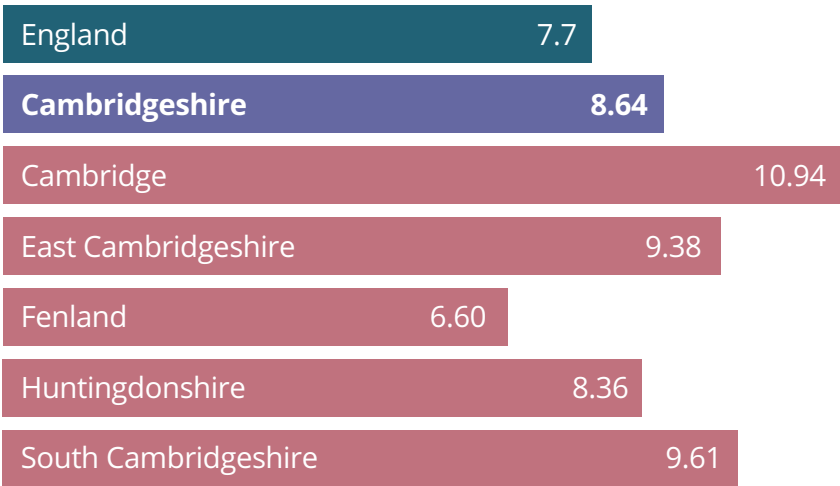
**Housing affordability: homeowners**

Although housing costs are typically a bigger financial burden for renters, between December 2021 and December 2023, increases in interest rates placed additional pressure on mortgage holders. The Institute for Fiscal Studies estimated that this shift alone pushed an additional 320,000 people across the UK into relative poverty after housing costs (Cribb et al., 2024).

Although these challenges affect people across the county, they are not experienced equally. House prices vary hugely across Cambridgeshire, with prices typically higher in the south and east and lower in the north and west regions of the county. For many, property prices remain unachievably high, particularly in Cambridge where affordability ratios are well above national averages.

Housing affordability ratios look at median house prices compared to median earnings in an area. In 2024 the ratio in England was 7.7, meaning the median house price was 7.7 times the median wage. The 2024 ratio for Cambridgeshire was 8.64, slightly higher than the England ratio. In Cambridge the ratio was 10.94, in South Cambridgeshire it was 9.61, in East Cambridgeshire it was 9.38 – all considerably higher than the England and Cambridgeshire figures. Huntingdonshire sat just below the Cambridgeshire ratio at 8.36, whilst Fenland sat below both the Cambridgeshire and England ratios at 6.6 (ONS, 2025).

**Figure 13:** Housing affordability ratios



Source: Office for National Statistics 2025

The challenges around housing affordability are not only impacting individuals and families, but also the local economy. Essential services and employers increasingly report difficulties in recruiting and retaining staff, as high housing costs deter key workers and professionals from relocating or remaining in the city. This was reflected in the Resolve Poverty report (2024), in which one resident shared, "House prices are so high that people I know have had to move out of the area because they simply can't afford to stay." Another added, "Even with a steady income, it's impossible to save for a deposit when rent takes up most of what I earn." This crisis of affordability is having a knock-on effect on residents' well-being, leaving many feeling both helpless and hopeless.

**Housing suitability and quality**

For those who do manage to access social housing, there are often further challenges to battle. End Furniture Poverty conducted analysis of the Understanding Society (a UK survey of 40,000 households) data from 2018. They found that only 2% of social rented properties were let as furnished or partly furnished. The reality of this is stark, with many households moving into socially rented houses that lack the basics: white goods, flooring, beds, and cooking equipment. The qualitative research they undertook alongside this, found that tenants who were on low incomes and in receipt of regular social security payments would greatly benefit from increased provision of the basics, indicating multifaceted positive benefits with regards to their mental health, financial stability, and social well-being (End Furniture Poverty, 2021).



When a household accepts social housing, they have very little choice over the size or type of house or features such as whether the house has a shower or a bath. Whilst seemingly small factors in the face of homelessness, removing this autonomy and choice can have an impact on how comfortable a home feels, and how settled a household is. The desperation to access social housing can lead households to accept housing that doesn't meet their needs or basic wishes, one resident in the Appreciative Enquiry work expressed this in their discussions. "The one thing I wish we had is a shower. We accepted the house knowing it wasn't quite right for us, but it has the second bedroom, that's what we needed most because the pain he's in means he has to move a lot at night and I couldn't sleep." (Cambridgeshire Appreciative Enquiry Learning Network, 2024).

The suitability of housing is an issue that crosses across housing tenures, with overcrowding being one of the biggest suitability concerns. The National Housing Federation has suggested that overcrowding in social housing is indicative of a shortage of housing of the right size, whilst in the private rentals, affordability is forcing households into housing that is too small. Their analysis of the English Housing Survey (2023) found that one in six children is living in cramped conditions because their family cannot afford suitable housing. On top of this, more than 310,000 children were forced to share a bed with other family members, whilst minority ethnic households were three times more likely to be affected by overcrowding than white households (National Housing Federation, 2023). Living in cramped and overcrowded conditions can impact every aspect of life, limiting privacy, impacting care needs, education, study, mental and physical health.

Housing quality was also a consistent concern within the first-hand experience reports from Resolve Poverty and the Cambridgeshire Appreciative Enquiry Learning Network (2024). In 2021 the BRE Group estimated that poor housing cost the NHS £1.4bn annually. Poor quality or poorly maintained windows for example can impact warmth and lack of insulation, leading to damp and mould. This is exacerbated by the rising cost of living and household bills, forcing many to choose between buying food and heating their 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 (Department for Levelling Up, Housing, and Communities, 2023). One case study from the Resolve Poverty report (2024) saw a single-parent family of 3 move into a privately rented house where the damp and mould within the property started to seriously impact the family's health. Fortunately, the family was able to move into social housing, but others don't always get that opportunity and are forced to stay in housing conditions that are

making them sick. In the Appreciative Enquiry report (2024) another resident shared their harrowing experience, "We moved here because my house was condemned by Environmental Health because of the damp. I'd been saying about it for seven years. One of my children had been in hospital twice because of it. There was running water down the walls, leaking roof. I wrote a three-page list of what needed doing but it was never done. After Environmental Health got involved, then they did something".

Some positive steps are being taken, for example, the Housing Maintenance team at Cambridge City Council have understood the need to raise awareness of the causes of mould and ease the pathways to help. They have begun creating videos for the public and are exploring QR codes for surveyors to report concerns. However, much more is needed to improve the quality of homes across the county.

## Homelessness

"A home environment is the hub of life. Health, well-being, education and employment are mainly dependant on someone having a place they can call home. To become, or be at risk of, homelessness is one of the most frightening experiences imaginable" (East Cambridgeshire District Council, 2025).

The longer one experiences homelessness the more it compounds previous trauma and disadvantage. Resources and systems in the current environment are struggling to meet the level and complexity of needs, and the help available can vary according to where you live and how well you can engage with multiple and demanding systems and information.

Research from Shelter showed at least 354,000 people, including 161,500 children, were homeless in England in 2024. In Cambridgeshire, the rate of households that were owed a relief duty in 2023-24 (occurring when a local authority has been unable to prevent homelessness) varied across the districts, with the highest rates in Cambridge (10.1 per 1,000 households) and Fenland (6.4 per 1,000 households) (Ministry of Housing, Communities and Local Government, 2025). Cambridge was also the district with the highest estimated count of rough sleeping with 26 rough sleepers, compared to nine in Huntingdonshire, seven in Fenland, three in East Cambridgeshire and one in South Cambridgeshire. Rough sleeping data is estimated based on a snapshot of a single night between 1st October and 30th November, this is done annually (Ministry of Housing, Communities and Local Government, 2024). The Cambridgeshire Vital Signs report (2024) adds to this data set, stating the proportion of women rough sleepers in Cambridge in 2024 was 35% (as opposed to a UK average of 15%). Whilst this provides a snapshot of homelessness and rough sleeping in the county, it does not capture hidden homelessness.



Poverty and related impacts increase the risk of homelessness, be it rough sleeping or hidden homelessness such as sofa surfing. The Cambridge City Council Homelessness and Rough Sleeping Strategy 2021-2026 lists the unaffordability of private rent as one of the key drivers of homelessness in the city, whilst Fenland's Homelessness and Rough Sleeping Strategy 2024-2029 also notes that the ending of private rented accommodation is one of their biggest drivers of homelessness. This pattern is also reflected in the East Cambridgeshire, Huntingdonshire and South Cambridgeshire homelessness strategies and reviews. Other key drivers include family and friends no longer being able or willing to accommodate, and domestic abuse.

Homelessness is often accompanied by other disadvantages such as trauma, addiction and poor mental health. Domestic abuse is one example of the complex and traumatic contributors to homelessness, particularly in women. Research by Women's Aid in 2019 found that of the women who escaped an abusive partner, many faced financial hardship and homelessness after leaving the relationship, with those relying on food banks doubling after leaving.

The district councils in Cambridgeshire are responsible for the provision of support for those who are homeless. Due to the lack of available housing described earlier in this chapter, districts often rely on temporary accommodation to ensure that individuals and families do not find themselves sleeping rough. However, temporary accommodation has many disadvantages, it can be overcrowded, people can find themselves based in temporary accommodation, such as bed and breakfasts, for long periods of time, and households may be placed a considerable distance away from any existing networks of support. This can have negative impacts on their health, well-being, educational attainment and employment opportunities, acting as a barrier to change, and perpetuating the cycle of poverty.

*...the right intervention can prevent homelessness whilst empowering residents to act for a better, more stable future*

## First-hand experience case study

# Preventing homelessness

### Context and challenge

A woman was thrown into crisis when her husband suffered a stroke that left him paralysed. Despite her own struggles with mental health, she stepped in as his primary carer. The immense pressure eventually took its toll, and the relationship broke down. Her financial stability quickly unraveled after the separation. The loss of joint benefits added to the burden, and her mounting anxiety made it difficult to manage daily life. She stopped paying her rent entirely and her landlord was seeking eviction for almost two years of arrears totaling £4,147.

### Support and intervention

After seeking support, CAB were able to go through her finances with her, helping her to distinguish between priority and non-priority expenses. She was able to see how her income needed to be better managed and how to meet her essential costs, like housing. Together they agreed she could afford to pay the £55 of rent she had been missing on a weekly basis, along with an additional £55 to start clearing the arrears.

### Outcome

With her permission, CAB contacted her property management company, advocating on her behalf and proposing the payment plan. The management company accepted immediately and halted the eviction process. The woman's relief was immediate and heartfelt, as what once felt like an impossible situation was now under control.

### Why it matters

Not only was the woman able to stay in her home, but she also began rebuilding her confidence, through taking ownership of her financial well-being. This case study demonstrates how the right intervention can prevent homelessness whilst empowering residents to act for a better, more stable future. This case also demonstrates the way trauma, health, poverty and housing can become closely intertwined.

# Local strengths and current approaches

The housing context is complex and the response to the need requires more than just building more houses. Councils and housing providers are trying to tackle the shortages and suitability of current housing stock, however in some cases, such as with private landlords, there are limitations to what can be done. There is a considerable number of services attempting to support people to navigate the challenges, from district and county council teams to third sector agencies. Cambridgeshire Local Assistance Scheme for example offers funding for new or recycled white goods and new beds, whilst the It Takes a City 'Haven' project provides a safe women-only space for homeless and vulnerable women in Cambridge. This section provides examples of just some of the current approaches and successful projects.

## Affordable homes: CPCA and Cambridge City Council

In response to the overwhelming affordability crisis highlighted earlier in this chapter, both Cambridge City Council and the CPCA have undertaken considerable housing initiatives aimed at improving affordability. As highlighted above, Cambridge is home to some of the most unaffordable housing in the county, so the City Council are taking action. The [Cambridge City Council Affordable Housing Programme](#) aims to deliver 383 new homes over ten years, with 133 designated as council-rented properties at social rent of 60% of market rent. Meanwhile, the [CPCA's Affordable Housing Programme](#) delivered 1,449 affordable homes between April 2017 and March 2022, achieving 72.5% of its delivery target.

While these efforts reflect a clear commitment and represent some progress in addressing housing needs, they remain insufficient in the face of the scale and urgency of the affordability crisis.

## District housing and homelessness strategies

By law, the district councils must carry out homelessness reviews and produce homelessness strategies every 5 years. Within these strategies there is evidence of positive practice and outcomes. For example, we know that 'prevention is easier than cure' and all five district's Homelessness Strategies clearly identify the benefits of linking housing with health, stressing the need for partnership working with both physical and mental health services. There is already a wealth of organisations addressing health and homelessness that local authorities can begin or continue working in partnership with, including the [Cambridge Access Surgery](#), the [Dual Diagnosis Street Project](#), [It Takes a City](#), [Winter Comfort](#), the [Ferry Project](#), and the [Change Grow Live](#) outreach teams to name just a few.

Housing First is another programme mentioned in several of the district's homelessness strategies. Housing First is an evidence-based approach to tackling homelessness for those with multiple disadvantage or complex needs. Within Housing First, housing is viewed as a stable platform from which other complex issues can then be addressed. This approach has already been successful in districts such as Fenland, with other districts starting to look at the possibility of introducing or upscaling the programme.

## Angels Foundation

The Angels Foundation supports those fleeing domestic abuse in Huntingdonshire, looking to eliminate some of the barriers to starting a new, independent life, free from abuse, and addressing the lack of provision of basic goods in social housing. The 'Back to Life Support Project' helps families who have fled abuse with the sourcing of essential basics for the home, including flooring, furniture and white goods. This support alleviates some of the financial pressure that families face when they are starting from scratch and helps to build a safe and functioning home for them to find comfort in. In addition to this, Angels Foundation provides vital emotional support through counselling, group therapy and social activities. The testimony and feedback on the Angels Foundation website exemplify the impact of their services, with some saying they do not know where they would be now without the support, and others calling them lifesaving and life changing. This highlights how well targeted support can work for those most in need.



# Limitations of current approaches

The above section demonstrates the variety and impact of some of the work currently taking place in the county to address housing and homelessness. However, there is still much to be done if we want to be a county where everyone can afford to live in suitable, safe, comfortable homes, without the ever-looming fear that paying for their home will drive them into poverty, or that poverty will force them to leave their home.

## Shortage of housing

Despite pockets of new social or affordable housing, this is not enough to keep up with the growing demand for affordable housing in the county. House building is often slow and resource intensive, with the need to acquire appropriate land, funding, and developers. Until this shortage is overcome, the use of temporary accommodation will remain high, residents will continue finding themselves living in unsuitable housing conditions, and district councils will continue to foot expensive temporary accommodation bills. With Cambridgeshire's population forecast to grow by 18% between 2022 and 2041 (Cambridgeshire Insight), one can expect this will only get worse, unless innovative and effective solutions can be found.

## Affordability of all housing tenures

As this chapter has explored, the housing affordability ratio is locking many people out of buying their own homes, with purchasing a house almost impossible for those on the lowest incomes, living in poverty. Whilst changes in law, to prevent private landlords from utilising no fault evictions should reduce the cases of homelessness, there are concerns from within the sector that this could encourage many landlords to sell their properties. This could have significant negative repercussions, reducing housing stock within the private rental market, limiting the choice for residents, driving costs up further and locking private renters into an endless cycle, with costs so high they cannot save for a deposit, but with no alternatives due to the lack of social housing or their ineligibility for support.

## Benefit restrictions

There are some considerable concerns regarding the local housing allowance within Cambridgeshire. As noted in the Cambridge City Homelessness and Rough Sleeping Strategy 2021-2026, the area used by government to set the LHA rates is called a Broad Rental Market Area (BRMA). The Cambridge BRMA covers an area much broader than the city of Cambridge, including Littleport, Newmarket, Haverhill and surrounding areas. This results in the Local Housing Allowance rates for Cambridge failing to meet or come close to covering the private rents in the more expensive area of Greater Cambridge. The issue of housing benefits not covering housing costs was also recorded in the Appreciative Enquiry work, with one resident noting that whilst they were in private rented accommodation, this was paid for with a combination of housing benefit and pension credit, but that even though it is currently stable, it didn't feel permanent (Cambridgeshire Appreciative Enquiry Learning Network, 2024). Further challenges arise with the additional restrictions on local housing allowance. For example, people under 35 are often only eligible for the shared accommodation rate. This is lower than the other rates as it is aimed at covering the cost of renting a room in a house of multiple occupancy, however the shared accommodation rate is often too low to cover even these costs for many across the country (Shelter, 2024). This puts young people in poverty and on low incomes at a considerable disadvantage, removing their ability to make a choice about the conditions in which they live.





# Recommendations

This chapter has identified the vast complexities in housing and homelessness, exploring the intersection of housing and poverty. The following recommendations aim to address some of the key issues identified, supporting those already living in poverty and preventing more people from falling into poverty relating to their housing costs.

## **1 Build partnerships between health, housing, social care and the voluntary sector**

Housing, homelessness and poverty are complicated problems, involving many organisations, from district councils through to central Government, and social housing providers through to small charities. The interconnections between health and homelessness are particularly acute and have been highlighted earlier in the chapter. Any attempt to improve the housing affordability crisis, prevent homelessness and ease the financial burdens associated with housing will require open and collaborative partnership working, with a real focus on health and primary care to assist early intervention.

### **a. Create a partnership team around the person, to provide efficient, wrap-around support for residents seeking help**

When it comes to individual households who are struggling to keep up with their housing costs, whether privately rented, social housing, or as a homeowner, there are likely a number of avenues of support. Households may be able to access support with income maximisation and budgeting from organisations such as Citizens Advice Rural Cambridgeshire or Citizens Advice Cambridge and District. They may be eligible for council tax reduction schemes through their district council, they may benefit from mental health support, or social care support.

In adopting a partnership team around the person approach, all partners gain access to the relevant information, allowing them to identify the support they can provide, reducing the risk of partners duplicating work, and allowing residents to access a comprehensive package of support in an easy and efficient way. In allowing any partner to call a team around the problem, you are also using a 'no wrong door' approach, reducing the redirection of residents around the system to

find the right support. Furthermore, it allows residents to approach a trusted service or person giving a sense of autonomy and dignity for those seeking help, rather than requiring them to reach out to every organisation individually to identify and access all the available support. This recommendation is supported by the Resolve Poverty report (2024), which noted that the 'no wrong door approach' would reduce confusion and improve the overall experience for residents seeking help.

As part of the 'team around the person' approach, the partnership should create a system for early identification and intervention so that housing, health, and voluntary, charity and social enterprise sector (VCSE) leads can share warning signs to prevent escalation that might see a household fall into arrears, evicted, or made homeless.

One of the key barriers that must be overcome to unlock this way of working is the negotiation of legal and effective data sharing agreements between organisations. If this barrier is not addressed, the potential impact and efficiency of the 'team around the person' approach is much reduced.

### **b. Collaborate on the creation and distribution of awareness campaigns on housing advice, the available support and benefits**

Key partners, led by district councils and housing associations, should collaborate to create clear, accessible awareness campaigns. Campaigns should be tailored to local needs, encouraging residents to seek housing advice at the earliest opportunity, and sharing information about their rights, available support and benefits. In taking a collective and collaborative approach, each partner could develop the campaign material for one issue, sharing the materials to be used by all. For example, Cambridge City Council created [a guide to managing condensation and mould in the home](#) that could be shared with the partnership and distributed across the whole county. This would develop a unified voice, limiting any confusion and reducing the resource requirements for each organisation.

It has been shown that co-locating services can help expand reach, impacting more lives and saving money for organisations. Other recommendations in this report call for the roll out of the co-location of services at Community Hubs, libraries and health centres. The housing partnerships should look at distributing their awareness campaigns through multiple platforms, catering for those who prefer or need to receive their information digitally as well as those who prefer to receive information in person. Extending their outreach to community hubs and co-located services would be an efficient way to distribute key information, advice and support.

### c. Use the partnership for innovative and creative design of solutions

Learning from the patterns and problems that emerge through the ‘team around the person’ approach, the partnership should look at new community centered models of housing provision, embedding skills development and support infrastructure. Space should be given for reflection on what has worked and what hasn’t. Freedom to think of solutions beyond organisational boundaries and to bounce ideas between different partners would create the opportunity for new ideas and ‘out of the box’ thinking.

Where possible, funding should be pooled and committed to piloting new solutions for substantial timeframes to allow evaluation of the impacts, building on the collective knowledge of the housing system. A set of principles could be agreed to guide the design of new solutions, for example, ensuring solutions are developed with a human learning systems approach or that first-hand experience informs solutions. This recommendation recognises the current failings in the system and welcomes new thinking to ensure support for those in poverty and housing insecurity is always improving.

### d. Set core standards for systems, services and roles, to offer a simpler, consistent, trauma-informed, trusted person approach

Within the partnership environment, a set of common standards should be developed and agreed to by all relevant stakeholders. These standards should aim to improve the support offered to those who are in financial distress and facing housing insecurity. Building on the recommendations presented in the commission’s Interim Report (2025) around tone of communication and human learning systems, these standards should ensure that communication is empathetic and supportive, to build trust and confidence between partners and residents. It should be conducted in a trauma-informed way, noting the prevalence of trauma and multiple disadvantages in those who seek housing support.

## 3 Invest in early and ongoing social housing association support, working with residents to co-design new projects and initiatives

There is a lot of existing work in Cambridgeshire that is making a difference in supporting residents with housing, however there is room for improvement. The offer from social housing associations can vary greatly, creating a postcode lottery of support. Changes to the ways in which social housing associations work can have a significant impact on their residents. Within the Resolve Poverty report (2024), residents praised Cross Keys Homes in Peterborough for their initiatives, including decluttering courses for residents and cooking clubs, fostering a community network and addressing wider issues than just housing. Furthermore,

in West Cheshire, one social housing provider changed its approach to managing tenancies, moving away from a reprimand approach towards a well-being centered approach focused on early intervention. Following this change, the housing provider reported a 75% reduction in evictions (Poverty Truth Network).

Building on this evidence, social housing associations should reassess the support they currently offer and build in capacity for wider support initiatives. The key to ensuring the right initiatives are taken forward is by talking to residents. Co-producing the design and delivery of these initiatives would make sure that residents have their voices heard, creating buy-in to the projects, and increasing the likelihood of good take-up of the projects. These projects would also greatly benefit from the input of people with experience of homelessness, as they have routinely expressed the need for more transitional and ongoing support such as budgeting and managing bills, mental health, building community connections and peer support.

Developing the principle of co-production further, and recognising greater accountability and transparency is needed around the use of section 106 funds, local authorities and housing providers should work with residents to co-design the reallocation of unused section 106 funds. This could explore opportunities such as the creation of social enterprises, crisis support and skills or vocational training for the unemployed.

## 3 Lobby the Government for necessary changes to the housing benefit system

The inadequacies in the housing benefit system have been documented in the limitations section of this chapter. Building on the housing partnership recommendation, partners in Cambridgeshire should collectively lobby central government for changes to the current local housing allowance calculations to ensure that they accurately reflect the differences in rental costs in the different parts of the county. Lobbying should include calls for the abolition of the under 35 restrictions, pulling under 35s up to the same rates as everyone else. This reduces the financial pressures on this group of people and gives them the dignity of choice over the conditions in which they live. Further lobbying should call for changes to the ‘cliff edge’ system that sees people losing their housing benefits when they find work. A similar change has recently been introduced through the Welfare Reforms, with the ‘Right to Try Guarantee’ ensuring someone trying work or on a pathway towards employment doesn’t immediately get reassessed for their benefit entitlement (Department for Work and Pensions, 2025). Enacting a similar clause for the housing element of welfare support would reduce the anxiety and increase the incentive to seek work.

## Conclusion

Housing and homelessness are complex issues that are deeply intertwined with poverty. Housing costs make up a significant part of household spending, and with high house prices and mortgage rates, high private rental costs, and limited supply of social housing, housing costs are becoming a key driver of poverty in Cambridgeshire.

There are a number of commendable local initiatives aimed at supporting those who find themselves in a difficult situation regarding housing, work is ongoing to build more affordable housing, and district councils and VCSE organisations continue to work daily to prevent homelessness and support those experiencing it; however, poverty and housing issues remain closely intertwined.

Without more ambitious and co-ordinated interventions – across local, regional, and national levels – housing will continue to be a central driver of poverty and exclusion in Cambridgeshire. Ensuring access for all to secure affordable and good quality homes must remain a cornerstone of any serious effort to reduce inequality and support long-term well-being across the county.

## FOCUS AREA 5

# Children, young people and families

*“We need to get all of this sorted out so that our kids have better lives as adults”*

**Participant in the Appreciative Enquiry report**





# Overview

Poverty is deepening and children are at the most risk – they are the largest group consistently living in poverty (Joseph Rowntree Foundation, 2025). This is why the focus of this chapter is on children and young people, whose voices and experiences are key to understanding its broader impacts, as evidenced by the first-hand experiences shared throughout the Resolve Poverty and Appreciative Enquiry conversations and youth forums and surveys. Furthermore, we know families who were just about managing are being pushed into poverty and listening to local services, children, young people and families has raised recurring, ongoing and urgent issues. Addressing child poverty, therefore, must be a prime and urgent objective in any anti-poverty strategy for Cambridgeshire.

These first-hand experiences reflect what national evidence suggests: children raised in poverty can all too easily remain in a cycle of disadvantage throughout their lives. Growing up in poverty negatively impacts both health and educational outcomes for many, ultimately limiting future opportunities. This is why the Government have convened a Child Poverty Taskforce, with the focus on the creation of a National Child Poverty Strategy.



Across England, child poverty rates have consistently remained higher than overall poverty rates, with 30% of children living in poverty in 2022-2023 compared to 21% for the whole population. This rate increases further for large families with three or more children – in 2022-23 45% of children in large families were in poverty. This, in part, can be attributed to benefit policies that have a disproportionate impact on larger families, such as the two-child limit and the benefit cap (Joseph Rowntree Foundation, 2025).

Other factors that impacted on child poverty rates were single parent households where 43% of children were in poverty, compared to 26% for a two-parent household, and the age of the youngest child in the household. If the youngest child was zero to four years old the child poverty rate was 36%; five to ten years old the child poverty rate was 28%; 11 to 15 years old the child poverty rate was 26%; 16-19 years old the child poverty rate was 20%. This confirms that families with young children, particularly those under five, are at greatest risk of poverty. It is also noteworthy that 33% of children with a disabled family member were in relative poverty, compared to 29% of children with no disabled family member (House of Commons, 2025). These figures are particularly relevant considering the recently announced Welfare Reforms, which are expected to impact not only people with disabilities, but also their carers and families. This includes many children who provide unpaid care and already face additional disadvantage as a result.

By highlighting childhood poverty, this chapter does not place the needs of children above other groups who may be suffering, rather it promotes consideration of diversity in strategies for poverty reduction and eradication.

# Cambridgeshire context

Child poverty in Cambridgeshire typically falls below the England rates, with only Fenland showing higher rates of child poverty at 32% compared to 30% for England. Whilst the lowest child poverty rates can be found in South Cambridgeshire with 14% of children in poverty, this still indicates a crisis of disadvantage and inequality for many children. Importantly, these figures account for housing costs, which have a major impact. In districts like Cambridge, Huntingdonshire, and South Cambridgeshire, child poverty rates almost double once housing costs are taken into account, highlighting the financial strain placed on families in higher-cost areas, as seen from the graph on the next page.

Local evidence indicates how the cost-of-living crisis has impacted families in Cambridgeshire, pushing more households into poverty. For example, the Cambridge Local Assistance Scheme (CLAS) reported that the proportion of support awards going to households with children rose from 55% in 2022-23 to 64% in 2023-24, reflecting an increase in the number of families needing help. This has been a continuing trend for the past five years, during which time CLAS have observed a staggering 42% increase in the numbers of households with children accessing their support (from 45% pre-pandemic to 64% in 2023-24). The primary recipients of CLAS support were female lone parents and single individuals aged 25 to 54, who accounted for 75% of all awards.

Whilst data is a concrete source of evidence, a more insightful light is shed on the reality of living in poverty by hearing the voice of first-hand experience. This was captured by Resolve Poverty and the Appreciative Enquiry conversations and supported through engagement with support staff and feedback from children and young people's forums and surveys, which all highlighted recurring and urgent issues. A significant lack of access to fresh, nutritious food was reported by both adults and young people and emerged as a top concern. Other concerns included education, transport, childcare and support for children with additional needs.

## Education

The Resolve Poverty report found that access to education was a challenge for low-income families, with the high costs of school uniforms, school trips and extracurricular activities limiting children's participation and opportunities. Family support services such as King's Hedges Family Support Project (KHFSP) also highlighted essentials like school uniforms, shoes, trips, and even toiletries are increasingly out of reach for families. For many, these high costs prevent children from accessing the same enrichment opportunities as their peers, increasing feelings of isolation and contributing to educational inequality (Resolve Poverty,

**Figure 14:** Proportion of families / children living in poverty before and after housing costs



Relative Low Income Source: These figures are calculated before housing costs.

\*Figures for Cambridgeshire have been calculated by using the numbers and percentages of each district area to extrapolate the denominator for Cambridgeshire due to no available denominator source in the data.

Source: DWP 2022/23, End Child Poverty 2022/23

2024, p.33). This is not surprising, and the relationship between child poverty and educational outcomes is well documented, with children from low-income households less likely to perform well at school. But data from Child Poverty Action Group suggests that poverty is increasingly interfering with children's learning – pupils often turn up to school tired, hungry, worried and without the right equipment (Child Poverty Action Group, 2023).

The importance of education as a tool to break the cycle of poverty was evident in one of the Appreciative Enquiry conversations, where a parent expressed, "...if the education system isn't funded and kids don't get the support they need, then it's all just going to happen again and again. How else can we get out of this cycle?" (Cambridgeshire Appreciative Enquiry Learning Network, 2024).

Expanding initiatives like the School Uniform Wardrobe Project, which collaborates with schools to provide accessible and affordable uniforms, would benefit children in Cambridgeshire. By addressing the financial burden on families, initiatives such as this one will help ensure that all children, regardless of their economic

background, can participate fully in school life without the added stress of unaffordable school costs (Resolve Poverty, 2024). Beyond the classroom, young people in surveys and youth assemblies also highlighted barriers to enrichment and life opportunities more broadly. Many said they were unable to join clubs, take part in sports or music, or find part-time work, limiting their ability to develop life skills, independence, and prospects.

Further evidence explores the attainment gap between those children who are eligible for free school meals (FSM) and those who are not. In 2023, across England, 43% of pupils eligible for FSM achieved a standard pass in both English and Math's GCSE, compared to 72% of children who are not eligible (Francis-Devine et al, 2024). In Cambridgeshire there were considerable variations in the percentage of pupils achieving grades four or above in English and Math's GCSEs.

**Figure 15:** Attainment gap between all children and those on FSM achieving a standard pass in Maths and English at GCSE

|                      | Total | FSM   |
|----------------------|-------|-------|
| Cambridge            | 76.2% | 51.8% |
| East Cambridgeshire  | 70.7% | 33.9% |
| Fenland              | 50.7% | 28.4% |
| Huntingdonshire      | 65.0% | 43.1% |
| South Cambridgeshire | 72.0% | 38.9% |

Source: Department for Education (2025)

The widest attainment gap was in East Cambridgeshire, where only 33.9% of students eligible for FSM achieved grades four or above, compared to 70.7% of all students. Whilst the attainment gap varies across the districts, it is clear in all of them, demonstrating the real impact that poverty can have on children's education, and consequently their opportunities moving forward.

Transport

Transport emerged as a critical issue in both the first-hand experience engagement (Cambridgeshire Appreciative Enquiry Learning Network, 2024 and Resolve Poverty, 2024) and the Cambridge City Youth Survey (2025), particularly among young people and families in poverty. Lack of access to reliable, affordable transport limits opportunities to engage in education, activities, social connection, and work. While initiatives such as the Tiger Card have been welcomed, awareness and uptake remain low – especially where young people lack the required ID to access them.

Young people in the Cambridge City Youth Survey consistently raised cost, reliability, and safety as barriers, with calls for more frequent and affordable bus services, improvements to cycling routes, and enhanced safety on public transport. For families, limited transport options – particularly in rural or isolated areas – compound existing challenges like digital exclusion, making it even harder to access essential services. This transport inequality contributes to a broader sense of isolation and exclusion, particularly for those without the means to travel independently or regularly.

Children with additional needs

Participants in the Resolve Poverty and Appreciative Enquiry work described significant difficulties accessing healthcare services and were especially concerned about the lack of specialised care for children with autism and ADHD. Delayed diagnosis can result in a lack of support, often impacting the child's education and long-term prospects as well as parental mental health. Without a diagnosis there may also be direct financial implications, for example, parents not being able to prove their entitlement for certain financial support to cover the costs of things such as noise cancelling headphones, activities for SEN children or therapy. Cambridgeshire and Peterborough Foundation Trust (CPFT), which provides specialist children's mental health services across the county, received 799 ADHD referrals for children and young people in 2023, a number that has steadily increased each year since 2018. Whilst the number of referrals has increased, the time a patient (child or young person) waits between referral and assessment has fallen from 202 days in 2020 to 138 days in 2023. This improvement is a step in the right direction, but first-hand experience suggests that the problem persists. For some families, the situation was so challenging that they had to repeatedly advocate for their children to receive basic support, describing it as “an endless fight” to access services (Resolve Poverty, 2024).

The Appreciative Enquiry report (2024) painted a similar picture of struggle and frustration regarding the education system for children with additional needs, with several accounts of schools being unable to appropriately support children. One parent reported, “the school can't cope with my son, they say that they can work with his support needs but they keep calling me in because they can't cope with



him when he gets upset, they don't have things in place to look after him so I kept having to drop everything and go to the school...other children have EHCP plans and they have support for their children...my son he needs 1 to 1 support but unless he gets it I don't think I'll be able to go back to work" (Cambridgeshire Appreciative Enquiry Learning Network, 2024, p.13). This account demonstrates not only the impact of a lack of support on children's education, but also how it acts as a barrier preventing families from improving their financial situation.

## Food

The rural poverty chapter of this report shows the impact of poverty on food, drawing the connections between children's educational attainment and the availability of high quality, nutritious food.

The Food Foundation's insecurity tracker showed that in January 2023, 21.6% of households with children reported their children had experienced food insecurity in the past month. This is compared with 11.6% in January 2022 (The Food Foundation, 2023). Concerns about "access to affordable and nutritious food" were also echoed in the Cambridge City Youth Survey (2025), where 47% of respondents identified it as the most important health issue – making it the top concern among young people. These findings align with feedback from the Resolve Poverty and Appreciative Enquiry work as well, where parents repeatedly reported struggling to afford healthy food, and cutting back to ensure their children could eat, as can be seen in the following quotes:

*"...food is where we can cut back, and using breakfast club and food hubs helps us".*

*"Food is so expensive we literally had to eat beans on toast so the kids could eat. It went on for months. My eldest likes to eat lots of fruit but I look at things that she likes, and I just can't afford them."*

*"...it's difficult when you've got SEND kids (with Special Needs) too because they're fussy about eating but they can't help it my kids won't eat certain things. I try really hard but they won't eat some things. So, we have to go without so that we can buy them the things they like."*

*"I'm skipping meals so my children can eat."*

Without access to nutritious food, children in poverty are not only facing unequal opportunities with school and education, but they are facing unequal conditions that can impact health, development and future life chances.

## Childcare

Data from the Joseph Rowntree Foundation shows that children also face additional challenges when childcare responsibilities limit their parents' ability to undertake well-paid and high-quality work – a situation that particularly affects lone-parent families and families with younger children (Joseph Rowntree Foundation, 2025). The Resolve Poverty report (2024) confirmed that this pattern was present in Cambridgeshire. They found that for many families, childcare costs represent a significant barrier to securing work or increasing hours to alleviate financial stress. High childcare expenses often limit parents' ability to work full-time, forcing them to make tough decisions about their work-life balance. Resolve Poverty presented the following case studies:

"Emma and Steve have three children aged five, three and two. Emma came to the UK from Romania a few years ago and both parents were in work until they had children. Since that time, the cost of childcare has meant that it worked out better for them financially for Emma to be out of work and to care for their children. She used to work in adult social care and would like to return to this, if childcare costs were more manageable or once full-time childcare is not required for her young children. In the meantime, they feel stuck in poverty with rising food and energy bills, and they are worried about the upcoming winter."

"Heather has had to make choices around work based on the high costs of childcare. Unable to afford full-time day-care, she relies on 16 hours of "free" childcare and must find jobs that fit around these hours, which restricts both the number and types of hours she can work. Heather frequently uses the Government website to find information on childcare support, but she feels that current services are insufficient, particularly for young families." (Resolve Poverty, 2024).

These first-hand experiences demonstrate the constant battle parents in poverty face when trying to balance work and childcare, often finding that the cost of childcare is so high that working is not an option, trapping them and their children in a cycle of poverty. However, the current welfare system continues to operate on the assumption that parents can simply return to work, overlooking the realities of caring responsibilities, particularly for children with additional needs. Even part-time or term-time roles may be unmanageable in these circumstances, as is evident from the Appreciative Enquiry report. In the past, closer collaboration between Jobcentres and local support services helped foster more realistic and responsive approaches. Reinstating this kind of joint working could ensure that employment support reflects the complexities of family life better. This is explored further in our recommendations, which include lobbying for a more flexible and realistic benefits system that aligns with the lived experiences of families.

# Local strengths and current approaches

There are several local initiatives, partnerships, and strategies that aim to reduce the impact of poverty on children and young people. These span targeted support for food and essentials, youth engagement, therapeutic services, and strategic planning across the county.

## Free School Meals and NHS Healthy Start scheme

Free School Meals (FSM) are a vital support mechanism for low-income families, ensuring children receive nutritious meals during the school day. Eligibility for FSM is determined by specific income-related benefits, and the programme is administered by local authorities, such as Cambridgeshire County Council, in accordance with national guidelines. In addition to term-time provision, the Household Support Fund (HSF) has enabled the county council to offer supermarket vouchers during school holidays as part of the Holiday Voucher Scheme, providing £15 per eligible child per week to assist with food costs (Cambridgeshire County Council, 2025).

The NHS Healthy Start scheme is another good example of wider support, which provides prepaid cards for low-income pregnant women and families with young children, enabling them to buy fruit, vegetables, milk, and vitamins. It is administered nationally by the NHS and plays a vital role in improving early childhood nutrition and reducing health inequalities (discussed further in the Rural Poverty chapter).

These provisions are important not only for protecting children's immediate health and well-being, but also for mitigating the longer-term impacts of poverty on educational outcomes, development, and life chances.

## Local authority strategic commitments

Local authorities in Cambridgeshire have made important strategic commitments to improving the lives of children and young people. For instance, East Cambridgeshire District Council has a dedicated Youth Strategy, based on a consultation conducted with young people to reflect their needs, aspirations, and experiences. The strategy focuses on empowerment, participation, and better access to services. While not framed explicitly as an anti-poverty strategy, its emphasis on improving quality of life and opportunity plays a role in addressing the broader drivers of disadvantage.



At county level, one of Cambridgeshire County Council's ambitions within its Strategic Framework (2023-28) is to provide children and young people with opportunities to thrive. Notable actions include funding new special schools, launching the Healthy Child Programme, and delivering trauma-informed training. These efforts show a move beyond crisis response to a wider focus on childhood well-being.

Having these strategic frameworks in place is a positive step, providing structure and long-term vision for improving children's lives. However, ongoing challenges – particularly around access – highlight the need for continued focus on delivery and ensuring that all children, regardless of background or location, can benefit fully from these commitments.

## Local services and voluntary and community organisations

Across Cambridgeshire, a wide range of local services and voluntary and community organisations play a vital role in supporting children, young people, and families facing disadvantage. For example, Abbey People provides anti-poverty support in the Abbey Ward of Cambridge, including a community fridge, food hub, and projects that support access to education and employment. Centre 33 delivers targeted support for young people across the county, including the Young Carers Champions in Schools programme, which trains school staff to identify and support young carers and acts as a link between schools, families, and specialist services. Pinpoint, the county's parent carer forum, offers information, signposting, and peer-led support for families of children with SEND. Furthermore, Child and Family Centres provide a county-wide network of parenting courses, play sessions, health clinics, and outreach activities for families with children aged 0–19. Staff from Child and Family Centres in Huntingdonshire contributed valuable insights to this report. Meanwhile, the Cambridge Acorn Project supports children and families experiencing poverty and trauma through long-term therapeutic interventions, school-based mental health programmes, and local well-being hubs – thereby responding to complex needs often unmet by statutory services. Collectively, these organisations – alongside others across the county – demonstrate the importance of trusted, embedded provision in reducing inequality and promoting the wellbeing of children, young people and families in Cambridgeshire communities.

*“I didn’t know these holiday schemes existed until recently, but many families like mine could really benefit from them”*

## Limitations of current approaches

While there are several promising initiatives and strategic commitments in place to support children, young people and families in Cambridgeshire, there are limitations in their reach and impact. These include practical barriers such as a lack of awareness of available support, unequal access to services – particularly in rural communities – and the increasing shift of services to digital platforms. Understanding these limitations is essential not only to improve existing provision, but also to ensure that future responses are more inclusive, accessible and aligned with the first-hand experiences of families in poverty.

### Awareness of support

A key barrier limiting the reach of existing support is lack of awareness among eligible families. Nationally, significant numbers of children entitled to Free School Meals (FSM) and the NHS Healthy Start programme are not receiving them, either because families are unaware of their entitlement or face challenges navigating the application process. Lack of awareness has also been highlighted in first-hand experience reports, with one participant commenting on schemes like the Holiday Activities and Food (HAF) programme and the Holiday Voucher Scheme: “I didn't know these holiday schemes existed until recently, but many families like mine could really benefit from them” (Resolve Poverty, 2024). According to the Education Policy Institute (2025), under-registration for FSM is particularly pronounced among younger primary-aged children and varies by local authority, suggesting that proactive outreach plays an important role in uptake. These gaps are further reinforced by the Food Foundation (2022), which reported that many eligible families are not claiming FSM and holiday support despite experiencing food insecurity, due in part to lack of awareness and the administrative burden involved in applying.



### Falling through the cracks: eligibility thresholds exclude families in need

A further limitation of current provision is the narrow eligibility threshold for key support schemes such as FSM. In England, families must have an annual post-tax income of less than £7,400 (excluding benefits) to qualify for FSM. This leaves out many families experiencing financial pressure, particularly those affected by high housing or childcare costs, or with larger household sizes. As the Education Policy Institute (2025) notes, eligibility rules fail to account for these significant factors, and as a result, there are fewer children registered for FSM than estimated to be living in poverty. This gap is substantial: the Child Poverty Action Group (2022) estimates that around 800,000 school-age children in poverty are not eligible for FSM under the current rules. Without meaningful reform, many of the children most at risk of poor health and educational outcomes will remain excluded from vital support.

### Geographic and digital barriers to access

Families in rural areas of Cambridgeshire – such as Fenland, East Cambridgeshire, and parts of Huntingdonshire – face particular challenges in accessing support due to limited public transport, fewer nearby services, and ongoing issues with digital exclusion. These barriers can delay or prevent access to food provision, early help, and mental health or childcare services. As highlighted in the chapter on digital poverty, rural broadband coverage remains inconsistent and nationally 45% of households with children do not meet the proposed Digital Minimum Living Standard (Yates et al., 2024). Since the pandemic, many services have shifted to online-only delivery, which can further disadvantage families without stable internet access or digital confidence, particularly in areas already affected by geographic and social isolation.

## Recommendations

### 1 Increase awareness and improve access to support

Raising awareness of available support is a critical step in ensuring families can access the help they are entitled to. Evidence from both national research and local first-hand experience engagement shows that many families are unaware of schemes such as Free School Meals or holiday support schemes. A participant in the Appreciative Enquiry captured this sentiment simply but powerfully when asked what would make a difference for the future: “There’d be more help out there... Or if there is help, make it more known how to, you know, get help” (Cambridgeshire Appreciative Enquiry Learning Network, 2024). Two key components in increasing both awareness and access are collaboration and trust. Improved collaboration – both within sectors and between sectors (e.g. local authorities, VCSE organisations) – is important to ensure clear, consistent messaging and effective signposting. Equally important is building trusted relationships with families through local services and community organisations. These relationships help families feel safe to engage and are often vital in helping them navigate complex systems. The Appreciative Enquiry report confirmed that people value social connection and peer support, and that trusted local relationships can make a significant difference in enabling access to help.

#### a. Strengthen awareness campaigns

Under-registration for support schemes (such as FSM) remains a widespread issue, apparent from national data and local first-hand experience reports. To address this, awareness-raising campaigns should be delivered by the local authority in partnership with trusted community organisations and through schools, family hubs, libraries, GPs, and early years providers. Messaging should be accessible, multi-lingual, and culturally appropriate to reflect the diversity of Cambridgeshire’s communities.

### **b. Improve access to support in rural areas by addressing digital and transport barriers**

Families in rural areas face compounding challenges in accessing support due to both limited digital connectivity and poor transport links. In areas such as Fenland and rural East Cambridgeshire, digital exclusion remains a significant issue, as highlighted in the chapter on digital poverty. Many essential services are now primarily accessed online, yet families without reliable internet access or digital confidence are often unable to engage with them. At the same time, poor transport links also restrict access to education, employment, healthcare, and in-person services like schools and food banks – exacerbating rural isolation.

To address this, digital support should be embedded in accessible community locations including schools, libraries, and community centres, and alternative offline options must remain available. Furthermore, improving rural digital infrastructure should remain a strategic priority (more on this in the chapter on digital poverty). Flexible transport models – such as on-demand services or subsidised travel passes – could also be trialled in rural areas to improve connectivity for vulnerable families and enable more equitable access to support. It is also essential that access to support services includes out-of-hours provision, as many working parents – particularly those in low-paid or inflexible jobs – struggle to seek help during standard opening hours. Ensuring extended or flexible service hours is key to supporting families in in-work poverty.

## **2 Ensure all children have access to equitable educational opportunities**

### **a. Funding for school trips and extracurricular activities**

This chapter has shown how children in poverty often miss out on the same opportunities as their peers, as they are unable to meet the costs of school trips, extracurricular activities and even school uniform. Government guidance now allows pupil premium funding to be used for wider strategies that support pupils' access to enrichment activities and remove non-academic barriers to learning (Department for Education, 2025). Schools should therefore re-assess their use of the pupil premium, ensuring it supports children's participation in trips, clubs, and wider school life. Voluntary and public sector organisations should also work together to contribute to and ringfence funding for children from low-income families. This would begin to bridge the gap between children from financially stable and financially stretched families, reducing the isolation and boosting the confidence of children in poverty, and allowing them to experience the full range of enriching benefits of extracurricular activities.

### **b. Free school meals**

Access to nutritious food has been highlighted in this chapter and in the chapter on rural poverty as essential for improving the prospects of children in poverty. Free school meals are a well-established means of ensuring that children from low-income families can eat regular and nutritious meals, whilst reducing some of the financial burden on their families. However, this chapter has also seen that take-up of free school meals for those eligible is not at 100% with many children missing out due to a lack of awareness or the complexity of applying for support.

Awareness campaigns are an important immediate step for overcoming this, however some councils across the country have also begun to pilot auto-enrolment schemes, automatically signing eligible children up for free school meals without requiring their parents to apply. Whilst the data sharing agreements to accomplish this in Cambridgeshire at the time of writing would be complex, the success of other local authorities such as North Yorkshire Council and Wakefield City Council show that it is not impossible (Osu, 2024). Furthermore, the upcoming impacts of Local Government Reorganisation present a unique opportunity. As district and county council's merge and the local government system is simplified, new unitary authorities are likely to encounter fewer barriers to data sharing, simplifying the process of auto-enrolment. There is also an opportunity to learn from similar local authorities that have already implemented auto-enrolment successfully. It is strongly recommended that auto-enrolment for free school meals is built into the service design for the new unitary authorities. This would lift more children out of food poverty, alleviate the financial pressure on families, and increase the amount of pupil premium that Cambridgeshire schools receive.

## **3 Increase access to programmes and projects that focus on social activities and well-being of children and young people**

Most of this chapter has looked at child poverty, barriers to overcoming it and the devastating impacts that it can have on children's future. But a crucial step in tackling child poverty not yet mentioned is ensuring that support organisations remain focused on the fact that, at the heart of this issue, are real children whose lives and futures are at stake. This may seem obvious, but whilst poverty can be overwhelming and all-consuming for adults, it can also be a big worry and burden for children and young people. This was demonstrated in the small number of conversations with young people in the Appreciative Enquiry work (2024). Some of the teenagers mentioned they had chosen to quit paid-for activities such as football or drama clubs as they knew parents were struggling to afford it; they noted hiding their needs and wishes from parents to avoid adding financial

pressure or costs on their families; and they picked up on friends not having the money to join them in social outings, leading to isolation. It was abundantly clear that a mental load was being carried by the teenagers regarding the impact of financial insecurity. Ensuring that children have a safe space to be children, removing them from the weight of financial struggle, even for an hour a week is vital. This is especially true for young carers and children supporting parents who don't speak English, who often help with form filling, budgeting, and translation. Additional support in schools and community settings is essential to reduce their burden and allow space for their own development. Schools and voluntary sector organisations should work together to identify opportunities for free or subsidised social activities, whether through afterschool sports or creative sessions, or out-of-term-time group activities. This would provide children in poverty with the much-needed breathing space to leave the poverty behind and just be children.

#### **4 Strengthen lobbying to influence national policy and improve local outcomes**

While local action is essential, many of the drivers of child poverty (such as benefit restrictions and childcare affordability) are shaped by national policy. Cambridgeshire's local authorities, VCSE organisations, and elected members all have a role to play in influencing government decisions, ensuring national strategies reflect local realities.

##### **a. Influence the national Child Poverty Strategy to reflect local needs**

The Government is expected to publish its new Child Poverty Strategy in 2025. Local authorities, councillors, and VCSE organisations should engage proactively with national policymakers to ensure the strategy reflects the specific challenges faced by families in Cambridgeshire, and includes meaningful action on food insecurity, digital exclusion, and access to services. This includes aligning with the National Food Strategy and protecting and expanding key schemes such as NHS Healthy Start and Free School Meals, as explored further in the Rural Poverty chapter. Influencing efforts should also call for a review of eligibility thresholds for Free School Meals, with consideration given to household income after housing costs (AHC), to better reflect the financial realities faced by families in high-cost areas. Lobbying efforts could be strengthened through collaboration with the Local Government Association and the County Councils Network to ensure that local perspectives influence national policy. Additionally, local partners should make the case for joined-up working between DWP and community services, to better support families facing complex challenges.

##### **b. Call for the end of the two-child benefit cap**

The two-child limit on Universal Credit and Child Tax Credit remains a key concern in efforts to reduce child poverty. As reported in the Guardian newspaper, the policy affects 450,000 households and 1.6 million children, up from just 40,000 households when it was first introduced in 2017 (Inman, 2024). The Cambridgeshire Context section has shown how larger families are more likely to experience financial hardship, with higher rates of child poverty and increased vulnerability to the cost-of-living crisis. Local authorities, especially elected members, community leaders and VCSE organisations should advocate for its abolition to ensure that national policy better reflects the needs of families in Cambridgeshire.

##### **c. Lobby for improved access to and affordability of childcare**

Affordable childcare is essential for enabling parents (especially mothers and single parents) to access work, training, and better-paid opportunities. While the expansion of funded childcare from September 2025 (offering 30 hours from nine months to school age for eligible working parents) is a welcome step, challenges remain around availability, flexibility, and workforce capacity. Lobbying should focus on improving funding, workforce conditions and pay, particularly for those in low-paid roles who are most affected by childcare costs (explored further in the Income Maximisation chapter), and ensuring that national employment expectations reflect the reality of family life, including for parents caring for children with additional needs. This should include reinstating joint working arrangements between Jobcentres and other support services, to build shared understanding of family circumstances and deliver more realistic, joined-up employment support. Locally, councils can support flexible, community-based childcare models and expand training routes into the early years sector.



# Conclusion

Children, young people and families in Cambridgeshire face complex challenges linked to poverty, including food insecurity, educational inequality, and limited access to childcare. While the county does perform slightly better than national averages in some indicators, such as child poverty rates, it is important to acknowledge that pockets of deep disadvantage persist, particularly in rural areas and among larger single-parent families. Although local and national efforts do exist to ease the pressure on families, structural issues such as limited awareness of support and barriers to access prevent children from accessing the support they need to thrive and enjoy their childhood.

Addressing these challenges will require strong collaboration across local authorities and VCSE organisations, with a focus on both improving local delivery and influencing change at the national level. The forthcoming national Child Poverty Strategy presents an opportunity to ensure that local realities are reflected in national policy. As Marshall (2003) argued, “more integrated policies that emphasise the importance of a poverty-free childhood are vital. This requires pro-poor, supportive action in policy areas not often perceived as having an impact on childhood poverty”. Keeping this principle at the front of our minds will be key to ensuring that every child in Cambridgeshire can grow up supported, with the freedom to enjoy their childhood and hope for the future.

## FOCUS AREA 6

# Mental health

*“It’s almost impossible to get mental health support. The waiting times are so long that many people just give up.”*

**Participant in the Resolve Poverty report**



# Overview

It almost feels a nonsense to write about the impact of poverty on mental well-being. It is clearly detrimental for our mental health. Research has shown, time and again, that poverty and mental health issues, such as depression and anxiety, are closely linked. People living in poverty are more likely to experience mental health problems, and those with mental health issues are at a higher risk of falling into poverty. However, it is important both to be clear about how powerful its impact is, and the many challenges faced by those in need of support, as well as those providing it.

Mental health encompasses our emotional, psychological, and social well-being. It affects how we think, feel, and act, and it plays a crucial role in how we handle stress, relate to others, and make choices. It is influenced by a range of factors, including biology (like genetics and brain chemistry), life experiences (such as trauma or abuse), and family history of mental health problems.

We appreciate there is a growing UK policy consensus that mental health requires substantial attention and investment to address the huge economic and social costs to individuals, families, communities and society. This agenda encompasses addressing the range of social and economic factors that affect mental health (the 'social determinants of health'), challenging the stigma and discrimination that continue to impact people with mental health problems and their families in all areas of their lives, removing barriers to full participation within society – including in education, employment and the community – providing public services in a timely manner, and developing research and data in order to ensure that policy and provision are evidence based, and that progress is tracked.

An article in The Guardian (05 April 2025) informs us that 25% of benefits claimants had mental and behavioural problems in 2002; the figure currently stands at around 44% (2024) and the Institute for Fiscal Studies (IFS) has found "compelling evidence that mental health has worsened since the pandemic" (ibid). The article cites Dr Dario Moreno-Agostino who researches population mental health at University College and Kings College, London. He states that "socioeconomic adversity is one of the fundamental causes of mental health inequalities" and he does not believe that the explosion in mental health issues is a result of overdiagnosis (as referenced by the current Health Secretary, Wes Streeting). The Cambridgeshire and Peterborough Mental Health Needs Assessment (2022-2024) highlights that poverty is a key driver of mental illness, finding that people living in poverty are two to three times more likely to experience mental health problems. Ultimately, it is rather simple. Poverty is debilitating and there is insufficient support across the UK for many suffering from poor mental health.

This is not the place to catalogue the numerous reports produced by government, both locally and nationally, think tanks, research institutes and charities. We know that being in poverty increases the risk of mental health problems and can be both a causal factor and a consequence of mental ill health. Successfully supporting the mental health and well-being of people living in poverty and reducing the number of people with mental health problems experiencing poverty requires engagement with this complexity. However, in its Spring statement (2025) government proposals about health and disability benefit reforms seem to be about to drive many more families and children into poverty and some Ministers have posited that there may well have been overdiagnoses of mental ill-health. It is easy to write that this is saddening. However, this is incorrect. Poverty is not saddening. It is devastating. It destroys the inner lives of many and shapes or warps the development of children and young people.

The following sections will establish some of the ways that poverty impacts upon mental well-being. We will also outline the local context using first-hand experience from research undertaken by Resolve Poverty and the Cambridgeshire Appreciative Enquiry Learning Network (as referenced throughout this report) and from a briefing document provided by the Secretariat at the CCC, as well as our reading of minutes from committees and other reports.





We will not go into detail about anxiety, stress, depression and social isolation or loneliness. We would very much like to, but we believe that so much has been written about these issues that we would be writing merely for the sake of it. A perusal of [Mind's](#) website, *The Guardian*, the Joseph Rowntree Foundation, the King's Fund – the list is long – will point readers to reams of reliable and valid evidence with regards to the impact of poverty on the UK's mental health. Below, we pick out some elements we hope will be of interest and we will end this section with a statistic about loneliness – an issue that may appear to be more straightforward and yet “loneliness increases the risk of mortality by 26%” (Baird et al, 2020:32). Do we really need to say more?

## Insecurity

For mental well-being to be understood within the context of poverty one needs to begin with an understanding of the varying impacts of insecurity. Before we outline some of the outcomes of differing types of insecurity on mental health, common sense dictates that we should agree on why certain aspects of security matter to our mental and physical well-being. It is not necessary to reference Maslow here, but it is important to understand that psychologically, having a semblance of security is critical for our mentally healthy functioning.

When we feel safe, our bodies produce less cortisol (the stress hormone); we can plan for our future, and feeling secure better allows us to develop feelings of trust. Security also allows us to think clearly and manage our emotions. Hence, insecurity, in its many guises is a stressor. Obviously, multiple insecurities create a cacophony of worries and anxieties and can drown out our sense of self, specifically our sense of self-esteem.

Insecurity has been shown, time and again, to create anxiety, stress and, potentially, depression. Insecurity of housing tenure, of employment, and of physical health are among some of the factors impacting upon the mental health of the population at large, and thus, in our region (see Clark and Wenham, 2022). Financial insecurity appears to be a powerful barrier to good mental health, and we have shown elsewhere in this report, the impact income maximisation has, not only with regards to improving the material quality of people's lives but to their mental health. Clark and Wenham, authors of the JRF's 2022 report 'Anxiety nation? Economic insecurity and mental distress in 2020s Britain' concur that income maximisation has real impact. However, advice around money management in our region is inconsistent and greater engagement is necessary to ensure that all areas are catered for and in differing environments.

There are countless examples of differing types of insecurity affecting mental well-being. According to the National Institutes of Health, housing insecurity is associated with adverse mental health and when it coexists with other problems, including food insecurity, energy poverty, and unemployment, the 'trifecta of insecurities' means that people who are forced to prioritise one life dimension at the expense of others are at even greater risk of increasing depression and anxiety (Carrere et al 2022). And we must not lose sight of the fact that those with severe mental illness are far more likely to find themselves in poverty. As we have stated above, poverty can cause mental stressors, and mental illness can cause poverty.

We can alleviate some poverty with the right advice, with access to more benefits and other income maximisation support and we can lobby government around the issues of social housing, cheaper energy and so on. However, even with decent poverty alleviation support, poverty will continue and looks set to increase and, as we shall see, improving mental well-being is truly challenging on numerous levels.

## The shame of stigma and the stigma of shame

If insecurity impacts upon our mental health, then stigma adds another layer of challenge. Stigma is created by numerous barriers. These may be internal and formed by beliefs of 'failure' or feelings of shame or of being judged by others. Resolve Poverty make the point well. "Many participants shared feelings of shame or embarrassment about needing help, often viewing it as a personal failure. One participant mentioned 'the stigma around using food banks is huge: people feel like failures if they have to ask for help'" (*ibid.* 36). And stigma may be created by external factors and specifically when feeling negatively judged by support staff. Resolve Poverty's report referenced one participant who stated, "They made me feel small, like I wasn't doing enough to help myself." Another added, "It felt like they judged me for being in this situation instead of offering real help" (*ibid.* 36). These are not isolated incidents, and this type of experience can make it much more difficult for individuals to seek support and may contribute to feelings of isolation and inadequacy.

To make the point more strongly, "the fear of being judged or not being seen as 'deserving' of help ha[s] a detrimental effect" on individuals' mental well-being (*ibid.* 36) and Resolve Poverty are clear in that stigma plays a role in deteriorating mental health because it contributes to feelings of anxiety and low self-esteem. The deserving/undeserving poor of George Bernard Shaw's day are alive and (not so) well in the present, as may be seen from the current government proposals to persuade (with a stick) the 'over diagnosed' back to employment.



## Two sides of a coin

If poverty impacts upon mental health, then equally, mental illness leads to poverty in many instances. For the sake of brevity, we focus on those with severe mental illness in this section. The life expectancy gap between people with severe mental illness and the remainder of the UK population is growing. The risk of dying before the age of 75 is five times higher than average in the UK (Mind, 2024). It is unsurprising that the life expectancy gap is greatest in areas of highest deprivation. “The result of the gap is a 15–20-year shorter life expectancy – the stolen years of life” (*ibid.*:60-61). The interrelationship between severe mental illness and physical health is complex and frightening. A quarter of people living with schizophrenia have two or more physical health conditions (*ibid.*:61). The list is long and is compounded further by stigma but in a different form to that outlined above. Stigma and discrimination from healthcare professionals can lead to people with severe mental illness not seeking help for physical ailments. There is a fear of dismissal or trivialisation. Food poverty, financial exclusion (due to lower employment rates) and the further exacerbations of disadvantage based on race, gender, sexuality, disability and neurodivergence are easily evidenced (*ibid.*:64). For example, in June 2024, people living with mental health conditions were over twice as likely to be living in food insecure households (28.0%) compared to those without mental health conditions (10.7%) (Narvaez and Goudie 2024). And individuals with mental ill-health face other physical health inequalities. For example, they are less likely to attend cancer screening sessions and there is a complex relationship between mental ill-health and poor health choices around smoking, physical exercise and healthy diets. Poverty sits too comfortably here. Stress, anxiety and depression can make it difficult to make healthy choices around a life that may feel devalued.

We have seen that poor mental health and physical health are interlinked. Individuals with long-term physical health issues are between two and three times more likely to experience mental health problems than the wider population. Currently, around 12-18% of NHS spending on long-term health conditions is linked to poor mental well-being.

## Cambridgeshire context

So, what does support for mental ill-health look like in Cambridgeshire? This has proven to be a difficult question to answer satisfactorily. We simply did not have the time or the resources to plough through the minutes from the Health and Well-being Board/Integrated Care Partnership (HWB/ICP) and the Communities, Social Mobility and Inclusion Committee (COSMIC) ones for that matter. We managed to look at some material and we were provided with a briefing document, as stated above. One of our conclusions is that there are many initiatives and sources of support but finding them is challenging. If it proved to be challenging for us, and we were focused, then it goes without saying, that it must be difficult for the wider population as well. However, below is our best effort.

We begin with a somewhat unnerving update. The Progress Report Priority 4: Promote Early Intervention and Prevention Measures to Improve Mental Health and Well-being produced for the Cambridgeshire and Peterborough HWB/ICP (22 March 2024) states that one significant implication is that “no resources have been allocated by the system to deliver the work” identified under this fourth priority (the final of four health priorities identified by the joint body). The author goes on to state that efforts are being made to “foster partnership working and support the good will” of the community sector. This is a surprising finding. No resource allocation for one of the key priorities identified by the most significant health partnership in the county confirms the view that although thousands upon thousands of words have been written about the deleterious effects of poverty on mental well-being, genuine, joined-up, consistent support is often lacking or piecemeal. And it places the onus very much on communities supporting themselves via voluntary and/or charitable endeavours. This latter point is not necessarily a negative one and we wish to encourage the ongoing development of resilient communities. However, both communities and the VCSE sector continue to be impeded in numerous ways, as we shall see further below.

# Local approaches, strengths and limitations

## Diversity within organisations

We know that poor quality accommodation, the inability to provide sufficient food or pay bills, and manage life daily feeds mental illness. We know that homelessness, being older, being an ethnic minority person, a veteran, or membership of Gypsy, Roma, Traveller (GRT) and LGBTQ+ communities, can impact upon mental well-being. For example, Anna, a member of the Traveller community told members of Resolve Poverty that she feels “judged straightaway when she tries to get help and that there is nowhere to go....[she] shared that she has tried to get mental health support as she had been self-harming, but was told that she did not meet the threshold” (Resolve Poverty, 2024: 37). Tailoring support means that local councils and other organisations working with diverse groups need to come from diverse backgrounds themselves. And yet, diversity continues to be an issue from all sides. Those with a mental health specialism tend not to be as diverse as the groups they work with and here, we can see the importance of peer-to-peer support, referenced elsewhere in this report. And then, if we cannot be ‘the same’ as those we work with, then at least we can be in the same locale. We can understand the immediate environment as well as broader horizons. Place is everything because we need to feel as if we belong. And poverty with its associated stigmas coupled with poor mental health leads to increasing feelings of not belonging; of being outsiders in our own environments. Thus, it is correct to make use of community schemes and forms of support, but the current system creates too many risks as we shall see.

## Overwhelm within the support system

Before we move on, we need to pause for a moment and be clear about the mental health crisis in the region. Mental health services for adults in Cambridgeshire are under significant strain, with demand outpacing available resources and staffing. Between December 2021 and December 2024, the number of individuals awaiting mental health assessments increased from 6,700 to 11,600, reflecting a substantial rise in demand (Moser Andon, 2025). The Cambridgeshire and Peterborough NHS Foundation Trust (CPFT) has acknowledged “significant resource issues,” with staff expressing concerns about the growing number of people requiring care (Brown 2024).

Community mental health services have seen increased referrals since 2020, leading to longer waiting times. As of July 2023, 43% of individuals referred to core community mental health services had been waiting four weeks or more since

their last contact (Cambridgeshire Insight). Additionally, the NHS 111 mental health advice line, operated by CPFT, received over 2,800 calls per month, with reports indicating that demand sometimes exceeded staffing capacity, resulting in delays for callers (Ahmed, 2024).

Unsurprisingly, there are regional inequalities within Cambridgeshire. Cambridge fares best with access to a broader range of services and charitable organisations. More rural areas such as Fenland, East Cambridgeshire, and Huntingdonshire face challenges with fewer mental health service providers and longer travel times to access care. These areas often have limited in-person support, with services more reliant on digital and phone-based consultations, which may be less accessible for those with poor internet connections or who face mobility challenges. Resolve Poverty’s report reminds us that, in Cambridgeshire, “it’s almost impossible to get mental health support. The waiting times are so long that many people just give up” (2024:29).

And to end this section, we must acknowledge the Cambridgeshire and Peterborough Mental Health Joint Strategic Needs Assessment (JSNA) (undertaken between 2022-2024) which informs us that an estimated one in 100 households live in destitution, defined as a level of poverty which means that people struggle to meet their basic needs for shelter, food and heating. The report authors go on to state that we need to address the wider determinants of health, namely the “conditions in which we ‘are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life’ are central to our mental health” (Cambridgeshire & Peterborough Mental Health JSNA, 2024) and that our exposure to these wider determinants are shaped by the distribution of power, money and resources at global, national and local levels and that these are informed by policy choices. They go on to recommend that NHS organisations and local authorities, given that they are recognised as ‘anchor institutions’ should use their resources to work in partnership to develop system-wide anchor activities to maximise social value impact.

The Cambridgeshire and Peterborough Integrated Care System (ICS) Joint Forward Plan 2024-29 (February 2024) outlines its approach to working with individuals with mental health issues, learning disabilities and autism (or MHLDA Partnership). The plans are, of course, reasonable and much is made of involving service users in planning, delivery and outcomes. One of the ongoing aims is to continue to collaborate with the voluntary sector “to strengthen their engagement and involvement in the MHLDA Partnership and system structures and to shape mental health support for our communities”. The barrier here is that voluntary and charitable organisations, as stated clearly in our interim report, struggle to raise funds. Even when successful, the continual round of funding applications due to the short-term nature of much of the funding, means time and resources are under constant pressure. A risk and potential additional barrier is with regards to social prescribing, or, as has been referenced by one CEO of a local charitable organisation ‘the elephant in the room’.



## Social prescribing and the demand on VCSE organisations

Social prescribing is an individualised approach that connects people to activities, groups and services in their community to meet the practical, social and emotional needs that affect their health and well-being. Schemes delivering social prescribing can involve a range of activities that are typically provided by local voluntary and community sector organisations. Although many are referred to more therapeutic schemes, the input of numerous local organisations to meet the economic needs as a pathway to reduce stress and anxiety should not be overlooked. Several community sector organisations deliver casework to people who need support but the influx of referrals from social prescribers has been extraordinary and for many organisations absolutely demonstrates why these types of service are so important to people's health and well-being. The attraction of referring to charities and social enterprise groups is that it can seem 'free', but the Social Prescribing Network warns that it is critical that money follows the patient so that organisations receiving referrals can sustain their income and service provision when the number of users rises. This does not happen in Cambridgeshire. It is a good example of built-in disjuncture. Social prescribing is recommended from the top without recognition of the financial risks being created further down. The serious concern is that some social enterprises and other VCSE organisations may disappear due to the combination of overwhelm and lack of funding.

## Lack of joined up working

A further set of ICS aims is based on improving the ability to "lead the implementation of specific areas of the 2022-25 priorities of the Cambridgeshire & Peterborough Children and Young People's Mental Health Strategy, including improving transition pathways between Children and Young People's and Adult MH services and ensuring access to services for 18-24 year-olds is developmentally appropriate" (ibid.).

In effect, the system's approach to tackling mental ill-health appears to be circular in that the same aims and goals are reiterated time and again. The barriers remain relatively stable. There is a lack of joined-up service, with particular concerns around transitions; too much time is spent on referrals and signposting and not enough on treatment; waiting lists are too long; attempts to maximise help in school settings continues to be piecemeal; and the data suggest that "more than half of the children and young people who are referred for help and treatment with mental health problems do not receive any help from any services known to the system" (ibid.) and of course, there are many experiencing problems who are not referred. To state again, the strategy informs us that there are around 34,400 children and young people with mental health problems in Cambridgeshire and Peterborough (2017 estimates) with around an additional 8,200 since Covid-19 (with most of the latter at primary school). More than half are not receiving help. Of those accessing some form of support, there are the further issues of the exacerbation of problems due to waiting time; and the most vulnerable, including those in poverty, continue to struggle more.

The key barrier here continues to be based on the behemoth 'system'. There is virtually no scope for agility; the roles of practitioners and others working in the field are proscribed and funding will continue to be insufficient for several years to come (a conservative estimate).

Community forms of provision for mental ill-health require the ability to provide consistent, contiguous support. There are several well-used, respected and vital organisations doing their utmost across Cambridgeshire. Moody Mondays, organised by the Cambridge Acorn Project, is both welcoming and provides much-needed one-to-one support. Mind's weekly Good Mood Café provides residents with a space to discuss mental health and find support. The organisation also provides access to an online support and well-being community via Qwell. Andy's Man Club meets monthly to provide peer-to-peer support for groups of men aged 18 or over. However, there is much more to be done. Recommendation 13 of the CUSPE Policy Challenge makes one point well (Baird, T. et al, 2020). The research, whilst agreeing with initiatives such as the Think Communities and Early Prevention and Intervention approaches already being employed by CCC, states that for community-projects to flourish, CCC needs to consider "funding place-based partnership projects to support the development of networks of community-based groups" (ibid.). They go on to state that funding should be awarded more proportionately "such that the most deprived areas and those with the highest





comorbidity burden receive renewed investment first and at higher levels than other areas, as these neighbourhoods represent the greatest potential for improving health, wellbeing and financial savings” (ibid.). The CUSPE report was produced five years ago and begs the question as to why there has been so little movement. Momentum is a priority requirement, given that we know suffering continues and some groups and localities are experiencing mental ill-health in broader, complex and increasingly urgent ways. One of the most urgent groups requiring increased support is children. It is of no surprise that we await the publication of the Child Poverty Strategy with bated breath.

### Provision for children and young people

We know that children and young people living in poverty, and especially deep poverty, are at risk of developing psychological problems and many are already experiencing a plethora of mental health issues. Cambridgeshire and Peterborough’s Children and Young People’s Mental Health Strategy, 2022-2025 catalogues a long list of concerns and identifies key priorities such as “children, young people and their families...receiv[ing] swift access to high quality, age appropriate mental health help and treatment, unencumbered by barriers of any kind and aided by smooth, simple access routes” together with “leadership and commissioning of children and young people’s mental health help and treatment... be[ing] co-operative and joined up” (ibid. 2022). Plus ça change.

A report from the Children’s Commissioner for England found that between 2022-23, there were 4545 children referred to mental health services within Cambridgeshire and Peterborough, and they experienced an average (mean) wait time of 124 days (Children’s Commissioner, 2024). Wait times and access to specialised care was a topic also reflected in the first-hand experience work. Some participants in Resolve Poverty’s research were seriously concerned about access to specialised care for children, such as autism assessments. “For some families, the situation was so challenging that they had to repeatedly advocate for their children to receive basic support, describing it as “an endless fight” to access services” (ibid. 2024: 29). There are some school-based projects that exist to improve access to services, for example targeting school absenteeism and anxiety, utilising mindfulness-based interventions, cognitive behaviour therapy, and reward-based attendance programmes. However, there is clearly much more to be done.

New mothers also struggle. One mother stated that she “went to social services to demand support as I was going through post-natal depression” and the report stresses the need “for more proactive and accessible support for mothers during the post-natal period” because many do not have enough time with health visitors to fully discuss their concerns or requirements (ibid. 2024:29). We could compile a long list of needs here and so, the point is made.

We know what the problems are, and, in almost every instance, there is a lack of joined-up provision, and we go round and round until we run out of energy. It is time to address some issues from a fresh perspective. Organisations such as Fullscope should play an important role in policy advice and formulation because they are trusted experts. Therefore, the expertise to ‘do the right thing’ exists. Not only to ‘do it right’ but to do it together. Fullscope, as a consortium of seven charities including The Kite Trust, Centre 33 and Arts and Minds, develops collaborative work via the co-production of services with young people to improve the mental health of children and young people across Cambridgeshire and Peterborough. This approach could and should be adopted in other areas of mental health work. One way to break down barriers is to listen properly and enough to those with first-hand experience (both of poverty and of working in the VCSE sector) and to simplify funding appropriately and in the right places for the periods of time required to make meaningful impact. It is not rocket science. It is pragmatic and meaningful. Actually, this is rocket science after all.

### Commissioning

To move on, there are also concerns around the commissioning of work, apparently still firmly grounded within the orbit of New Public Management. As stated in our Interim Report, as Poverty Commissioners, we gathered our own evidence and spoke with people employed in relevant sectors, and the outcome of one conversation is of interest here. Commissioning may be perceived as a barrier and there are two issues. A Poverty Commissioner was informed about a discussion concerning young carers across the region. The concern was that up until the age of 18, young carers were provided with a plethora of support not only with regards to their caring role but also with emphasis on how to be a young person and continue in education, engage in fun activities, and be supported with regards to their mental well-being. Upon attaining the age of adulthood, most of the additional support disappears. A request was made for a small amount of funding from the Adult Social Care budget to commission work to enable young carers, from the age of 18 to manage the transition to becoming adult carers by the age of 25. The proposal was dismissed quickly because the budget had been decided. The lack of flexibility here is problematic. Yet we have referenced the ICP’s commitment to ‘joined up’ work around transitions above. And this leads us to the second concern.

A lack of trust, on the procurement side, was raised several times during conversations with senior managers and directors of charitable organisations. Some members of staff involved in commissioning and procurement were seen to be positive and open-minded, but this was not the case overall. There was a sense that third sector organisations had to keep ‘proving themselves’ to procurement managers and spend inordinate amounts of time ‘selling themselves’, gathering different types of evidence and beginning anew far too regularly. The barrier here is that most third sector organisations have the expertise, know who they are

working with and should not have to use valuable (and often scarce) resources to satisfy commissioners. There is a sense of an all-pervading bureaucracy that leads to time-consuming, often repetitive work being undertaken by organisations which have proven track records and much-needed skills. Improving communication and becoming more flexible are common themes throughout this report and point to the need for change.

## Communication

Compassionate communication and 'relational' public services (see Lowe and Smith, 2024) are very much a part of Human Learning Systems (HLS), as advocated in our Interim Report. One reason why working towards a more humane offering from all public sector employees is necessary is that often, conversations about poverty do not begin with a discussion of mental well-being. They may begin with advice about specific benefits and forms of financial support. However, when conversations develop, concerns about increased anxiety, stress and depression are introduced. Lowe and Smith, writing for the JRF, provide an example of a relational approach in Northumbria, referred to as the 'liberated method' in this instance wherein caseworkers "are guided by principles, such as understanding rather than assessing people, and pulling support to people rather than referring them on" and they go on to state that these principles enable "people to thrive who have experienced the most challenging combination of problems associated with homelessness, mental ill-health, substance misuse and involvement with the criminal justice system" (ibid.) However, this is only the first phase of the relational approach. Once individuals feel more able, they can develop more hope and resilience and then, "connection to other people in their communities becomes critical (ibid.). What this means is that public service staff "use their 'extrinsic support' to help people over time develop their own 'intrinsic capacity' to lead a thriving life" (ibid.). One may also view this as a breaking down of barriers with specific regards to stigma and shame. And there is one more barrier to address here.

We have referred to a lack of flexibility in some areas and one concern that mentally unwell and vulnerable groups, amongst others have is with regards to being sent from one agency or service or department to another. This is debilitating and leads to many feeling belittled, unheard and unequal. A 'no wrong door' policy lies at the heart of an HLS approach and local authorities are very well-placed to take the lead. However, there are too many instances of individuals, households and groups not being able to access any form of support that makes a difference and below, we outline why we are uncomfortable referencing a particular case study.

## People not cases

Where possible, we were asked to provide a case study to bring some of the problems in our specific areas of focus to life. It has been decided to not provide one here. Writing about mental health in ways that satisfy policymakers is somewhat fraught. Evidence is required to convince those in the policy arena and those working in commissioning/procurement. And not merely some evidence; a lot is needed. We have achieved this to some extent given the part-time, voluntary nature of our roles. We were also encouraged to write with 'heart'; to speak to the reader. It is rather tricky to achieve both aims to a satisfactory level. However, there is a more salient issue. When people experiencing mental ill-health already feel diminished solely by virtue of being poor, it becomes difficult to select a 'case' to epitomise.

Do we reference the mother and son, both prescribed antidepressants and recognised as in crisis by their GP, being told that they would not get the local help they needed because only those at the top of the 'in crisis' heap could be seen by members of the Community Mental Health Services Team. Or should we outline a more mundane instance of a single mother of two children, in part-time employment, slowly breaking into little pieces as she tries to navigate going without food; shouting at her children through stress and exhaustion; knowing that extra treats or even, gasp, holidays will not be on her agenda as she tries to pay the rent on her privately rented, overcrowded home? Or the older man who is simply so lonely that he potters for hours in his front garden in the hope that he will have one conversation with a passerby? He cannot walk to the local community centre, and he does not like to ask for help, but he needs it. And so, he lives a life of quiet desperation. Or the young person who knows his family is living in poverty and so tries not to comment or ask for anything but is slowly disappearing into himself because he cannot see a future, not one built on a present of nothingness.



What we can state is that living in poverty leads to a gradual erosion of self-worth, of belonging and of the ability to make plans and place oneself within one's own life. Stress, anxiety and depression have shone through the pages of reports we have read, the interviews undertaken on our behalf, and the meetings we have held with experts in the field. Provision is either unavailable; thin on the ground; or too short term to have real impact. The ICP notion of neighbourhoods has proven to be a nonsense because individuals, households and the homeless or peripatetic do not inhabit neighbourhoods. They try to inhabit communities – specific places known to and understood by them and thus, as we move towards making our recommendations below, we have come to understand that communities of place, or of shared life experiences and backgrounds, of ethnicities, and of lifestyle are where change must occur. Community Wealth Building, HLS, embedding first-hand experience in all decision-making processes, encouraging empathy and connection are pathways to instilling dignity and support to those most in need and to those, lest we are tempted to forget, who arrived in the quagmire of poverty through no fault of their own.



## Recommendations

The temptation to write a long list of recommendations is overwhelming. And so, our decisions are based on what is practicable. Of course, we would like to see the allocation of substantial funds to Priority 4 of the HWB/ICP's work but this is unrealistic. Equally unrealistic is the drive to work with kind-hearted community organisations and the VCSE sector in general without deeper understanding of the costs incurred. We understand that the education system is under pressure to support children and young people with depleted monies available and crumbling facilities. We understand that social care is in crisis. Equally, we are aware of understaffing issues and of multiple competing priorities. We believe that one way forward is to develop employment opportunities (to raise households and individuals and out of poverty and thereby improve their mental (and physical) well-being) and to look to communities to support themselves. This is why we focused on social enterprises in our Interim Report and why we believe that developers should supply apprenticeship opportunities and local housing associations should work with large employers such as the NHS to provide greater employment options for tenants. However, gaining or regaining employment is not the only way to alleviate mental health issues and is not always the appropriate solution (as we shall see if the government takes forwards its plans for certain groups of disabled people to take up employment). And so, what could be done in the first instance.

### 1 Improve overall access to and awareness of available support

#### a. Increase the number of integrated Community Hubs

We need more community hubs across the region, especially in deprived rural communities. The evidence submitted to us by both Resolve Poverty and the Cambridgeshire Appreciative Enquiry Learning Network all point to the same needs as articulated by those with first-hand experience. Mental health improved when people could come together, get advice or support and share their concerns with others whilst having a hot drink. Feeling connected, valued and treated with dignity are consistent refrains across different reports submitted to us and so, we add our voice to this body of work. Beyond the social benefits of community hubs, are the opportunities for greater service integration, connecting mental health services with physical health, income maximisation and housing services for example. Community hubs can act as anchor institutions, encourage greater social enterprise and enable residents in direct, impactful ways.



### b. Fund place-based partnership projects

We simply reiterate one part of Recommendation 13 from the CUSPE report (Baird et al 2020). The system simply needs to support networks of community groups and funding should disproportionately focus on the most deprived areas. Monies saved in the longer-term will be substantial according to the report and importantly, communities will be much better placed to help themselves. We know that the system has initiatives in place (for instance, the Communities Capital Fund supports larger local charities and parish councils) but CUSPE's research "indicates that small community-based groups and initiatives can have a big effect on community health outcomes, as well as reducing pressure on local authority services" (2020:88).

### c. Mapping resources

CUSPE's (2020) Recommendation 12 was concerned with CCC's Directory of Services stating that the Communities services within CCC should take over the site and develop it. It would then have the potential to become a viable source of local information which could improve the use of place-based data. This would have the advantage of creating local profiles with up-to-date information on available spaces for community use as well as all activities and forms of available support. Given the stigma that continues to emanate from individuals and groups with mental ill-health, accessing local resources discreetly, is enabling unlike the 'Keep Your Head' website which is not. It appears that this recommendation has not been enacted, and we urge the system to revisit the CUSPE report in its entirety.

### d. Improve website Information and support

The 'Keep Your Head' webpages were relaunched in 2024 with a new look and supposedly easier access to information. However, there continue to be issues in that most of the support referenced is either via dialling 111 (if there is a mental health crisis), ringing a national helpline (such as the Samaritans and this can lead to expensive phone calls) or one can follow links to the CPFT. The website continues to feel like one is chasing link after link. Deciding on which category to click on for help is not easy and encourages feeling pigeon-holed or irrelevant. A link to local resources would be beneficial. And very few individual voices come through. As stated in our interim report, the site contains no life; no individual or group stories. In effect, it is a narrative free zone and this is saddening. The lack of case studies, of connectedness between people is stark. We recommend that the website is revisited very much from the perspective of potential users and again, organisations like Fullscope have a role to play (if they have the capacity) given both the clarity and inclusion of narratives and a sense of togetherness embedded in their website. Again, the resource banks of knowledge are available (given that the Communities service within CCC could also be utilised for input here) and should prove to be both cost effective and impactful.

## 2 Adopt Human Learning Systems values and behaviours

This is not the place to reiterate our beliefs about the value of adopting HLS values and behaviours. Readers should visit our Interim Report for greater depth on this topic. Suffice it to say that the adoption of HLS would lead to the development of a more relational approach to communication; one with empathy and not focused on assessment but understanding of needs and one led by those with first-hand experience. HLS fosters inclusion provides staff members with greater flexibility when it comes to proffering advice or making decisions both about and with recipients and is very much perceived as enabling and lessens bureaucratic, fixed approaches to supporting those in serious need.

## 3 Invest in long-term research to better understand the impact of current initiatives

### a. The 'elephant in the room': increase research on the relationship between social prescribing and the pressure on the VCSE sector

Social prescribing in itself can be a force for the good. However, we recommend that some work is undertaken to increase understanding of the additional financial burdens placed on the VCSE sector. Risks need to be identified more clearly because it is obvious that the third sector is struggling, and charitable and voluntary organisations are facing closure. 810 anti-poverty charities were removed from the Charities Commission register in 2024 and 804 health charities were removed in 2023 (Zhang 2025). Close to 10,000 organisations applied for charitable status in 2024 (with only half gaining charitable status) and this further points to an ever-increasing reliance on the VCSE sector to undertake work formerly undertaken by the state sector. We appreciate that financial crises, cuts to funding made under austerity policymaking have played their role and we are not naive. However, for an anti-poverty strategy to be successful, then there is a requirement to 'follow the money'.

### b. Build a programme of future study to understand what works well

Conducting long-term research to track the impact of poverty on mental health, and mental health on poverty would provide deeper insights into the relationship between the two, and the effectiveness of interventions. For example, researching the impact of community-based mental health programmes and their scalability can identify best practice for wider implementation. Exploring the role of digital health technologies in improving access to mental health services could improve access to support for those in rural areas. Improving understanding of what works in different areas of the county and for different groups of people will improve our ability to support more people.

#### 4 Child poverty

As detailed in the Children, Young People and Families chapter, it is important to respond to the government's upcoming Child Poverty Strategy (due during Spring 2025) with true engagement with those at the forefront – Fullscope, Centre 33 and the Red Hen projects amongst others. The Think Communities approach should also be fostered here with the emphasis on initiatives, agreed upon by communities of children and young people, being supported fully.

## Conclusion

"It's nothing to be ashamed about.  
Everyone in the whole world has gone  
through a hard time. There's no shame  
in saying I need some help"

**Participant in the Resolve Poverty report**





## Lessons learned – looking backwards and forwards

Before we reach our conclusions, we need to reflect on the journey of becoming a commission, it is clear that there are both lessons to learn and positives to acknowledge. In this section, we share what worked well, what could be improved, and our thoughts on the future.

We are pleased to say that we achieved our goals: we met, discussed, debated, and ultimately agreed upon and produced two reports. The Interim Report was written for employees, practitioners, volunteers, and policymakers, while the Final Report was designed for a broader, more inclusive audience, meaning anyone with an interest in our work and more importantly, with concerns about the nature of poverty across Cambridgeshire.

Overall, we feel satisfied with what we accomplished. However, we would have appreciated more time. The pressures of producing reports to align with local elections were challenging. We were advised that it was important to set out our recommendations ahead of the elections to increase the likelihood of them being acted upon. We respectfully disagree. Regardless of political context, poverty



deserves deeper consideration and a more reflective process. As such, our first lesson is that we should have fought harder. We were after all an independent commission and yet we were beholden to a political timescale that held little relevance for us. This is the reality.

That said, the urgency also sharpened our focus. We chose areas where we could make a meaningful contribution based on our experience and understanding, knowing that we could not cover everything. There remains much more to be done.

Communication was one of the more difficult aspects. A secretariat was set up by the County Council to support us, but for much of our work together, there was hesitancy about influencing us. For example, the newly created SharePoint site initially remained empty due to concerns that providing reports might bias our thinking. We argued, successfully, that this was a nonsense. Committee minutes, reports produced by Cambridgeshire and Peterborough Insight or the Joseph Rowntree Foundation could not produce bias. Only we could do that. Thus, there was a sense of tentativeness. Reports began to appear in our shared site, and we were able to request briefing notes on topics of interest.





Producing the Interim Report was demanding. We brought diverse experiences of policy writing to the table, had little time, and faced challenges in editing. However, we also learned about what mattered in each of our areas of focus and we reached agreement on the content of the first report. We did not agree on the design because we simply lacked time (or the will by this stage).

A positive shift came when the secretariat was able to take some of our conversations and notes and draft sections on our behalf during the final stages. This adjustment was very welcome, allowing us to focus more on what we wanted to say. One of our key takeaways is that clear communication and boundary setting with support teams is crucial from the outset. Had we known earlier how we could work with the secretariat, we would have made greater use of that opportunity.

Throughout the process, we were committed to operating independently. Yet, the hesitancy around sharing information and the inflexibility around timelines created a sense of distance. Genuine support sometimes felt missing. While we had positive relationships with some individual staff members, a more open and confident approach from the County Council could have made the experience smoother and more collaborative. Less control would have demonstrated greater trust — and ultimately, success would have benefited everyone.

Being honest about these challenges is important. Valuable time was spent negotiating for support, time that could have been used to focus more deeply on our remit. However, in the final stages, working more closely together helped narrow these gaps. Ultimately, we were united by a common goal: to provide meaningful recommendations to alleviate poverty, with evidence and insights accessible to a range of audiences, especially policy makers.

Looking forward, we are proud that we were able to work collaboratively and effectively. We saw first-hand the depth of knowledge that officers bring to their work, better than anyone else and they should be listened to with care. Meetings with the Chief Executive, Dr Stephen Moir, also helped us see the broader landscape and strengthened our collaboration with the secretariat.

Our recommendations for the future are clear. As set out in our broader recommendations, we believe there is a strong case for establishing a Poverty Truth Commission, one composed of members with first-hand experience and officers, employees across the system and partners from the VCSE sector. Based on the successes of Poverty Truth Commissions elsewhere, we know this will be challenging, but it is also deeply worthwhile. Thankfully, a network of support exists – one which we could not join because we did not have members with first-hand experience. We believe that commissions have a significant role to play. In earlier periods, they enable the identification of priorities and ways of working, and when they mature, they act as gatekeepers and, through due diligence, hold parts of the system to account. They most certainly bridge the gap between the public and providers.



# Conclusion

We have produced a sizeable Final Report, one packed with multiple sources of evidence about different types of poverty and in a range of local contexts. The scene is now set for strategic decisions to be made and action taken to alleviate poverty across the whole of Cambridgeshire.

We have made both broad and specific recommendations, and each will bring challenge. Where practicable, we have offered examples of what we think could have an impact and have identified examples of how, with the appropriate support and advice, individuals and households living in poverty may maximise their incomes/benefits and instances of where money may be saved by organisations. Appropriate funding is the most serious challenge and we are aware of the importance of lobbying and of learning from other local authorities – particularly those that have made greater progress in the struggle to enable residents in their localities.

Ultimately, we ask for work in the poverty arena to be embedded across as many services as possible and for it to be a key priority in local government reorganisation planning and beyond. We also ask for transparency in decision-making processes about the setting of priorities and the allocation of resources. It is vital that these decisions are made accessible to all residents in the county. As we have observed frequently, poverty is not only about the poor, it is about all of us. Poverty costs. It costs those enduring hardships; it costs communities; and it costs those working on the front line. However, poverty is not an inevitability. We call upon local government officers, all councillors and organisations across Cambridgeshire to choose something different.

# Apendices





## Appendix 1:

# Commissioner bios

The following biographies introduce the 11 members of the commission. They each bring a wealth of experience and a shared commitment to addressing poverty in Cambridgeshire.

### Anna Constantas

#### Co-chair

I am experienced in working with individuals and communities facing different types of poverty. This includes lecturing in social policy on family and community policies and on public sector management. I have formed a voluntary organisation for young people in the Abbey Ward in Cambridge. I have also been a Board Member for a local Housing Association (CHS Group for nine years).

I am keen to be part of a Poverty Commission that will explore the many challenges of tackling poverty. I want to work with others to address practices, evidence and impact to alleviate poverty. I am a huge fan of collaboration (that's the social psychologist in me). I view this process as an opportunity to do just that.

### Nick Blencowe

#### Co-chair

I started my career in Health Club Management in London. I moved to Ely in 2004 in search of more space for my growing family. I began working with Citizens Advice Rural Cambridgeshire in 2012. I wanted to pursue my passion to help and support the local community and to work alongside like-minded people. It has been a journey of growth and development. I have honed my skills in fundraising and staff development. I have helped to grow an exceptional service to support the local community by providing holistic and empowering advice.

Being part of the commission allows me to offer my experience, knowledge and contacts to help develop realistic recommendations. When I'm not working, I enjoy keeping fit, watching sport and spending time with my family and friends.

### Yannick Auckland

I'm half French – it's usually the first thing people ask – but with a British sense of humour. I am compassionate, curious, open and bold. I am an advocate for listening and learning enabling systems and outcomes focused change.

I have extensive roots in multi-agency partnerships, building new projects, and facilitating community voice and co-production. I work with voluntary and community services, Public, Health, and Housing sectors.

In the past ten years I've been a COVID volunteer team lead in my local community. I worked as a Project Manager firstly for the county wide Tempo Time Credits programme. I then joined Change Grow Live, a drug and alcohol service, leading on our new homeless outreach service. I am keen to see how I can best offer this broad perspective and experience as a member of the Poverty Commission.

### Tracy Hyland

I have always had a passion for communities both as a child and throughout my professional life. I am interested in how they work and what makes them tick. This includes the disability community, minority communities, underrepresented communities and forgotten communities.

For me, poverty is more than just money. It is opportunity, education, awareness, a lack of hope and engagement, a voice in your own future. I have dedicated most of my professional life to social causes. I am more than happy to be part of this piece of work. I hope to offer some solutions to the issue of poverty in Cambridgeshire.

### Helen Jones

I am an experienced voluntary and charity sector leader. I have an environmental and teaching background. I am passionate about encouraging people to share their skills and experiences, especially through voluntary work. I strive to engage with people from diverse backgrounds. Together we explore how they can support and improve their local community. I focus on making the organisations I work for inclusive and accessible to all.

As the CEO of Cambridge and District Citizens Advice, I lead a team of managers and project leads. We run a successful advice service. I have overall responsibility for financial management, governance, HR and volunteering. I also manage funded project and ensure the smooth running of an advice hub with tenants.

I am thrilled to be selected as a commissioner. I look forward to working collaboratively with other members of the Commission to tackle poverty in a joined-up way across the County.

### Deb Lee

I am the Managing Director of Social Enterprise East of England. I bring 30 years of senior leadership experience across both the commercial and not-for-profit sectors. I am passionate about building community support and connectedness. I have a particular interest in how social enterprises can play a key role in improving health, wealth, and wellbeing.

I am eager to bring my experience to the Cambridgeshire Poverty Strategy Commission. I aim to help to develop a practical action plan that can make a measurable difference to those living in or near poverty.

### James Lewis

I have worked in people-focused roles since 1999 across the statutory, community, and housing sectors. From 2007 until recently, I worked in Cambridgeshire on outreach projects. These projects tackled digital exclusion, employability and financial capability. I engaged with a diverse range of people and piloted new approaches to address digital poverty.

In my current role as a Community Connector for Places for People, I work with a variety of groups addressing poverty. I also serve as a trustee for the Angels Foundation. The foundation helps people fleeing domestic abuse to overcome deprivation.

### Ruth Marley

I am the Director of Re-imagine Resource Centre CIC, a non-profit company. For over a decade, I've found creative ways to help care for our planet. The centre is a hub of creative energy. We have a successful Resource Centre, Community Kitchen, Solidarity Larder and Social Supermarket in Ely, Cambridgeshire. My mission is to promote sustainability, creativity and imagination. I do this through events, creative reuse, educational programmes, material re-allocation and community partnerships. I want to help address global challenges like poverty, inequality, climate change, racism, and social justice. I also aim to raise awareness about the consequences of our actions on the planet.

As a single parent from a young age, I balanced many responsibilities. This experience has given me resilience and strength from navigating the challenges of raising a child alone. It has helped me create a place of giving, unity, and creativity. I'm incredibly proud of the constant commitment to our uniquely connected community and the planet.

### Victoria Martin

I am a Business Development Manager for Evouchers. The organisation distributes vouchers within communities to provide support. I also play an active role in the Brampton Village School Association. Prior to this, I worked in recruitment and employability. I saw the impact of poverty on young adults and those affected by long-term unemployment.

I am passionate about reducing poverty and minimising the impact it has on people's lives.

### Rowland Potter

I have been sober for 25 years. I turned my life around from addiction and homelessness to a successful career in transport and infrastructure. My journey began in sales and marketing but took a dramatic turn due to addiction. This led to a period of homelessness and a brief stay in a psychiatric ward. After a transformative three-month rehab programme, I rebuilt my career. I started as a frontline adviser at the Department for Work and Pensions in Streatham, South London. From there I moved on to National Highways followed by Jacobs Design Consultancy. I then served as Head of Transport for the Cambridgeshire and Peterborough Mayoral Combined Authority (2019-2022). In 2022, I founded Executive Consultancy Services Ltd. I focus on accelerating transport and infrastructure projects for community betterment.

I'm also a qualified personal and business coach, NLP Practitioner, and Personal Development Mentor. I dedicate my personal time to supporting individuals and organisations tackling homelessness and addiction. This reflects the support I once received. My professional expertise and personal resilience drives my passion as an advocate in the fight against poverty.

### Ken Smith

I spent my early years in the Fens. I have since lived in various parts of the county, eventually settling in Histon. For over 20 years I worked in the scientific sector. I began in a laboratory in Huntingdon and later working for the University of Cambridge. In the 1990s I became a volunteer at the Emmaus Community in Land beach. This led to me becoming employed in the charity sector. I am currently the coordinator of a food charity and a Trustee of Cambridge Aid.

I am very pleased to be joining the Commission. I hope that the work of mapping and measuring poverty in the county will produce valuable and useful data. This data will help organisations and individuals who are working to improve the lives of the residents of our county.



# Recommendation tables

## Income maximisation

| Recommendation                                                               | Subrecommendations                                                                                     | Type of impact                                                                                 | Timeframe                                                                                                                                        | Expected impact                                                                                                                                                    | Responsible actors                               |
|------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|
| <b>Strengthen advice and support services through joined-up partnerships</b> | Expand access to advice services through face-to-face, rural, and integrated community-based provision | Dual – crisis response and prevention (High Priority)                                          | Short-term – outreach expansion and use of community spaces can begin quickly                                                                    | Increased access to early advice reduces financial crises and improves income stability                                                                            | CCC, District Councils, local VCSE organisations |
|                                                                              | Simplify application processes for financial support and increase support with navigating them         | Dual – crisis response and prevention (High Priority)                                          | Short-term – simplification work and extra support can start immediately                                                                         | Higher take-up of benefits and support, especially among vulnerable groups                                                                                         | CCC, District Councils, VCSE organisations       |
|                                                                              | Build stronger partnerships across local authorities, voluntary, health, and community organisations   | Prevention – supports early identification and wraparound response                             | Medium- to long-term – requires coordination and formalisation of partnerships                                                                   | Improved referral pathways and coordinated responses for residents in financial distress                                                                           | CCC, District Councils, ICB, VCSE organisations  |
|                                                                              | Improve communication and outreach to raise awareness of available support                             | Dual – crisis response and prevention                                                          | Short-term – improved messaging and signposting can be initiated quickly                                                                         | Greater awareness and use of available support, particularly for hard-to-reach groups                                                                              | CCC, District Councils, VCSE organisations       |
|                                                                              | Promote longer-term funding to strengthen VCSE capacity and partnership working                        | Prevention – builds VCSE sector resilience, enabling sustained support for residents over time | Medium to long-term – implementation depends on local authority funding cycles and may require lobbying for increased central government support | Greater stability and capacity across the VCSE sector, enabling more consistent, strategic, and collaborative delivery of income maximisation and support services | CCC, District Councils, CPCA, VCSE organisations |
| <b>Improve digital inclusion</b>                                             | Expand digital access in community spaces                                                              | Prevention – enables earlier engagement with support services                                  | Short-term – investment in community spaces can begin quickly                                                                                    | More residents able to access online support and complete benefit applications independently                                                                       | CCC, District Councils, community organisations  |
|                                                                              | Provide targeted digital skills training for vulnerable groups                                         | Dual – improves immediate access while building long-term capability                           | Medium-term – training programmes can be launched through existing networks                                                                      | Increased digital confidence and self-sufficiency among older adults, disabled people, and others at risk of exclusion                                             | CCC, VCSE organisations                          |
|                                                                              | Address rural connectivity gaps through infrastructure and innovation                                  | Prevention – addresses structural barriers to digital inclusion (High Priority)                | Medium- to long-term – requires infrastructure investment                                                                                        | Better rural digital access supports equity in service access and employment opportunities                                                                         | CPCA, CCC, telecom providers                     |

Income maximisation

| Recommendation                         | Subrecommendations                                                               | Type of impact                                                                     | Timeframe                                                                                     | Expected impact                                                                                         | Responsible actors                                                             |
|----------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Tackle the stigma of claiming benefits | Run local public awareness campaigns to normalise benefit use and financial help | Prevention – encourages early engagement and reduces barriers to accessing support | Medium-term – requires design, consultation, and rollout                                      | Improved take-up of benefits and services, especially among underrepresented groups                     | CCC, District Councils, VCSE organisations                                     |
|                                        | Train frontline staff to deliver non-judgemental, strengths-based support        | Dual – supports crisis response and longer-term trust building                     | Short- to medium-term – training can begin quickly with lasting impact                        | Better resident experiences, higher engagement, increased trust, reduced drop-out from support services | CCC, District Councils, Jobcentres, NHS, VCSE organisations                    |
|                                        | Work with community leaders and local champions to challenge stigma              | Prevention – builds sustained trust and cultural change over time                  | Medium- to long-term – dependent on relationship building and community co-design             | More trusted and culturally competent messaging that reaches a wider range of residents                 | CCC, District Councils, VCSE organisations, elected members                    |
| Advocate for Living Wages              | Promote the Real Living Wage across Cambridgeshire                               | Prevention – strengthens income adequacy through fair pay                          | Medium- to long-term – requires sustained advocacy and employer engagement                    | More residents receive a wage aligned with real living costs; reduces in-work poverty                   | CCC, District Councils, CPCA, elected members, local employers                 |
|                                        | Support local employers to improve job quality and wage progression              | Prevention – improves job quality and long-term financial security                 | Medium- to long-term – dependent on employer partnerships and training/progression structures | Greater job security and career pathways improve household stability and reduce reliance on benefits    | CCC, District Councils, local employers, community leaders and elected members |
|                                        | Lobby for national policy change to improve income adequacy through work         | Prevention – addresses structural drivers of in-work poverty                       | Long-term – dependent on central government decision-making and lobbying                      | National reforms lead to a more supportive welfare-work interface and fairer labour standards           | Elected members, CCC, District Councils, CPCA                                  |



Digital poverty

| Recommendation                                                            | Subrecommendations                                            | Type of impact                                                                                    | Timeframe                                                                              | Expected impact                                                                                     | Responsible actors                                |
|---------------------------------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------|
| Improve awareness and access to affordable connectivity                   | Promote social tariffs more effectively                       | Prevention – helps residents access cheaper connectivity options                                  | Short-term – can begin through communications campaigns and provider engagement        | Higher awareness and uptake of social tariffs among eligible residents, better financial management | CCC, District Councils, CPCA, broadband providers |
|                                                                           | Expand advice and support on connectivity choices             | Dual – offers immediate support to avoid disconnection and builds long-term financial resilience  | Short-term – existing services can embed advice quickly with coordination and training | More residents able to choose affordable, appropriate connectivity options                          | CCC, District Councils, CPCA, VCSE                |
| Strengthen digital skills and confidence                                  |                                                               | Prevention – builds confidence and capability to access digital tools                             | Medium-term – requires tailored training rollout                                       | Increased digital confidence and engagement among digitally excluded groups                         | CCC, District Councils, CPCA, VCSE                |
| Build capacity across sectors to deliver person-centred digital inclusion | Invest in cross-sector capacity building                      | Prevention – strengthens systems before crisis, enabling wider and more effective digital support | Long-term – coordination and funding mechanisms need development                       | Better-prepared VCS and public sector to support residents with digital needs                       | CCC, District Councils, CPCA, central government  |
|                                                                           | Embed digital poverty awareness across public-facing services | Prevention – ensures digital poverty is identified early and support is embedded across services  | Medium-term – training can be embedded in staff development programmes                 | Frontline workers better equipped to refer or support digitally excluded residents                  | CCC, District Councils, NHS, VCSE                 |
| Foster collaboration through shared infrastructure and resources          | Promote local membership in the National Databank             | Crisis response – provides emergency access to data to avoid immediate disconnection              | Short-term – joining and promoting the National Databank is immediately feasible       | Residents without data plans can remain connected in crisis situations                              | CCC, District Councils, CPCA, VCSE                |
|                                                                           | Develop a coordinated device donation and reuse scheme        | Dual – helps in emergencies and supports long-term access through sustained device ownership      | Medium-term – requires setup of shared systems and donation logistics                  | Residents without devices gain access, improving digital participation                              | CCC, VCSE, CPCA, University of Cambridge, NHS     |
| Strengthen local coordination and strategy                                | Recognise digital exclusion as a cross-cutting issue          | Prevention – mainstreaming digital poverty in planning avoids future gaps in service access       | Medium-term – requires policy changes and strategy updates                             | Digital inclusion becomes embedded in all key anti-poverty and digital planning                     | CCC, District Councils, CPCA, ICB                 |
|                                                                           | Collaborate regionally to learn from best practice            | Prevention – learning from others ensures strategic alignment and scalable local action           | Medium-term – requires coordination and information sharing across regions             | Cambridgeshire benefits from proven approaches and avoids duplication of effort                     | CPCA, CCC, District Councils, regional partners   |

Rural poverty

| Recommendation                                                                                                                                                    | Subrecommendations                                                                                                                 | Type of impact                                                                 | Timeframe                                                                          | Expected impact                                                                                              | Responsible actors                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| <b>Foster people-centred, place-based engagement with residents regarding decision-making in rural areas</b>                                                      |                                                                                                                                    | Prevention – improves trust, relevance, and local ownership of solutions       | Medium-term – engagement methods can be piloted and scaled across rural areas      | Stronger public trust and more relevant, tailored interventions for rural communities                        | CCC, District Councils, Parish Councils, VCSE, CPCA      |
| <b>Implement rural clinics/hubs/spaces with several regular providers who become a feature of that community and can support people with their ongoing issues</b> | Provide venues for these hubs to utilise, consider the possibility of mobile hubs similar to mobile food banks or mobile libraries | Dual – provides immediate access and supports long-term inclusion              | Medium-term – static hubs can use existing sites; mobile hubs require coordination | Increased service access in isolated areas, reduced travel burdens, improved continuity of care              | CCC, CPCA, VCSE, NHS, Libraries, Community venues        |
|                                                                                                                                                                   | Foster area-specific networking between the support providers in these rural community hubs                                        | Prevention – enables shared learning, resource pooling, and strategic planning | Medium-term – networks can build from existing relationships                       | More coordinated and efficient rural support ecosystem, better collaboration and learning                    | CCC, District Councils, VCSE, NHS, Parish Councils       |
| <b>Invest in rural transport</b>                                                                                                                                  | Look at expanding existing community schemes, such as FACT                                                                         | Dual – addresses immediate transport gaps and supports long-term access        | Medium- to long-term – dependent on funding and operational scaling                | More inclusive and affordable transport options, reduced rural isolation                                     | CPCA, CCC, FACT, other community transport organisations |
|                                                                                                                                                                   | Engage with rural residents about what transport would work for them                                                               | Prevention – ensures transport solutions reflect actual community needs        | Short- to medium-term – may be integrated into LTCP delivery                       | More effective, resident-informed transport initiatives, improved connectivity to services and opportunities | CPCA, CCC, Parish Councils, VCSE                         |

Food poverty

| Recommendation                                                                                                                                            | Subrecommendations                                                                                                                                                          | Type of impact                                                                    | Timeframe                                                                        | Expected impact                                                                                       | Responsible actors                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| <b>Build on the successful models already present in the county, such as village pantries and community shops</b>                                         | Policy and funding support from local authorities to help roll these models out in rural areas                                                                              | Prevention – reduces stigma, improves dignity and access                          | Medium-term – start-up support enables quick local rollout                       | Expanded access to affordable food in rural areas, improved resident dignity and wellbeing            | CCC, District Councils, CPCA, VCSE                   |
|                                                                                                                                                           | Integrate efforts to tackle food poverty into broader initiatives to improve the food system, rather than isolating them                                                    | Prevention – strengthens food resilience and sustainability                       | Medium-term – may build on existing collaborations and infrastructure            | Reduced food waste, increased access to healthy food, improved community resilience                   | CCC, CPCA, local supermarkets, NHS                   |
| <b>Support a “right to food” to address the disproportionate impact of food poverty on minority ethnic communities, disabled people, and older people</b> |                                                                                                                                                                             | Prevention – addresses structural inequities in access to food                    | Medium- to long-term – aligned with national strategy development                | Improved food access and affordability for vulnerable groups, stronger local advocacy voice           | CCC, District Councils, CPCA, VCSE, local MPs        |
| <b>Improve access to affordable nutritious food for children through</b>                                                                                  | Support the continuation and promotion of the Healthy Start Vouchers (learning from other models such as the European Child Guarantee on Nutrition and Best Start Scotland) | Dual – supports families in immediate need and strengthens long-term child health | Short- to medium-term – awareness work can begin quickly with existing partners  | Higher uptake of support, improved early years nutrition, and health outcomes                         | CCC, NHS, GPs, Health Visitors, VCSE, Community Hubs |
|                                                                                                                                                           | Lobbying the Government for additional support on food security within the Child Poverty Strategy                                                                           | Prevention – ensures children's needs are prioritised in long-term planning       | Long-term – requires sustained lobbying to influence the Child Poverty Taskforce | Greater national commitment to child food security, expanded access to Free School Meals and vouchers | CCC, District Councils, VCSE, Elected Members        |



Housing and homelessness

| Recommendation                                                                                                                          | Subrecommendations                                                                                                           | Type of impact                                                                       | Timeframe                                                                        | Expected impact                                                                                                  | Responsible actors                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| <b>Recommendation<br/>Build partnerships<br/>between health,<br/>housing, social care<br/>and the voluntary<br/>sector</b>              | Create a partnership team around the person, to provide efficient, wrap-around support for residents seeking help            | Dual – enables early intervention and coordinated response to prevent housing crises | Short-term – partnership teams can be piloted locally and scaled                 | More streamlined support for residents, reduced duplication, improved outcomes for those at risk of homelessness | CCC, District Councils, NHS, Social Housing Providers, VCSE organisations        |
|                                                                                                                                         | Collaborate on the creation and distribution of awareness campaigns on housing advice, the available support and benefits    | Prevention – raises awareness and encourages early help-seeking                      | Short-term – campaign development and distribution through existing networks     | Better-informed residents, earlier access to housing advice, reduced preventable evictions                       | CCC, District Councils, Housing Associations, VCSE, Libraries, Community Hubs    |
|                                                                                                                                         | Use the partnership for innovative and creative design of solutions                                                          | Prevention – enables adaptive responses to complex housing needs                     | Medium-term – requires learning loops, pooled funding, and evaluation mechanisms | Improved housing solutions informed by lived experience and frontline learning                                   | CCC, District Councils, CPCA, VCSE, Social Housing Providers                     |
|                                                                                                                                         | Set core standards for systems, services and roles, to offer a simpler, consistent, trauma-informed, trusted person approach | Prevention – ensures supportive, non-traumatising resident experience                | Medium-term – requires co-development and training across sectors                | Greater consistency, trust, and uptake of services among vulnerable residents                                    | CCC, District Councils, NHS, VCSE, Housing Associations                          |
| <b>Invest in early and ongoing social housing association support, working with residents to co-design new projects and initiatives</b> |                                                                                                                              | Prevention – supports tenancy sustainment and well-being                             | Medium- to long-term – dependent on culture shift and capacity building          | Lower eviction rates, stronger resident engagement, improved wellbeing                                           | Social Housing Providers, CCC, VCSE                                              |
| <b>Lobby the Government for necessary changes to the housing benefit system</b>                                                         |                                                                                                                              | Prevention – improves income adequacy and housing security                           | Long-term – dependent on sustained national advocacy and coalition building      | Fairer, more supportive housing benefit system that reduces homelessness risk                                    | CCC, District Councils, CPCA, Elected Members, VCSE, National Housing Federation |

Children, young people and families

| Recommendation                                                                                                         | Subrecommendations                                                                    | Type of impact                                                              | Timeframe                                                                                 | Expected impact                                                                | Responsible actors                                                      |
|------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Increase awareness to improve access to support                                                                        | Strengthen awareness campaigns                                                        | Prevention – ensures families are aware of and can access support           | Short-term – via targeted outreach and partnerships                                       | Increased uptake of support schemes among eligible families                    | CCC, District Councils, VCSE, Schools, Health and Early Years providers |
|                                                                                                                        | Improve access to support in rural areas by addressing digital and transport barriers | Dual – improves digital and physical access, supports inclusion             | Medium- to long-term – requires local coordination, infrastructure planning, and outreach | Improved service access and inclusion in rural communities                     | CCC, District Councils, CPCA, VCSE                                      |
| Ensure all children have access to equitable educational opportunities                                                 | Funding for school trips and extracurricular activities                               | Prevention – improves inclusion and enrichment opportunities                | Medium-term – funding may take time to provide                                            | More children can participate in educational and social activities             | Schools, CCC                                                            |
|                                                                                                                        | Free School Meals                                                                     | Prevention – reduces food poverty, improves educational and health outcomes | Medium-term – requires systems change or auto-enrolment planning                          | More children supported with meals, increased school funding via pupil premium | CCC, Schools, Central Government                                        |
| Increase access to programmes and projects that focus on social activities and well-being of children and young people |                                                                                       | Prevention – supports mental wellbeing and social inclusion                 | Short-term – can be delivered via existing school and community channels                  | Improved wellbeing and peer connection for children in poverty                 | CCC, District Councils, CPCA, VCSE                                      |
| Strengthen lobbying to influence national policy and improve local outcomes                                            | Influence the national Child Poverty Strategy to reflect local needs                  | Prevention – aligns local needs with national policy priorities             | Long-term – requires coordination and information sharing across regions and sectors      | More inclusive and locally-informed Child Poverty Strategy                     | CCC, District Councils, Elected Members, VCSE, LGA, CCN                 |
|                                                                                                                        | Call for the end of the two-child benefit cap                                         | Prevention – improves adequacy and fairness of benefit system               | Long-term –requires national policy change and sustained advocacy                         | More equitable support for larger families                                     | CCC, District Councils, Elected Members, VCSE, LGA, CCN                 |
|                                                                                                                        | Lobby for improved access to and affordability of childcare                           | Dual – supports parents’ access to employment, reduces poverty risk         | Long-term – requires advocacy, funding changes and collaboration with childcare providers | Improved employment outcomes for parents, more affordable childcare options    | CCC, District Councils, Elected Members, VCSE, LGA, CCN                 |

Mental health

| Recommendation                                                                      | Subrecommendations                                                                                   | Type of impact                                                                        | Timeframe                                                                         | Expected impact                                                                                 | Responsible actors                              |
|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------------------------------|
| Improve overall access to and awareness of available support                        | Increase the number of integrated Community Hubs                                                     | Prevention – creates safe, inclusive spaces to access holistic support                | Medium-term – requires investment and local coordination                          | Improved community wellbeing, earlier access to integrated services                             | CCC, District Councils, VCSE, ICB, NHS          |
|                                                                                     | Fund place-based partnership projects                                                                | Prevention – supports local networks and capacity in deprived areas                   | Medium-term – could build on existing funding mechanisms                          | Stronger local support systems, better mental health outcomes                                   | CCC, CPCA, VCSE, Parish Councils                |
|                                                                                     | Mapping resources                                                                                    | Prevention – helps residents navigate support services and venues                     | Short-term – development of local directories is feasible with existing resources | Increased service visibility, better local data, improved access                                | CCC Communities Team                            |
|                                                                                     | Improve Website Information and Support                                                              | Dual – enhances access to support and reduces isolation                               | Medium-term – redesign and user-testing of digital resources needed               | More inclusive and user-friendly mental health websites with better local signposting           | CCC, CPFT, VCSE, Fullscope, Communities Service |
| Adopt Human Learning Systems values and behaviours                                  |                                                                                                      | Prevention – promotes dignity, empathy, and relational working                        | Medium-term – can be embedded into staff development and policy frameworks        | Better engagement and outcomes for people with first-hand experience                            | CCC, District Councils, NHS, VCSE               |
| Invest in long-term research to better understand the impact of current initiatives | Increase research on the relationship between social prescribing and the pressure on the VCSE sector | Prevention – ensures sustainability of voluntary sector capacity                      | Long-term – requires commissioned research and policy advocacy                    | Clearer understanding of financial pressures and systemic reliance on the VCSE                  | CCC, CPCA, Research institutions, VCSE networks |
|                                                                                     | Build a programme of future study to understand what works well                                      | Prevention – strengthens evidence-informed service design                             | Long-term – requires multi-year study funding and partnerships                    | Deeper insight into what works across communities and better targeted support                   | CCC, Academic institutions, NHS, CPCA           |
| Respond to the Government’s upcoming Child Poverty Strategy                         |                                                                                                      | Prevention – ensures children’s mental health is addressed in anti-poverty strategies | Short- to medium-term – engagement can begin quickly with trusted partners        | More effective, locally grounded responses that reflect the voices of children and young people | CCC, District Councils, VCSE, Think Communities |



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