BUILDING STRONG AND INCLUSIVE COMMUNITIES AND RELATIONSHIPS

February 2024

INTRODUCTION

It's not right that increasing numbers of people in the UK today need to use a food bank because they can't afford to eat and pay the bills. People need to use food banks because they don't have enough money for the essentials. But all of this can change. We know what's pushing people to food banks, so we know the building blocks needed to end hunger for good.

We know the factors that make it more likely people will need a food bank. We know most people at food banks will face more than one of these factors, and we know the way these issues combine and interact can make someone's life even harder. So, while this briefing focuses on communities, the recommendations will have most impact when combined with the recommendations in our other building blocks briefings.

We need every party of our society to drive this change. Together, we need to make sure that we have a supportive social security system, along with decent, secure and rewarding work, and safe, secure and affordable housing.

In addition, we need dignified support for disabled people and people with health conditions, and support and recognition for everyone who provides care.

Finally, easy access to advice and support on money matters, readily available mental health and trauma informed support, and strong and inclusive communities are also essential building blocks to a future where no one needs a food bank.

Further information about all of these building blocks can be found on our website
trusselltrust.org/building-blocks

SUMMARY

"So we've ended up just not being able to drive down and see his brother. Because they live an hour away and it's just, well we can't financially do it. I just stick to driving to places that I need to go to now."

(Hunger in the UK research participant, England)

People referred to food banks are much more likely to be socially isolated and disconnected from their communities. Being unable to afford essentials often leads to people being cut off, unable to fully participate in society.[1] Our Hunger in the UK study found that one in four people (26%) referred to food banks in the Trussell Trust network experience severe social isolation, stating that they have contact with relatives, friends, or neighbours less than once a month or never.[2]

The unstable foundation of living on a very low income exposes people to a range of adverse life events and harms, which can combine to pull people under. Domestic abuse,

homelessness and eviction, alongside other adverse life experiences are overrepresented among people referred to food banks – and often combine in dangerous ways.

Family and friends provide vital sources of connection and social support, but not everyone has access to these connections, and living on very low incomes can put them under strain. People referred to food banks are much more likely to have exhausted or not be able to access support from their family and friends, and to have experienced relationship breakdown.

Across the UK, the places and spaces we need for connection are lacking, and community capacity is increasingly taken up responding to record levels of need and hardship. Social infrastructure, such as libraries and public spaces, act as a supporting pillar to bring people together across a community, fostering contact, support, and collaboration among friends and neighbours, building social capital and bonds of trust.[3]

Staying connected is especially difficult in areas facing poverty and hardship. Poor and unreliable public transport erodes social networks and connections, which is often compounded by difficulty accessing the internet, whether due to poor infrastructure, a lack of skills, or not having enough money to cover phone and internet costs. This stops people being able to connect with vital support services, find work and stay in touch with loved ones.[4]

Food banks have unlocked the goodwill of people across the country to support people facing financial hardship. But a food parcel will only ever be an emergency response, and the need to support increasing numbers of people in financial hardship has made it much harder for community organisations to dedicate time to nurture relationships and connections locally. Right now, our communities are at breaking point, with local ecosystems of support overstretched and underfunded. Food banks are doing everything they can to support people access the right support, but they can't fill these gaps. In a society without the need for food banks, the capacity and good will of volunteers will be able to go upstream, supporting people prior to the point they need an emergency food parcel, and building strength and resilience within our communities.

To create a society without the need for emergency food, we need to consider how we can strengthen our communities to be places of meaningful, dignified connection, and where community strengths are recognised and built upon.

To build strong and inclusive communities and relationships, we need to ensure that:

1. people and places are better connected, with investment to boost transport and digital connections, so that no one is isolated in their communities.
2. when people face adverse life events and are at risk of harm, communities are equipped to spot the signs and provide compassionate protection and support.
3. the goodwill of communities and volunteers is channelled into building connection, spurred by renewed investment in local social infrastructure such as libraries and other public spaces.
4. public services build on people's strengths and relationships, providing joined-up, accessible and co-ordinated support.
5. marginalised groups can access local community support which meets their needs, led by and for people with direct experience of barriers related to disability, race, sexuality, class, or gender.

WHAT IS THE PROBLEM?

People referred to food banks are much more likely to be socially isolated and disconnected from their communities.

"I couldn't get down to see my daughters properly because sometimes I wouldn't have any money on my travel card. It was really a struggle, big struggle I don't really want to go through again. It was horrible."

(Hunger in the UK research participant, England)

Being unable to afford the essentials often leads to people being cut off, unable to fully participate in society. Being socially isolated then reinforces patterns of hardship and hunger, which in turn then drives further isolation.[5]

- One in four people (26%) referred to food banks in the Trussell Trust network experience severe social isolation, stating that they have contact with relatives, friends, or neighbours less than once a month or never.[6]

- People referred to food banks who have been in care as a child are more likely to be socially isolated than those without care experience (36% compared to 22%).[7]

- Social isolation is compounded by digital exclusion – around one in six people (16%) referred to food banks in the Trussell Trust network reported having no access to the internet at all. Over two in five (44%) people without any access to the internet and referred to food banks reported being severely socially isolated.[8]

Social isolation and loneliness have a significant impact on health and wellbeing, including a higher risk of mortality and being more likely to attend emergency and primary health care services.[9] Digital exclusion has a range of negative impacts, reducing access to cheaper deals at shops, as well as making it harder to access social security entitlements, find work, increase skills and access information and advice.[10]

Access to affordable and accessible public transport plays an essential role in supporting people to make connections in their communities as well as to access work, training, and services. But in many communities, this vital service is also lacking. In Summer 2023, 2.7 million people across the UK were unable to travel to work or an essential appointment because they couldn't afford to use public transport or the fuel costs to get there.[11]

When people experience significant changes to their lives, or hardship, they are also much more likely to face social isolation. This can be a warning sign for further difficulties down the line. More needs to be done to identify the signs of hardship and isolation early on and to put in place dignified support to prevent these issues escalating.

The unstable foundation of being on a very low income exposes people to a range of adverse life events and harms, which can combine to pull people under

"I've lost everything. Since my mum died seven years ago, I've lost everything, through no fault of mine, especially my job and stuff like that, that I ended up homeless. It's just been a whack in the teeth kind of thing. I don't have any close friends or anybody, and I'm sort of isolated."

(Hunger in the UK research participant, Scotland)

Relationship breakdown, domestic abuse, and other adverse life experiences are overrepresented among people referred to food banks – and often combine to push people further into hardship.

- One in six people (17%) referred to a food bank in the Trussell Trust network experienced a relationship breakdown with their parents or other family in the previous 12 months, compared to just 4% of the population across the UK.[12]

- Experiences of domestic violence or abuse are much more prevalent amongst people referred to food banks, with one in eight people (13%) - and one in five women (19%) – experiencing domestic violence or abuse in the previous 12 months.[13]

- While only 2% of the general population have experienced three or more adverse events in the past year, this rose to one in five (21%) of people referred to food banks. Almost one third (31%) of people referred to food banks in the Trussell Trust network who had experienced eviction or domestic abuse also reported experiencing a family or relationship breakdown.[14]

These experiences often take place in combination, and overlap, with other challenges. Yet for too many people seeking support, they come up against increasingly stretched and underfunded services locally. Despite positive local practice in many areas, support is still too often based around short-term interventions for specific needs. This does not reflect the often-overlapping forms of hardship people may be going through, nor does it empower communities and other services to effectively prevent harm.

Without accessible, dignified help, centred in the community, people often fall further into hardship, including being forced to turn to a food bank.

Family and friends provide vital sources of connection, social, and informal financial support, but not everyone has access to these connections and living on very low incomes can put them under strain.

"Just basically having someone to talk to… It's quite useful to be able to talk to her about her experiences and if I'm feeling stressed out she'll say 'pop up here for an hour with the kids.' Although I've still got the kids, having somebody else there, with me, with them."

(Hunger in the UK research participant, Wales)

The relationships we have are often a protective force in our lives, enabling us to access opportunities, acting as important role models, offering encouragement and comfort, and unlocking important advice and support which might otherwise be hard to acquire.

Our qualitative research has shown how powerful the support of friends and family is for people referred to food banks and emphasised the damaging impact of isolation. A high value is often placed on being able to turn to people with shared experiences of hardship and financial insecurity, knowing that those in similar circumstances can empathise. Many people first hear about social security benefits and other support through informal conversations with others in similar circumstances to them.[2]

"I was going over to [my mum's] place for food, 'I'm a bit low on food,' You know what I mean? And they would feed me and cook me meals and stuff, but they said, 'Look, we can't keep doing this, unfortunately,' Because they struggle. They are on a budget."

(Hunger in the UK research participant, Wales)

However, a significant proportion (28%) of people referred to food banks in the Trussell Trust network are unable to rely on immediate family at all. Sometimes this is because friends and family are also struggling and have run out of resources to provide support. Many people facing difficulties are also keen not to put a strain on their friendships or place additional pressure on family members, or feel ashamed to let family or friends know their situation.[2]

For some people, relationships with family or friends are very limited, or are dangerous and damaging. We also know that people from marginalised groups may be at greater risk and face especially severe consequences from family strain and breakdown. Our Hunger in the UK research finds that, within the UK general population, people who are gay or lesbian were more than twice as likely to say that they couldn't rely at all on their family

for support than straight or heterosexual people (14% vs. 6%).[15] This points to the need for wider community support, rather than assuming that everyone can rely on family and friends when times are difficult.

"It's just been so hard to bring myself back up again, especially when you don't have a support network and the closest people who you think will support you, your family and friends, actually don't support you... I've had to shut all of them out, and try to rebuild new relationships elsewhere because they were too toxic, and not doing well for me."

(Hunger in the UK research participant, England)

Many places across the UK do not have the adequate spaces for local connection, and community resource is increasingly taken up responding to record levels of need and hardship.

The type of places and spaces we have available in our communities are vital to help build strong connections. This 'social infrastructure' includes places of worship, libraries, leisure centres, community hubs, the volunteering infrastructure locally, and easy access to public space and facilities.

Without these places, spaces, and networks to bring people together, there is little capacity and poor conditions to tackle social isolation or strengthen our communities and relationships. Social infrastructure acts as a supporting pillar to bring people together across a community, fostering contact, support, and collaboration among friends and neighbours, building social capital and bonds of trust.[16] Strong levels of social infrastructure also strengthens the capacity of communities to respond to challenges and support each other when times get tough.

We know that the social fabric across our communities is facing deep challenges – whether that is through the closure of public spaces, or the loss of services which connect people together. This disproportionately impacts people facing financial hardship.[17] Onward has identified that there are particular areas where the social fabric is worn out and fraying, including coastal areas, city suburbs, and large towns across the UK. In these areas there are fewer opportunities to meet, lower levels of community activity and engagement, and poor connectivity.[18]

Increasingly food banks and low-cost food providers – such as social supermarkets and food pantries – offer opportunities for social connection locally, the value of which cannot be overstated. But the need to support increasing numbers of people in financial hardship makes it much harder for community organisations to dedicate time to nurture relationships and connections locally. In a UK without the need for food banks, the efforts and resources of our communities will be freed up to be concentrated on the wider community action needed to tackle social isolation, and ensure everyone has the security we all need to unlock opportunities and have hope for the future.

BUILDING STRONG AND INCLUSIVE COMMUNITIES AND RELATIONSHIPS

1. **People and places are better connected, with investment to boost transport and digital connections, so that no one is isolated in their communities.**

Reliable, high quality, and affordable transport options enable people to connect with each other. We need to see proper funding and action taken to strengthen the affordability of public transport locally, ensuring it plugs gaps in access quickly, and that it is designed in partnership with the people and communities who use it most. Sustainable funding for Community Transport Associations also plays a key role in supporting people who might have difficulty accessing public transport, connecting them up with the services and communities they rely on to thrive for the long-term.

Being able to access and use the internet can provide valuable new opportunities for people and, without it, cost of living pressures are exacerbated and social isolation is compounded. Community-level interventions play a key role in tackling digital exclusion by building people's confidence and capability to use the internet - whether through libraries, community centres, or community businesses. They need to be empowered and properly funded by decision-makers to do this. Everyone needs to have sufficient income to afford to be digitally included – in today's society, this is vital to every area of life.

2. **When people face adverse life events and are at risk of harm, communities are equipped to spot the signs and provide compassionate protection and support.**

People referred to food banks are much more likely to have experienced adverse life events such as domestic abuse than the general population. Isolation can also facilitate and compound experiences of abuse and neglect. Community groups should be supported to work together to spot signs of harm early on, working with well-resourced local services to reach out to people facing isolation, exploitation, and abuse. Education, awareness raising and training can help people to identify who is at risk, what various forms of isolation, abuse and neglect look like, and help ensure interventions are safe and dignified. Proactive community interventions – such as Family Hubs and Youth Centres - are particularly important when people face big changes in their lives, such as becoming a parent, losing a job, or moving to a new area. This needs to be coupled with long-term investment and a strategy towards strengthening these models of support rooted in the community.

3. **The goodwill of communities and volunteers is channelled into building connection, spurred by renewed investment in local social infrastructure such as libraries and other public spaces.**

Volunteers at food banks should be the agents of community connection and change, rather than needing to provide emergency food aid because people cannot afford the essentials. In a society without the need for food banks, all this energy and expertise can be harnessed to build community connections, but this requires the right foundations. To channel this goodwill, we need to see long-term, co-ordinated investment in social

infrastructure – the places and spaces which help us to connect – across our communities. This should include new legislation in England, Wales, and Northern Ireland which empowers community groups to take ownership of and grow the spaces and places we need to connect locally, through a 'Community Right to Buy' with control over spending decisions for assets of community value, as exists in Scotland.

4. **Public services build on people's strengths and relationships, providing joined-up, accessible and co-ordinated support.**

Public services are facing a deep crisis – with rising demand coupled with huge cuts to funding. In this context, there is an opportunity to reconsider what we want and need from public services – and ask how we can place people's lives, their strengths, and their relationships at the centre. This must start with a proper funding settlement for public services. A shift towards prevention involves empowering people and communities to identify their strengths and supporting them to build the skills needed to tackle the root cause of their hardship.[19] This should be accompanied with encouraging greater decision making in communities, where the design and delivery of public services is placed in the hands of the communities they serve. Providing services in joined-up ways will mean a greater level of co-location, integration, and joint commissioning of support across housing, health, social security and civil society, connecting them up with wider assets of support and assets in their communities. For example, 'Community Connectors' or 'Local Area Coordinators' are a form of support which could be established to engage with local communities, supporting them to link up with services and build upon their strengths.[20]

5. **Marginalised groups can access local community support which meets their needs, led by and for people with direct experience of barriers related to race, sexuality, class, or gender.**

Within communities, particular groups are at increased risk of isolation, hardship and discrimination. We need to break down the barriers marginalised groups face to accessing both public services and community-based support. Alongside this, we must also support spaces and services specifically tailored to the preferences and experiences of marginalised groups These should be delivered 'by and for' the group they serve, supplied with sustainable funding and widely available; services like Sistah Space, who were founded to bridge the gap in domestic abuse services available for African Heritage Women and Girls.[21]

WHO NEEDS TO BUILD THIS FUTURE?

The UK Government

The work of the UK Government is vital to achieving this future. The Department for Levelling Up, Housing and Communities should put in place practical action to tackle social isolation and support people through relationship breakdown, providing funding for community interventions to support people facing isolation, harm, and hardship. This should include funding for a network of local community connectors who can link people up with the support they need which builds on their strengths. All places and communities have different needs, but the UK Government should put a framework for action to build

community connections at scale. This should include identifying and funding the needs of communities to build the social infrastructure they need and empowering them to take decisions about the places and spaces they want in their area. This includes supporting existing agencies, such as local government or health services, to pool their budgets. Action also needs to be taken by the UK Government to increase the affordability and coverage of internet access and public transport.

Scottish Government, Welsh Government, and the Northern Ireland Executive

The Scottish and Welsh Governments and the Northern Ireland Executive are key to building strong and inclusive communities – they are uniquely placed to understand the needs of their nations and region and can provide the funding and strategic direction to address social isolation and support people facing relationship difficulties. The Scottish Government should protect and increase multi-year funding for community-based advice services, including for links workers in GP practices and schools. The Cash-First pilots, announced by the Scottish Government in 2024 are a welcome initiative to build strong community responses to prevent food insecurity. These must be championed and used to design similar services in every local authority across Scotland.

The Northern Ireland Executive must implement recommendations for a fully resourced Anti-Poverty Strategy for Northern Ireland and implement the wider suite of social inclusion strategies in line with commitments made under the New Decade, New Approach agreement.

The Executive should also refresh place-based interventions that will address key societal challenges, including supporting citizens and communities out of poverty - such as the Neighbourhood Renewal strategy, working in partnership with the voluntary and community sector and local councils to jointly-develop place-based action plans, and promoting use of participatory budgeting approaches across government departments and agencies in determining key budgetary decisions with regard to addressing poverty.

Local government and combined authorities

Local government and combined authorities are central to building this future. Local authorities draw on the strength and insight of their local communities to understand what they need to thrive for the long term. They also own many of the assets where community action takes place. Local government should make effective use of data locally to identify who might be most at risk of social isolation – and work to tailor support to them to help make long-term, valuable connections. Local agencies must work to embed 'no wrong door' or single point of contact approaches to support people facing adverse life events and social isolation. This can drive integration, preventative action, and reduce the barriers facing people when accessing support. Staff should be trained in strength-based conversations to ensure they can build a more consistent person-centred approach across their local system. They should also work in close consultation with their communities to identify where social infrastructure is lacking and where it can be renewed.

The Wigan Deal is an example of how this could look in practice, where the council built new ways to support communities in the face of budget cuts by entering into a partnership

with its residents, seeking to empower them to develop the skills and assets they need to prevent hardship for the long-term.[22]

Businesses and employers

Businesses and employers should build strong relationships with community groups and local community businesses in their area to support the growth of a strong and inclusive local economy, building on existing social infrastructure.

Financial Services, utility companies, and public sector organisations

Financial services, utility companies, and public sector organisations should follow best practice advice to promote digital inclusion through their work and ensure that no one loses out on the help they need because they do not have access to the internet.

Funders

Funders play a central role in supporting the development of stronger and more inclusive communities and relationships. To create these conditions, funders should work closely with the communities they partner with to understand what resource will best enable the connections we all need to flourish. This should include identifying trusted organisations embedded in their communities to work with locally, giving people a real say in how funds are spent in their area, and building new metrics of evaluation rooted in community need.

Big Local is a National Lottery Fund-funded programme which provides £1m each to 150 neighbourhoods across England. At the heart of a programme is that control over spending was given to the communities themselves, who formed a common vision for their area and agreed priorities for action. Evaluation has found that areas with neighbourhood-based initiatives – such as Big Local - exhibit stronger local relationships than other areas.[23]

Charities and community organisations

Charities and community organisations are key to facilitating connection and building strong and inclusive communities and relationships locally. To maximise impact, organisations providing support to people facing financial hardship should undertake in depth work with local agencies to ensure they can collectively spot the signs of hardship and social isolation, building in signposting to the right place for the individual. Co-location with different community organisations is also a useful approach to support people find the right help for them when they need it. One such example of this is 'Worrying about Money' leaflets, where local authority teams, advice providers, food aid organisations, and other local stakeholders collaborate to co-design resources to signpost people to the right place for them.[24]

Across the Trussell Trust food bank network, this work is also being done:

- **West Cheshire Foodbank**, in collaboration with the Welcome Network, transformed the food bank distribution centres in Chester and Ellesmere Port into

Meeting Places: community spaces that bring together food, advice and support in one place so that people experiencing food poverty can access support and free or low-cost food in a dignified and friendly setting. These warm, welcoming spaces represent a move away from a transactional approach to accessing emergency food towards one of building relationships and providing the support people need to address the challenges they face. Meeting Places are intended to be local hubs that offer people the chance to feel part of their community, learn, eat, cook, grow, share ideas and have fun.

- **Edinburgh Foodbank** is delivering a hub model with advice and support available in one place so people can access support effectively; this is combined with a city-wide referrals model which provides a triage approach to the cash-first support approach, and helps smaller food banks in the City to work alongside the food project to provide holistic advice and support for people that they see.

- **Portsmouth Foodbank** is working in partnership with ROC (Redeeming our communities), to offer a mentoring service. The food bank plans to continue to engage with local churches to expand and enhance this mentoring service as part of a wraparound support package for people facing hardship.

- Good Company, which operates **Epsom and Ewell Foodbank**, has provided training to referral agencies and their food bank volunteers focused on how to have effective and compassionate conversations with people that help get to the root cause of the crisis and identify the most appropriate forms of support at the earliest opportunity. People with lived experience have participated in these training sessions, sharing their experience of engaging with local agencies and their perspectives on what makes an effective and dignified conversation.

CONCLUSION

Our communities should be places of meaningful, dignified connection, where people's strengths are recognised and built upon and where everyone is supported to navigate difficulties when they face them. This requires a rethink about what we want from our public services, and for government at all levels to empower the communities they serve to take ownership of public spaces and places and shape how support is delivered.

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[1] This can be measured in terms of social relationships, membership of organisations, trust in other people, ownership of possession and purchases of services – for more information see Joseph Rowntree Foundation (2013), *Poverty, Participation, and Choice* https://www.jrf.org.uk/report/poverty-participation-and-choice
[2] The Trussell Trust (2023*), Hunger in the UK* https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-The-Trussell-Trust-Hunger-in-the-UK-report-web-updated-10Aug23.pdf
[3] Klinenberg, E. Random House (2018*), Palaces for the people: How to build a more equal and united society*

[4] Good Things Foundation (2023), *How do we solve digital exclusion in a cost of living crisis?* *https://www.goodthingsfoundation.org/insights/our-submission-to-house-of-lords-communications-and-digital-committee-inquiry/*

[5] This can be measured in terms of social relationships, membership of organisations, trust in other people, ownership of possession and purchases of services. For more information see JRF (2013) *Poverty, Participation, and Choice* https://www.jrf.org.uk/report/poverty-participation-and-choice

[6] The Trussell Trust (2023), *Hunger in the UK* - see endnote 2.

[7] The Trussell Trust (2023), *Hunger in the UK* - see endnote 2.

[8] The Trussell Trust (2023), *Hunger in the UK* - see endnote 2.

[9] For example, see Rico-Uribe LA., Caballero FF., Martín-María N., Cabello M., Ayuso-Mateos JL., Miret M. (2018), *Association of loneliness with all-cause mortality: A meta-analysis.* PLoS One. 2018;13(1):e0190033. doi:10.1371/journal.pone.0190033

[10] Good Things Foundation (2023), *How do we solve digital exclusion in a cost of living crisis?* See footnote 4

[11] Trussell Trust analysis of a survey conducted by YouGov on their behalf. total sample size was 3007 adults. Fieldwork was undertaken between 11th - 24th August 2023. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 16+).

[12] The Trussell Trust (2023), *Hunger in the UK* - see endnote 2.

[13] The Trussell Trust (2023), *Hunger in the UK* - see endnote 2.

[14] The Trussell Trust (2023), *Hunger in the UK* - see endnote 2.

[15] The Trussell Trust. (2023), *Hunger in the UK 2022. [data collection]. UK Data Service. SN: 9110, DOI*: http://doi.org/10.5255/UKDA-SN-9110-1

[16] Klinenberg, E. Random House (2018*), Palaces for the people: How to build a more equal and united society*

[17] Joseph Rowntree Foundation (2015), *The Cost of the Cuts: the impact of local government and poorer communities*, https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/Summary-Final.pdf

[18] Onward (2020*), The State of our Social Fabric* https://www.ukonward.com/reports/the-state-of-our-social-fabric/

[19] For example see Cottam H (2018), *Radical Help*, and Demo (2023), *The Preventative State* https://demos.co.uk/wp-content/uploads/2023/04/the-preventative-state.pdf, and New Local (2021), *Community Power: The Evidence* https://www.newlocal.org.uk/publications/community-power-the-evidence/

[20] For more information on Community Connectors as a model: British Red Cross (2019) *Tackling Loneliness and Isolation: Findings from the evaluation of our Connecting Communities Service* https://www.redcross.org.uk/get-involved/partner-with-us/co-op.

[21] For more information see Women's Aid (2021), *Reframing the links: Black and minoritized women, domestic violence and abuse, and mental health* FINAL-Reframing-the-links.pdf (womensaid.org.uk)

[22] For more information see https://www.wigan.gov.uk/Council/The-Deal/The-Deal.aspx

[23] Local Trust (2023), *Everybody needs good neighbourhoods. The impact of resident-led neighbourhood-based initiatives in deprived communities* https://localtrust.org.uk/insights/research/everybody-needs-good-neighbourhoods

[24] Independent Food Aid Network (2020), *Cash First Referral Leaflets,* https://www.worryingaboutmoney.co.uk/