

# HUNGRY FOR MORE:

# HOW CHURCHES CAN ADDRESS THE ROOT CAUSES OF FOOD POVERTY



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#### **EXECUTIVE SUMMARY**

It is estimated that more than 500,000 people in the UK are now reliant on food aid<sup>1</sup>. The extraordinarily high number of people turning to food banks to make ends meet has brought media and policy attention to the issue of food poverty – what are its underlying causes and what are the most appropriate responses?

In many ways churches have been at the heart of this recent focus on food poverty, with hundreds setting up or supporting food banks, helping to mobilise teams of volunteers to give out food to local people in need. Research conducted by Church Urban Fund sought to explore church-based responses to food poverty, looking in particular at the proportion of churches responding to the issue and the nature of those responses.

#### CHURCH-BASED RESPONSES TO FOOD POVERTY

Our survey found that church-based responses to food poverty are currently focused on emergency activities, such as food banks, rather than work that seeks to address underlying causes:

- 81% of respondents indicated that their parish church supports a food bank, in one or more ways.
- Just 30% of churches are running an organised activity to address one or more causes of food poverty.
- The majority (62%) of food banks have been running for less than two years
   indicating the rapid growth of the food bank network in recent years.
- Specific gaps currently exist in church-based activities to tackle the
  causes of food poverty. For example, 67% of respondents say that the
  rising cost of living is a 'major' or 'significant' problem in their parish,
  but just 3% of churches are providing an organised response to that
  problem and just 24% are responding informally.

There may be several reasons for these results: food banks are relatively cheap to set up, do not require specific professional expertise to deliver and they help to meet an immediate need. Churches may also feel unsure about how to address structural problems such as the rising cost of living, low income or benefit changes.

Yet while food banks help to support people in crisis situations, they do not tackle the underlying causes of those crises. Furthermore, for those who find themselves unable to buy food, visiting a food bank can be a humiliating experience that reminds them of their inability to make ends meet.

These survey results suggest that, if churches are to contribute to a long-term solution to food poverty, there is a need to rebalance church-based activity away from emergency crisis support and towards long-term work that tackles the underlying problems.

#### A NEW FRAMEWORK FOR RESPONDING TO FOOD POVERTY

In making this change, the framework devised by two international development experts, Corbett and Fikkert, can be a useful resource for churches. In their book, 'When Helping Hurts' (2009), they propose that all poverty-alleviation work falls into three categories: relief, rehabilitation, and development.

Three case studies, explored in chapter two, show how these categories can act as a useful framework for churches seeking to respond to food poverty.

- A relief response, such as a food bank, provides support during a period
  of crisis when someone is unable to feed themselves or their family.
- A rehabilitation response works with people to restore the positive elements of a pre-crisis situation – for example, a debt advice centre helping people to pay down their debt so that they can afford to buy food in the future.
- A development response tackles long-term problems such as poor nutrition or unemployment, but also helps to build relationships and break down distinctions between 'helper' and 'helped', changing and shaping all those involved.

Corbett and Fikkert's framework reminds us that while relief responses are necessary in certain crisis situations, they are not always appropriate. Importantly, it also reminds us that relief projects which inevitably maintain distinctions between 'helper' and 'helped' need to be balanced by work that helps to break down these distinctions.

The failure to determine which type of response is needed, Corbett and Fikkert argue, creates the potential for causing harm – both to the 'helper' and the 'helped'. This of course, does not mean that we should sit back and do nothing for fear of doing harm. It does, however, mean that we should take time to carefully reflect on the appropriate response to the problem we are trying to tackle. Does it call for a relief, rehabilitation or development type response? Are people unable to help themselves and so in need of food aid, or are they able to contribute (even a small amount) to finding a solution?

Showing care and love for others is integral to the mission of the Church; it is therefore important to avoid inadvertently causing harm through well-intentioned projects that nonetheless disempower the very people we seek to help. If, as Corbett and Fikkert argue, the ultimate aim of a development project is to challenge both 'helper' and 'helped' to become more as God intended us to be, then it is important to approach each project with sufficient humility to 'embrace our mutual brokenness'<sup>2</sup>. The recognition that we are all in need of help, support and good relationships, provides a helpful foundation upon which to plan church-based poverty-alleviation work.

#### INTRODUCTION

The number of people receiving emergency food parcels has risen dramatically over the last two years - it is now estimated that more than 500,000 people in the UK are reliant on food aid<sup>3</sup>. There has been a corresponding rise in the number of food banks operating, particularly those run by churches. Indeed, over the last year, the Trussell Trust alone has launched three new church-based food banks every week<sup>4</sup>. This dramatic growth has sparked new discussions about the issue of food poverty.

There is no universally accepted definition or measure of food poverty. The Department of Health has defined it as 'the inability to afford, or to have access to, food to make up a healthy diet'<sup>5</sup>. Professor of Food Policy, Tim Lang, says it is 'worse diet, worse access, worse health, higher percentage of income on food and less choice from a restricted range of foods'.<sup>6</sup>

Food banks are an emergency response to the problem of food poverty. They offer support to people in crisis by giving out food parcels. Some church-based food banks operate a strict referral and voucher policy – only giving food to those referred by designated voucher holders – while others use a more informal, open-door policy.

As well as meeting the needs of those who are desperate, food banks can also help to increase the level of church engagement in the community, strengthen partnerships between different types of churches and develop new relationships between churches and local agencies.

Food banks, however, do not tackle the root causes of food poverty. The four most common reasons for food bank referrals are benefit delays, low income, benefit changes and debt<sup>7</sup>. People affected by these issues all lack sufficient disposable income to buy healthy and affordable food. As such, food poverty can be helpfully understood as a symptom of poverty itself.

Yet food banks do not aim to resolve any of these underlying problems. As the Trussell Trust recognises, 'their purpose is to provide short-term support to people in a crisis situation; [food banks] cannot provide long-term support to low income families living in poverty'<sup>8</sup>. Furthermore, for those who find themselves in crisis, visiting a food bank can be a 'humiliating and degrading experience'<sup>9</sup>. Despite the best efforts of volunteers to mitigate this feeling, the very act of relying on 'charity' can create a sense of shame and failure.

With so many churches setting up food banks, it is important to think carefully about the role of these projects in a holistic response to food poverty. How can churches best respond to the short-term crises experienced by those in food poverty and also help to tackle the underlying causes of those crises?

In chapter one of this report we explore current church-based responses to food poverty and its underlying causes, drawing upon responses to our recent survey.

In chapter two we use a framework devised by two international development experts, Corbett and Fikkert, to explore how churches might think about and plan future responses to food poverty. Using their categories of relief, rehabilitation and development, we use three case studies to demonstrate the different ways in which churches can respond to food poverty.

'It is important that we view food aid only as a short-term emergency response to the problem of food poverty. The root causes need to be tackled in order for the situation to be resolved'

Walking the Breadline, Oxfam and Church Action on Poverty, 2013

### 1 CHURCH-BASED RESPONSES TO FOOD POVERTY

In April 2013, an online survey was sent to 3,000 Church of England incumbents (the members of clergy responsible for parishes). In this survey we asked clergy questions about their perception of food poverty in the UK, their perception of the most significant social issues in their communities and what their church was doing to respond to these issues. Their responses to these questions are explored below.

#### **METHODOLOGY**

This survey was sent to incumbents to ensure that only one response was returned per parish. Of those invited to take part 466 did so, representing a response rate of 16%. The responding sample is skewed towards churches in urban areas with a medium level of income. Our results are therefore most helpful in giving an indication of the current activity of similarly located and resourced Anglican churches.

#### PERCEPTIONS OF FOOD POVERTY IN THE UK

Respondents were very aware of the issue of food poverty: 95% thought there was 'some' or 'a lot' of food poverty in the UK. They were also strongly supportive of efforts to tackle the problem. Over half (55%) believed it is 'very important' to tackle food poverty, compared to other issues facing this country (see Figure 1).

Figure 1a: How much food poverty is there in the UK?

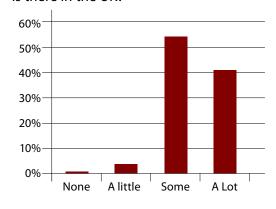
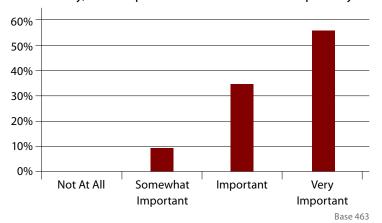


Figure 1b: Compared with other issues currently facing this country, how important is it to reduce food poverty?



Base 463

#### RESPONSES TO FOOD POVERTY IN THE UK

A very high proportion of churches are currently responding to food poverty. More than four in five (81%) respondents indicated that their church supports a food bank in one or more ways: 75% collect food for food banks, 38% provide volunteers, 29% help to manage a food bank and 21% distribute vouchers (see Figure 2).

More than half (54%) of these food banks are Trussell Trust franchises, 35% are non-branded and 12% are informally organised 'food cupboards'. The majority (62%) have been running for less than two years – indicating the rapid growth of the food bank network in recent years.

More than six in ten (61%) food banks are being run by groups of churches of various denominations (in the case of one food bank, almost 100 different churches are thought to be involved). A quarter (24%) are run by churches working in partnership with non-church organisations.

Most of these food banks provide additional services (see table). The most common additional services are signposting to other agencies and the provision of household items other than food. Almost a quarter offer debt advice, but fewer than 10% provide employment advice or benefit advocacy.

As well as being involved with food banks, parish churches also give people food directly when asked (65%), cook regular community meals for people experiencing food poverty (13%) and give people money to buy food themselves (12%).

Signposting to other agencies	60%
Providing household items	35%
Debt advice	23%
Benefit advice	17%
Nutritional education	10%
Employment advice	9%
Benefit advocacy	8%

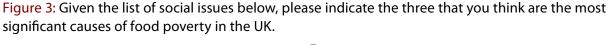
None of the below Giving people money for food when asked Cooking regular meals for people Giving out vouchers for a local food bank Helping to manage a food bank Providing volunteers to support a food bank Providing people with food when asked Collecting food for a local food bank 0% 10% 20% 30% 40% 50% 60% 70% 80% Base 463

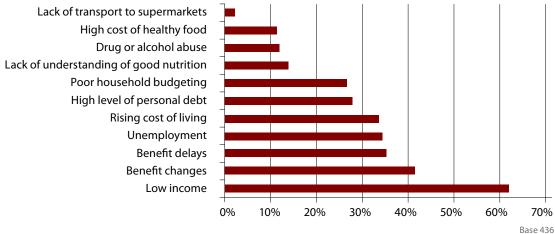
Figure 2: What activities is your church currently involved in to help tackle food poverty in the UK?

#### PERCEPTIONS OF THE CAUSES OF FOOD POVERTY

Respondents showed a good understanding of the causes of food poverty. When asked to indicate the three most significant causes from a list of social issues (see the full list in Figure 3), 62% chose low income, 42% chose benefit changes and 35% chose benefit delays. These three issues match those identified by the Trussell Trust as the most common reasons for food bank referrals in 2012/13<sup>10</sup>.

In addition to these structural causes of food poverty, some respondents believed individual behaviour to be a contributing factor: 27% selected poor household budgeting as a significant cause of food poverty and 14% selected a lack of understanding of good nutrition.





#### RESPONSES TO THE CAUSES OF FOOD POVERTY

Comparatively few churches are attempting to tackle the causes of food poverty. Only three in ten (30%) respondents indicated that their parish churches run organised activities to address one or more of the social issues listed in Figure 3. Just two in ten (19%) run organised activities to address one or more of the five most commonly perceived causes of food poverty.

More churches are responding informally, when asked for help. Six in ten (63%) are providing an informal, ad-hoc response to at least one of the social issues listed. Just over half (54%) are doing the same to address one or more of the top five perceived causes of food poverty.

Parishes are most likely to be responding, either through organised activities or informal responses, to the problems of low income (50% of respondents), debt (38%) and drug and alcohol abuse (37%). They are least likely to be responding to the high cost of healthy food (18%), poor understanding of nutrition (21%), or a lack of transport to supermarkets (21%).

From our survey we know the percentage of respondents who recognise specific issues as 'major' or 'significant' in their parish. We also know the percentage of churches providing organised or informal activities to address those issues. By comparing the two, as in the chart below, we can give an indication of the current 'shortfalls' in church-based responses.

The largest gap relates to the rising cost of living: 67% of respondents say that this is a 'major' or 'significant' problem in their parish, but just 3% of churches are running organised activities to address it and just 24% are responding informally when asked for help. Similarly, while 54% say the high level of personal debt is a real issue in their parish, 14% are providing an organised response and 24% are responding informally. Conversely, when it comes to drug or alcohol abuse or lack of transport to supermarkets, the number of churches providing a response is higher than the number of those which recognise them as major or significant issues in their area.

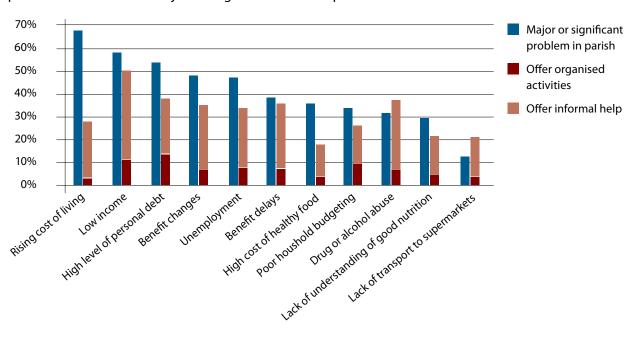


Figure 4: Percentage of churches offering organised activities or informal help to address problems identified as 'major' or 'significant' in their parish.

#### **CONCLUSION**

These survey results indicate that current church-based responses to food poverty are focused on short-term, emergency activities such as food banks, rather than long-term projects that seek to address underlying causes. There may be several reasons for this: food banks are relatively cheap to set up, do not require specific professional expertise to deliver and they help to meet an immediate need. Churches may also feel unsure about how to address structural problems such as the rising cost of living, low income or benefit changes.

These results suggest that, if churches are to contribute to a long-term solution to food poverty, there is a need to rebalance church-based activity away from emergency crisis support and towards long-term work that tackles the underlying problems.

## 2 A NEW FRAMEWORK FOR RESPONDING TO FOOD POVERTY

Our survey results show that there is a need to rebalance church-based responses to food poverty, away from emergency crisis support and towards long-term work that helps to tackle the underlying causes of those crises. In making this change, the framework devised by two international development experts, Corbett and Fikkert, can be a useful resource for churches.

In their book, 'When Helping Hurts' (2009), Corbett and Fikkert propose that all poverty-alleviation work falls into three categories: **relief**, **rehabilitation**, and **development**. Each of these categories is appropriate for certain situations and defined by certain principles and therefore, the crucial first step in planning any social action is discerning which type of response is appropriate.

**RELIEF** is the urgent and temporary provision of emergency aid to reduce the immediate suffering caused by a crisis. When disaster strikes, people are unable to help themselves and so need others to step in and prevent the situation from rapidly deteriorating.

A key feature of relief work is the provider-receiver dynamic, where the provider gives assistance – often material – to the receiver, who is largely incapable of helping himself at that time. The parable of the Good Samaritan, who bandaged the bleeding man, is a good example of relief work.

Effective relief work needs to be seldom, immediate and temporary, provided only during the time that people are unable to help themselves.

**REHABILITATION** starts as soon as the immediate crisis is over and seeks to restore people and their communities to the positive elements of their pre-crisis situation.

A key feature of this work is the dynamic of working with people, as they participate in their own recovery. This way of working breaks down the provider-receiver dynamic and helps to bring people alongside one another to seek solutions.

Effective rehabilitation work involves people at every step. For example, instead of volunteers from a church serving a pre-cooked meal to night shelter guests, they would instead work with the night shelter guests to plan the meal, shop for ingredients, cook the meal and they would then eat it together.

**DEVELOPMENT** is the process of ongoing change that moves all the people involved – the helper and the helped – closer to being in right relationship with themselves and others.

A key feature of development is that it is not done *to* people or *for* people, but *with* people.

Effective development is an empowering process in which all the people involved work together to become more of what God created them to be.

The failure to determine which type of response is needed, Corbett and Fikkert argue, creates the potential for causing harm – both to the 'helper' and the 'helped'. For example, if a relief response is inappropriately given (perhaps in a situation where someone is able to help themselves) it is likely to cause harm to the 'helped' by creating a sense of dependency and a belief that they cannot contribute to the solution. It is also likely to harm the 'helper' by contributing to a false sense of superiority or perhaps a growing 'compassion fatigue' where they begin to doubt that their efforts are making any impact. If we are to avoid such negative consequences, it is important to discern the appropriate response to different situations.

"About twenty years ago, my wife and I helped to mobilise our church to volunteer at a Christian homeless shelter. Most of the men living in the shelter had experienced some sort of trauma such as a divorce, a death in the family, or the loss of a job. Turning to drugs or alcohol to ease the pain, these men had lost everything and needed emergency help to survive the frigid conditions of the Connecticut winter. By providing food and warm beds, the shelter had stopped the downward plunge for these men and was now trying to help them to rehabilitate through a range of counselling services.

Once a month the members of our church graciously bought food, prepared a meal, served it to the shelter residents, and cleaned up afterwards. We did everything short of spoon-feeding the men, never asking them to lift a finger in the entire process. A more developmental approach would have sought greater participation of these men in their own rehabilitation, asking them to exercise stewardship as part of the process of beginning to reconcile their key relationships. We could have involved the men every step along the way, from planning the meal, to shopping for the food, to helping with service and clean-up. We could have done supper with the men, working and eating side by side, rather than giving supper to the men, engaging in a provider-recipient dynamic that likely confirmed our sense of superiority and their sense of inferiority."

Excerpt taken from 'When Helping Hurts', 2009, p106.

What might relief, rehabilitation and development responses to food poverty look like? Below are three case studies that explore how churches are currently offering support to those experiencing short-term crises and long-term issues, putting into practice the principles set out above.

#### **RELIEF: A FOOD BANK**

Smethwick is a deprived area on the outskirts of Birmingham, where approximately one in four children and pensioners live in poverty. As a result of high unemployment, recent welfare cuts and the rising cost of living, people in the area are finding it increasingly difficult to make ends meet.

In January 2012, twelve local churches launched a joint food bank. The food bank is a Trussell Trust franchise and so operates using a voucher scheme, where local referring agencies such as social services or GP surgeries give vouchers to people that are in a crisis situation and so unable to buy food. These vouchers entitle the holder (and his or her family) to a food parcel with three days worth of nutritional food. A strict limit of three vouchers per person is enforced in order to prevent clients becoming dependent on this food aid.

The most common reasons for food bank referrals are delays or reductions to benefit payments, low income and debt. People dealing with these problems often lack the savings or disposable income to absorb unexpected payments, such as a broken washing machine or boiler, and can easily slip into crisis situations.

Between April 2012 and March 2013 Smethwick food bank distributed eight tons of food; feeding approximately 1,500 adults and 1,100 children. In the first three months of this financial year, they have already seen a 40% increase in demand.

Local church leader and food bank volunteer, Gareth Brown, says: "The food bank is often the first step in helping a person find their feet again. We want to make sure that people feel welcomed, treated as people and not as "clients", and are signposted to opportunities to improve their physical, mental, emotional and spiritual wellbeing."

Gareth recognised that the food bank is a "sticking plaster", but a "sticking plaster that's needed".

"The long-term impact of this work is minimal, as it does not tackle the root causes of poverty; however, it is still vital because without it the basic safety net does not exist for people in need."

The Smethwick food bank team have just received confirmation of funding for an advice worker and are in the process of setting up a joint churches charity to respond to some of the key issues in Smethwick such as debt, literacy, family support, employability and the lack of opportunities for young people.

Principles of this relief project:		
Seldom	Only people issued vouchers by designated agencies are allowed to use the food bank.	
Immediate	Clients are given food parcels as soon as they arrive on site with a voucher.	
Temporary	Food bank users are only allowed three food parcels.	

### REHABILITATION: A FOOD BANK AND DEBT ADVICE CENTRE

Middlesbrough food bank was launched by an ecumenical group of churches in September 2012. After eleven months of operating, almost 100 churches across Teesside and Yorkshire are involved to varying degrees and food parcels have been given to approximately 2,000 people. Middlesbrough food bank operates as a Trussell Trust franchise and so works to the same three voucher model described previously.



"It's easy to set up a food bank... and end up with a queue out the door," says food bank manager Nigel Perrott, "But what we want to do is look at the bigger issues because to be honest, the food part of it is just the tip of the iceberg." Debt is one of the most common reasons for food bank referrals in Middlesbrough and so Nigel has developed a close working relationship with the debt charity Christians Against Poverty (CAP).

Nigel refers food bank clients that are struggling with debt to Anne Young, the local CAP debt adviser. Anne works alongside individuals and families to set up a household budget that will enable them to slowly pay down their debt and even save small amounts of money. If families are in severe debt she walks them through the legal insolvency process.

"Most of the people I meet are in debt because something out of their control has happened to them," Anne says, "Maybe a partner leaving unexpectedly, losing a job or a child getting sick and so the parent can't work. People on low income just don't have the extra cash to deal with crises like that. But we offer a holistic support service that empowers them to live a life free from debt.

"One couple I worked with was paying Brighthouse<sup>11</sup> £25 a week for a TV. They had already paid £1,000 but they still owed £1,500. I said to them, if you ring Brighthouse today we can talk about the debt you owe them. We rang Brighthouse there and then and sent the TV back.

"A few months later their washing machine broke and they rang me up, asking what they should do. In the past they would have gone straight to Brighthouse to buy one on credit, but I said, ring CAP's office and find out how much you've saved. It turned out they had enough money to go and buy a washing machine themselves. They were over the moon. After

feeling that sense of empowerment, they said they were never going to get into debt again. They're living within their means now; they're living a different life."

CAP debt advisers promise to work with people until they are completely debt free, helping them to save small amounts of money and develop good budgeting practices for the future.

Principles of this rehabilitation project:		
Working with people	CAP sets budgets with their clients, enabling them to work their own way out of debt.	
Restoring positive elements of pre-crisis situation	CAP enables clients to develop good financial practices to live free from debt in the future.	

#### **DEVELOPMENT: CREDIT CRUNCH COOKERY COURSE**



Marion Hayes, associate pastor of a church in Merseyside, was very aware of the high level of deprivation within her parish. "In this community there is a very low level of education and a real lack of skills. Many people struggle with low income and as such are reliant on benefits." As a result of this low level of income, many families in the area experience food poverty.

In this environment, parents often struggle to provide nutritious meals for their families. Marion believed that tackling this specific issue, by setting up a cookery course, would help people use their small budgets to cook healthy meals. Additionally, by creating a space where people could get to know other parents living in their area, the course would also help to build relationships and support networks, increasing the participants' confidence and self-esteem. It was Marion's hope that the experience of going on the course, the new skills and relationships that people would gain and the increased confidence they would feel, would ultimately help people move into employment in the future and thereby increase their income.

In September 2012, Marion launched the first Credit Crunch Cookery Course. This is a five week, basic cookery course where participants are able to cook a simple two course meal to take home to their family. Course participants pay just 50 pence per family member, per session. On finishing the course, each participant receives a cook book containing the recipes they have tried in the classes. This book is written in very simple English and includes plenty of photos to make it accessible for people with low literacy levels.

A key principle of a development project is that it breaks down barriers between 'helper' and 'helped' by working with not for people. The success of the credit crunch cookery course at doing this became obvious when the grant funding for the course was cut in 2012. Participants were so keen for the course to continue that they set up 'Cupcake Crusaders'; baking and selling cupcakes to raise money for future courses. Not only does this demonstrate the ownership participants felt over the course, but it also indicates the degree to which they had gained in confidence and so felt empowered to take action.

Last year, Comic Relief came to film one of the cooking sessions and a local radio show interviewed some of the mums. "The TV and radio programmes have given the mums a real boost. They often feel unimportant and forgotten, but now they feel valued and respected. This has built their self-confidence and self-esteem."

Principles of this development project:		
Working with people	Course participants have taken ownership of this course - Mums raise funds for the courses by baking and selling cupcakes.	
Challenging and changing 'helper' and 'helped'	Relationships that develop over the course build new communities in which everyone is challenged to be more as God made them to be.	

This final case study is an example of how one church is responding to the issue of food poverty, using a developmental approach. However, there are many other ways that this could be done. Depending on their local context, other churches might want to get involved in a campaign to encourage local employers to pay the Living Wage; or explore the possibility of setting up a fruit and vegetable market in a local venue; or perhaps they could work with FareShare to make sure that local supermarkets are donating their unused food to nearby charities. Whatever course of action is chosen, it is important to remember the key principles of development projects: firstly, that they involve working with not for people and secondly, that they help to break down barriers between 'helper' and 'helped', challenging and changing all those involved.

#### CONCLUSION

Corbett and Fikkert's framework reminds us that while relief responses are necessary in certain crisis situations, they are not always appropriate. Importantly, it also reminds us that relief projects which inevitably maintain distinctions between 'helper' and 'helped' need to be balanced by work that helps to break down these distinctions, empowering people to contribute towards finding a long-term solution.

Showing care and love for others is integral to the mission of the Church; it is therefore important to avoid inadvertently causing harm through well-intentioned projects that nonetheless disempower the very people we seek to help. If we continually give food to someone whose real problem is a lack of employable skills, there is a risk that we not only fail to address that underlying problem, but we perhaps contribute to his belief that he is unable to help himself and so needs to rely on others' handouts.

Moreover, in doing this there is also the potential that we harm ourselves. By continuing to affirm a helper-helped dynamic, we maintain a distance between ourselves and 'the poor' and so make it more difficult for authentic relationships and community to grow. These relationships are key to the church fulfilling its mission to care for the poor.

This of course, does not mean that we should sit back and do nothing for fear of doing harm. It does, however, mean that we should take time to carefully reflect on the appropriate response to the problem we are trying to tackle. Does it call for a relief, rehabilitation or development type response? Are people unable to help themselves and so in need of food parcels, or are they able to contribute (even a small amount) to finding a solution?

If, as Corbett and Fikkert argue, the ultimate aim of a development project is to challenge both 'helper' and 'helped' to become more as God intended us to be, then it is important to approach each project with sufficient humility to 'embrace our mutual brokenness' 12. The recognition that we are all in need of help, support and good relationships, provides a helpful foundation upon which to plan church-based poverty-alleviation work.

#### **FURTHER INFORMATION**

This report was authored by Bethany Eckley of Church Urban Fund. To download this and other research reports please visit **www.cuf.org.uk/research.** 

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