



What has driven the rise of in-work poverty?

by Dave Innes

This research looks at why most people in poverty now live in a family with someone in work; a dramatic change from 20 years ago. Work should be a route out of poverty. But, for many families, having someone in work is not proving enough to keep their heads above the rising tide of poverty.

What has driven the rise of in-work poverty?

Dave Innes

In recent years, the labour market has seen record employment rates and the introduction of the National Living Wage. Yet despite these positive developments more and more people in working families are trapped in poverty. There have been two key periods of rising in-work poverty over the last 20 years. Before the recession, in-work poverty rose as low-income working families saw slower earnings growth and faster rises in housing costs than the average family. Over the last five years, in-work poverty has risen as reductions in benefit levels have left low-income families with little protection to cope with low growth in their earnings.

What you need to know

- The rising proportion of workers being pulled into poverty is preventing record employment rates from helping those people escape poverty's grip.
- Raising the minimum wage isn't a substitute for a decent social security system and action to reduce housing costs.
- Alongside action to raise hourly pay, we need to enable people in low-income families to work as many hours as they would like to.

We can solve UK poverty

JRF is working with governments, businesses, communities, charities and individuals to solve UK poverty. *What has driven the rise of in-work poverty?* looks at the role of work, social security and housing costs which are a key focus of our [strategy to solve UK poverty](#).

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Executive summary

In-work poverty is the problem of our times. Most people in poverty now live in a family with someone in work; a dramatic change from 20 years ago. Work should be a route out of poverty. But, for many families, having someone in work is not proving enough to keep their heads above the rising tide of poverty.

Yet the rise of in-work poverty seems at odds with two positive developments in the labour market. First, the employment rate has recently climbed to its highest ever level; more than three-quarters of people of working age are now in work. Second, the introduction of the National Living Wage has raised the UK's minimum wage to one of the highest levels in the world, and both major political parties say they are committed to raising it further. This report explains why we have seen rising in-work poverty despite these developments.

There have been two distinct periods where the share of workers who are in poverty rose: a substantial rise in the five years before the 2008 recession (from 2003/04 to 2008/09) and a smaller rise during the recent recovery period (from 2012/13 to now). The drivers of rising in-work poverty were very different in these two periods.

In the years before the recession, in-work poverty rose as low-income working families saw slower earnings growth and faster rises in housing costs than the average family. Over the last five years, in-work poverty has risen as reductions in benefit levels have left low-income families with little protection to cope with low growth in their earnings.

This report draws three key lessons from these two periods of rising in-work poverty.

- **The rising share of workers who are being pulled into poverty is preventing record employment rates from lifting people out of poverty.** A rising employment rate should be great news for reducing poverty, as fewer adults are now in non-working families and more are in families with two earners. If there hadn't been a rise in the share of workers that are in poverty, the rising employment rate over the last 20 years would have lifted 700,000 adults out of poverty. But the rising tide of poverty for workers has pulled 1.2 million people in working families back into poverty. This means that, despite the rising employment rate, the poverty rate for working-age adults has remained stubbornly high.
- **Raising the minimum wage isn't a substitute for a decent social security system and action to reduce housing costs.** In the past five years, low-income families have seen the fastest growth in their earnings – albeit following the biggest fall in their earnings during the recession. Despite this, more people in working families have been pulled into poverty. This is because reductions in benefit levels have left families with little protection to cope with their low earnings, and rising housing costs have taken a greater share of their income.
- **Alongside action to raise hourly pay, we need to enable people in low-income families to work as many hours as they would like to.** Despite the introduction and rising value of the minimum wage, low-income families have seen slower growth in earnings than the average family for much of the last 20 years. This is mainly because workers in low-income families are working fewer hours than they were 20 years ago, and this fall has been common across different types of families. At least some of this fall has happened because people can't find jobs that provide them with as many hours of work as they'd like. A fifth of low-paid men and women say they would like to work more hours than they can find, around three times the rate for non-low-paid workers.

As a society we believe that working families should be able to achieve a decent standard of living, yet one in eight workers now live in poverty. By building on the recent successes in the labour market we can turn the tide on in-work poverty.

To do this we need to drive up family earnings through enabling people to work as many hours as they would like. We also need social security that provides an anchor against the currents of a changing labour market, and action to bring down the housing costs that currently eat into working families' incomes.

1 Introduction

In-work poverty is the problem of our times. Most people in poverty now live in a family with someone in work; a dramatic change from 20 years ago. Among working-age adults in poverty, three-fifths are either in work or live with someone who is. Work should be a route out of poverty. But, for many families, having someone in work is not proving enough to keep their heads above the rising tide of poverty.

Yet the rise of in-work poverty seems at odds with two positive developments in the labour market. First, the employment rate has recently climbed to its highest ever level; more than three-quarters of people of working age are now in work. Second, the introduction of the National Living Wage has raised the UK's minimum wage to one of the highest levels in the world, and both major parties say they are committed to raising it further.

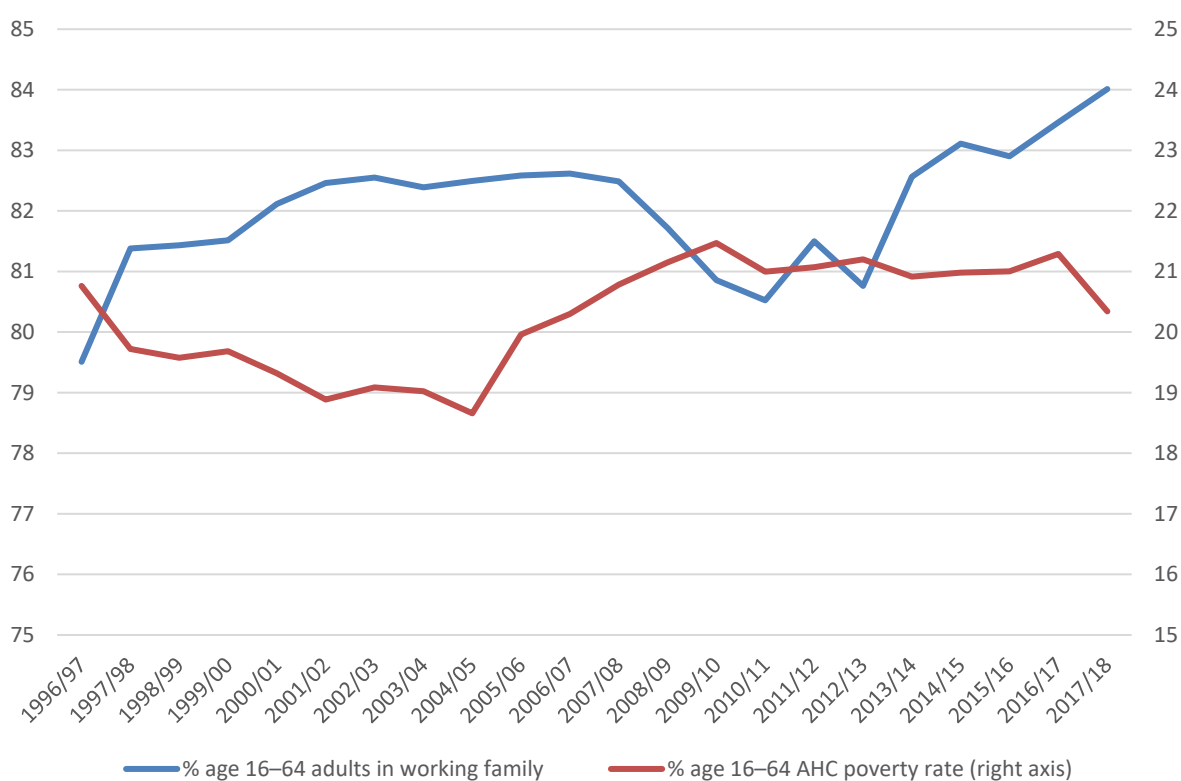
This report explains why we have seen rising in-work poverty despite these developments.¹ Understanding why in-work poverty is rising is essential if we are to tackle the problem of our times as a society and ensure that working families find a route out of poverty.

2 The rising employment rate and working-age poverty

Recent years have seen employment rates rise to reach their highest ever level. This continues a trend of rising employment rates throughout the 1990s and early 2000s before the recession. More than three-quarters of the working-age population are now in work, meaning more than five in six working-age adults now live in a family with someone in work (Figure 1).

Families with someone in work are much less likely to be in poverty than families without anyone in work. Around one in seven adults in working families are in poverty compared with half of adults in non-working families. The rise in the employment rate should have been great news for addressing working age poverty.²

Figure 1: Share of adults in a working family and the working-age poverty rate



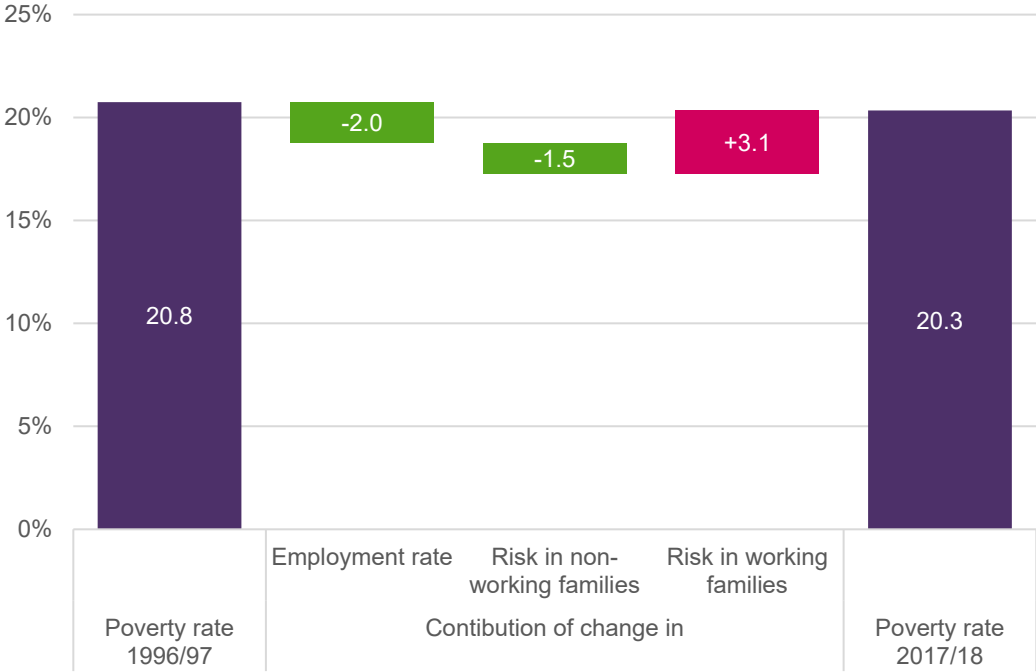
Source: Poverty rate and % of working-age adults in a working-age family: author's calculations using HBAI

However, despite record employment rates, the working-age poverty rate has been essentially stagnant since the recession. It remains stubbornly high, with more than a fifth of working-age adults in poverty (Figure 1). While there was some progress made on the working-age poverty rate in the late 1990s and early 2000s, these gains were wiped out before the recession, meaning that the poverty rate is roughly the same as it was 20 years ago. Why haven't rising employment rates reduced working-age poverty?

To understand why, we can look separately at the contribution that the rising employment rate and changes in the share of working and non-working families who are in poverty have made to the overall working-age poverty rate. This can be done by decomposing changes in the working-age poverty rate (also referred to as a shift-share analysis, shown in Figure 2).

The rising employment rate has both reduced the share of working-age families with no-one in work and increased the share of working-age adults in families with two earners. The employment rate is around 5 percentage points higher than it was 20 years ago; the proportion of working-age adults in a working family is 4.5 percentage point higher, and the proportion of those who are in a dual-earning family is also around 1.3 percentage points higher. If there had been no change in the risk of poverty for adults in working families, the combination of these two effects would have reduced the working-age poverty rate by 2 percentage points, amounting to 770,000 fewer adults in poverty.

Figure 2: Shift-share analysis of the working-age poverty rate 1996/97 to 2017/18



Source: Author's calculations using HBAI

Note: Contribution of employment rate includes both the compositional effect of fewer adults being in a non-working family and more adults being in a dual-earning family. Compositional effects are the changes that would have taken place had the change in shares taken place with no changes in risk. Likewise, risk effects are those that would have taken place had there been no change in shares.

A fall in the risk of poverty in non-working families has reduced the working-age poverty rate by a further 1.5 percentage points. However, both effects have been offset by a big increase in the risk of poverty in working families. This has increased the working-age poverty rate by 3.1 percentage points, pushing 1.2 million working-age adults into poverty. In short, the rising share of workers who are being pulled into poverty is preventing record employment rates from lifting people out of poverty.

A shift-share analysis for separate time periods shows that the contribution of the rising employment rate to reducing poverty happened in two key periods: the late 1990s and early 2000s, and in the period of employment growth since 2012/13, although some of the contribution in the latter period was reversing the negative effects of the recession.

Figure 3: Shift-share analysis for distinct time periods

	Initial poverty rate	Contribution of change in:			Final poverty rate
		Employment rate	Risk of poverty in non-working families	Risk of poverty in working families	
1996/97 to 2003/04	20.8	-1.3	-0.4	-0.0	19.0
2003/04 to 2008/09	19.0	0.2	-0.6	2.5	21.2
2008/09 to 2012/13	21.2	0.3	-0.2	-0.0	21.2
2012/13 to 2017/18	21.2	-1.3	-0.3	0.7	20.3

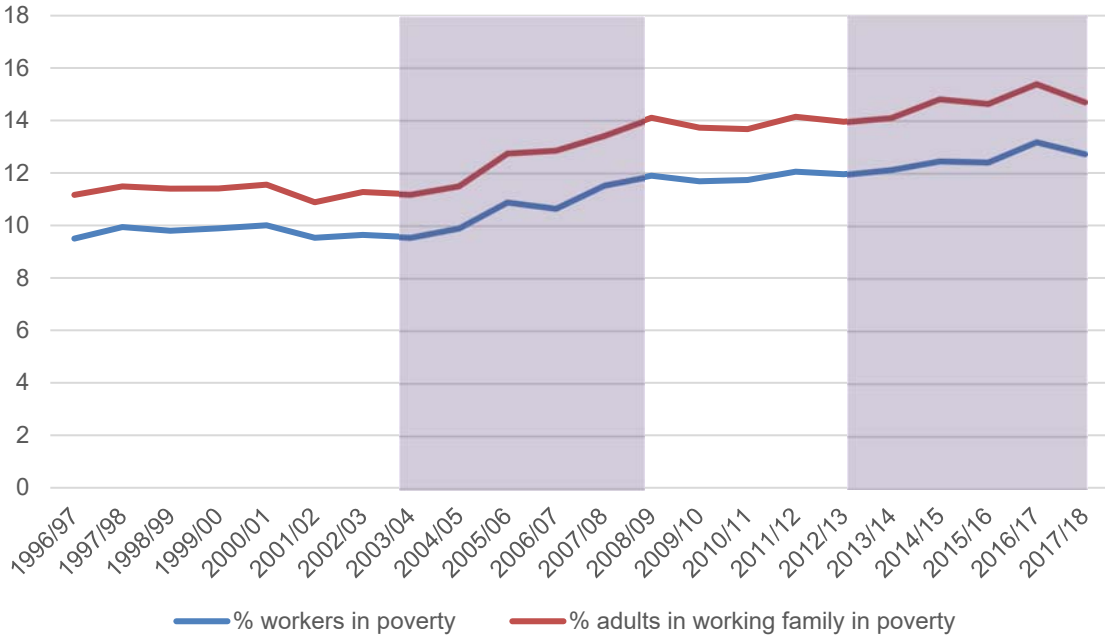
Source: Author’s calculations using HBAI

Note: Contribution of employment rate includes both the compositional effect of fewer adults being in a non-working family and more adults being in a dual-earning family. Compositional effects are the changes that would have taken place had the change in shares taken place with no changes in risk. Risk effects are those that would have taken place had there been no change in shares.

Cells shaded green substantial reductions in poverty; those shaded pink highlight substantial increases.

The rise in the risk of poverty in working families also happened in two distinct periods: from 2003/04 up to the recession and recently since 2012/13. Figure 4 shows this rise in more detail. In 1996/97, 11.2% (one in nine) of working-age adults in a working family were in poverty. From 2003/04 this began to rise, reaching 14.1% in the middle of the recession in 2008/09. Remaining roughly flat through the recession, the rate began to rise again in 2012/13, now standing at 14.7%. This means that more than one in seven working-age adults in working families are now in poverty.

Figure 4: The rise of in-work poverty

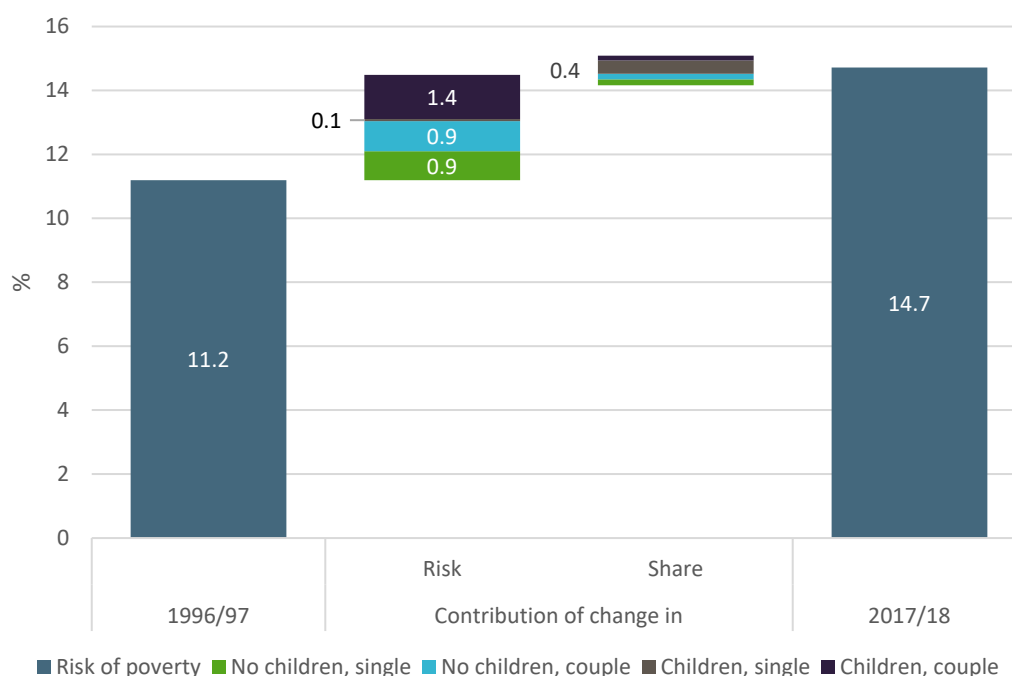


3 Why is the in-work poverty rate rising?

The above analysis shows the working-age in-work poverty rate has increased by a third since 1996/97. What has been driving this increase?

One possibility is that some of this has been a compositional change. It could be that the types of families moving from being non-working to working have a higher risk of poverty than the average family already in work thereby pushing up the in-work poverty rate. For example, it could be that the rising employment rate has led to more single parent families being in work, but these families are at greater risk of being in poverty than other families so this could have pushed up the overall poverty rate.

Figure 5: Shift-share analysis of the risk in in-work poverty



Note: Share effects are the changes that would have taken place had the change in shares taken place with no changes in risk. Risk effects are those that would have taken place had there been no change in shares.

The shift-share analysis in Figure 5 explores this possibility. However, while there has been a small increase in the working-age in-work poverty rate due to an increase in the share of adults in working families in families at higher risk of poverty, the analysis shows that the vast majority of the increase in the working-age in-work poverty rate has come from an increase in the risk of poverty across family types.

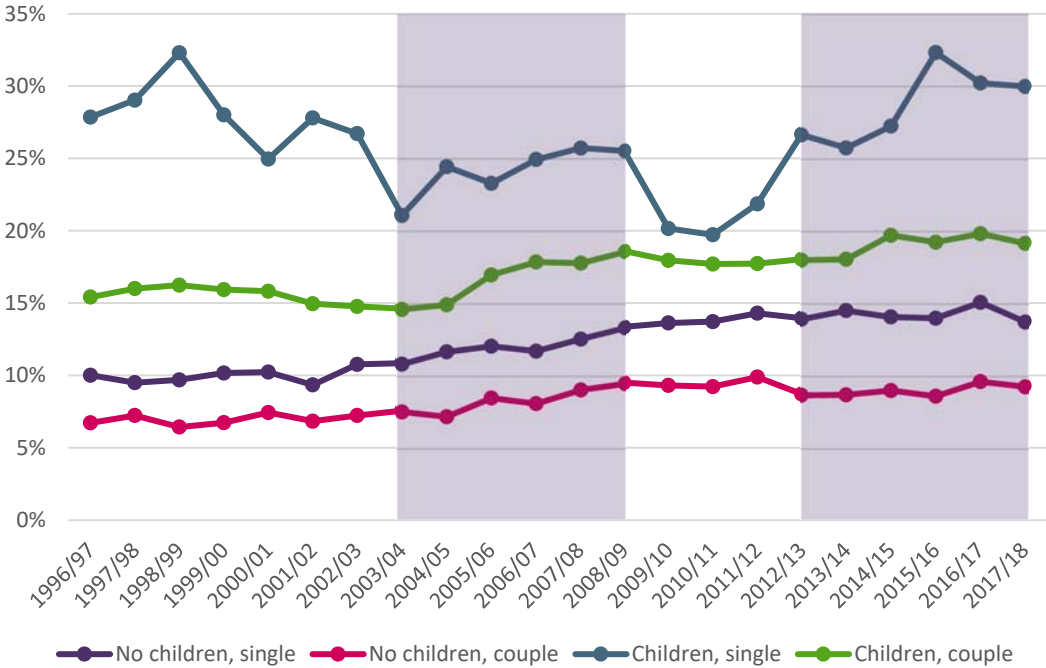
For example, the share of working-age adults in a working family who are single parents increased by more than half from 2.3% to 3.8% over the period. Because working single parents have a particularly high risk of poverty – around three in ten working single parents are in poverty – this increased the working-age in-work poverty rate by 0.4 percentage points, or 150,000 more people in poverty.

However, increases in the risk of poverty for specific family types pushed even larger numbers of people into poverty. The increases in the risk of poverty for single adults without children increased the the in-work poverty rate by 0.9 percentage points (330,000 people). The increase in risk for couples without children also increased the poverty rate by 0.9 percentage points (330,000 people), and the increased risk for couples with children increased the poverty rate by 1.4 percentage points (530,000 people).

This analysis suggests that the rise in the chance of working families being pulled into poverty has not been mainly driven by changes in the types of families now in work, but by an increase in the risk of poverty across family types.

Performing the same shift-share analysis for the two periods where in-work poverty rose (not shown here) shows that the same story is true for both periods: while there was some compositional change, the vast majority of the rise was explained by an increase in the risk of poverty. In both periods an increase in risk for all family types pushed up the in-work poverty rate, and the risk for couple parents made the biggest contribution.

Figure 6: Risk of poverty for adults in different working family types



The rise in the working-age in-work poverty rate has, therefore, come from an increase in the risk of poverty among adults in specific family types rather than an increase in the share of adults in working families in higher risk family types.

The trend in the risk of poverty across most family types has been upwards over time, noticeably before the recession and in the years since 2010/11. The poverty rate for single parents has changed most dramatically over time – falling in the early New Labour years (1997/98 to 2003/04), and rising before and after the recession, with a dip during the recession. The poverty rate among families with children has remained persistently higher than among families without children, as well as for single adult families relative to couples.

4 The contribution of earnings, benefits and housing costs

If the rise in the poverty rate isn't being driven by compositional change, what is driving it? It is helpful to look separately at the changes in components of income for different families over time.

Poverty is measured based on a household's income after housing costs (AHC).³ AHC income is the sum of the household's gross income from labour earnings, benefits and other income – such as from pensions or investments – after subtracting their direct tax and other payments (such as student loan repayment, payments into a pension and maintenance payments) and their housing costs (such as rent, mortgage payments, and other costs such as building insurance and water rates). As poverty is measured relative to the experience of the average family (the median), what matters for whether poverty is increasing or decreasing is how low-income families fare relative to this average family.

Figure 7 shows the average change in AHC income for adults in working families by income quintile (dividing the population into fifths by AHC income) across the four different time periods. Figure 8 shows the average change in labour earnings by AHC income quintile. As the extremes of the distribution contain some outliers, we have excluded the bottom and top five% of families by AHC income.

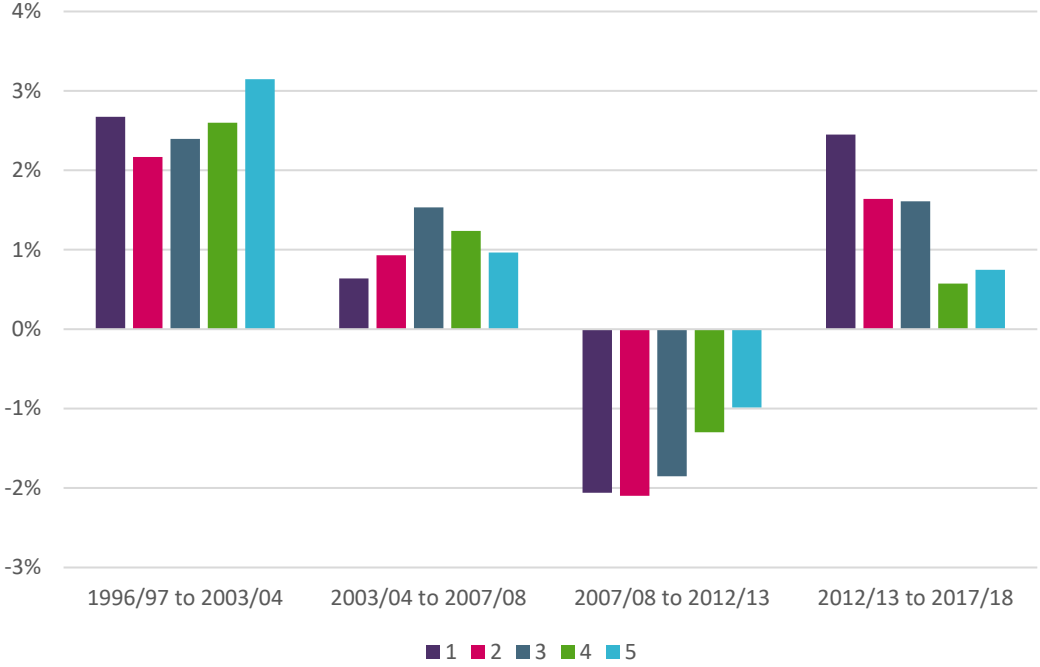
While earnings are the largest component of AHC income, the pattern of changes in AHC income does not necessarily follow the pattern of changes in earnings. The graphs show that:

- From 1997/99 to 2003/05, earnings grew slightly faster for low-income working families than for the average family, partly driven by the introduction of the minimum wage in 1999. There was strong AHC income growth across the distribution with very slightly faster income growth at the bottom than the middle.
- The pattern was very different from 2003/05 up to the recession. Earnings growth was slower across the distribution and slowest for low-income families. However, this time low-income families fared even worse in terms of AHC income, with the bottom two quintiles seeing AHC income fall.
- All households' incomes – both earnings and AHC income – were badly affected during the recession, but while low-income families saw a bigger fall in earnings than average, the effect on their AHC income was similar to the average.
- During the recovery, low-income families have seen the fastest growth in earnings. During this period the value of the minimum wage increased quickly relative to average pay following the introduction of the National Living Wage in 2015.⁴ Despite their faster growth in earnings, low-income families have actually seen slower growth in AHC income compared with the average family.

Figure 7: Average annual change in AHC income for working families by AHC income decile



Figure 8: Average annual change in gross earnings for working families by AHC income decile



Why hasn't the rising minimum wage reduced in-work poverty? The introduction of the National Living Wage has successfully pushed up the hourly wage of the lowest-paid employees. But there are two important reasons that the rising minimum wage hasn't reduced in-work poverty. The first is that low-income families don't keep that much of any extra income they get from work, because they see their social security payments reduced as they earn more. Most Universal Credit claimants only get to keep 37p in every extra pound they earn; some keep even less.

An even more important reason is that, because poverty is about whether a family's income is enough to meet their necessary costs, hourly pay is just one element; how many hours members of the family are working, their family composition and their costs all matter too.

Changes in the in-work poverty rate are driven by much more than families' earnings in the labour market. To understand what is driving in-work poverty we also need to know what is happening to the other components of AHC income.

Figure 9 shows the contribution of each of the components to the overall change in AHC income for each decile in each time period.

- From 1996/97 to 2003/04, low-income families saw similar growth in their earnings as the average working family and growing benefit income offset faster growing housing costs. These factors balanced out to mean low-income families overall saw roughly the same AHC income growth as those in the middle.
- From 2003/04 to 2007/08, earnings again grew much slower at the bottom than the middle, but this time there was no increase in benefit income to offset this for lower-income families. Meanwhile, housing costs increased for everyone, but fastest for low-income working families. Overall, these changes meant low-income working families were worse off going into the recession than they had been four years before.
- During the recession (2007/08 to 2012/13), gross earnings fell fastest for low-income families, but the progressivity of the tax and (to a lesser extent) benefits system meant their net AHC income didn't fall faster than for the average family. A fall in housing costs benefitted low-income working families by a similar amount as the average family.
- During the recovery (2012/13 to 2017/18) earnings growth (as a percentage of AHC income) was roughly the same for low-income families as for the average family. However, low-income families were hardest hit by benefit cuts and again saw housing costs increase fastest. JRF's UK Poverty 2018 report⁵ showed that the rise in housing costs for low-income families in recent years has come from the increased number of low-income families living in private rented sector housing. These factors combined meant that AHC income grew more slowly for low-income households than the average family and pushed more adults in working families into poverty.

Looking across the period as a whole, earnings (as a percentage of AHC income) grew more slowly for low-income families than the average family in the years before the recession and fell more during the recession. They have seen a (weak) recovery similar to the average working family since. The contribution of the other components of AHC income, especially taxes, benefits and housing costs has determined whether this slower growth in earnings has driven a rise of in-work poverty.

When the tax and benefit system has successfully protected low-income families' incomes, in-work poverty has been prevented from rising. When housing costs have increased fastest for low-income families and the role of the social security system in providing an anchor to low-income families has been reduced, in-work poverty has risen.

The experience of the last few years in particular shows that raising the minimum wage isn't a substitute for a decent social security system and action to reduce housing costs.

Figure 9: Contribution of earnings, benefit income and housing costs to changes in AHC income

a) 1996/97 to 2003/04



b) 2003/04 to 2007/08



c) 2007/08 to 2012/13



d) 2012/13 to 2017/18



Source: Author's calculations using HBAI

5 The labour market and in-work poverty

The above section shows that labour market factors are only part of the story of the rise of in-work poverty. But they are a very important part. What explains the pattern of earnings growth across the distribution in each period?

Family earnings are the product of average hourly pay per worker in the family, average hours worked per worker and the number of adults in work. Figure 10 looks at the change in the average value in hourly pay and average hours worked in each time period. The hours worked variable was inconsistently defined in the earlier years, so we start the analysis here in 1999/01. There is little change in the number of adults in work by decile over the period so that is not shown here.

Unsurprisingly, hourly pay plays a big role in explaining changes in earnings over time. In the period before the recession in particular, slower growth in hourly pay for low-income working families was the main driver of slower family earnings.

However, hours worked are also a key part of the story, particularly since the recession. During the recession, low-income families saw a similar reduction in hourly pay as those in the middle but saw their average working hours fall by much more than the average family. Families in the lowest quintile saw them fall by 8% on average. Despite rising again in the last five years, average working hours have still not bounced back to their pre-recession level.

Figure 10: Average annual changes in hourly pay and hours worked by earnings decile

a) Hourly pay



b) Average hours worked

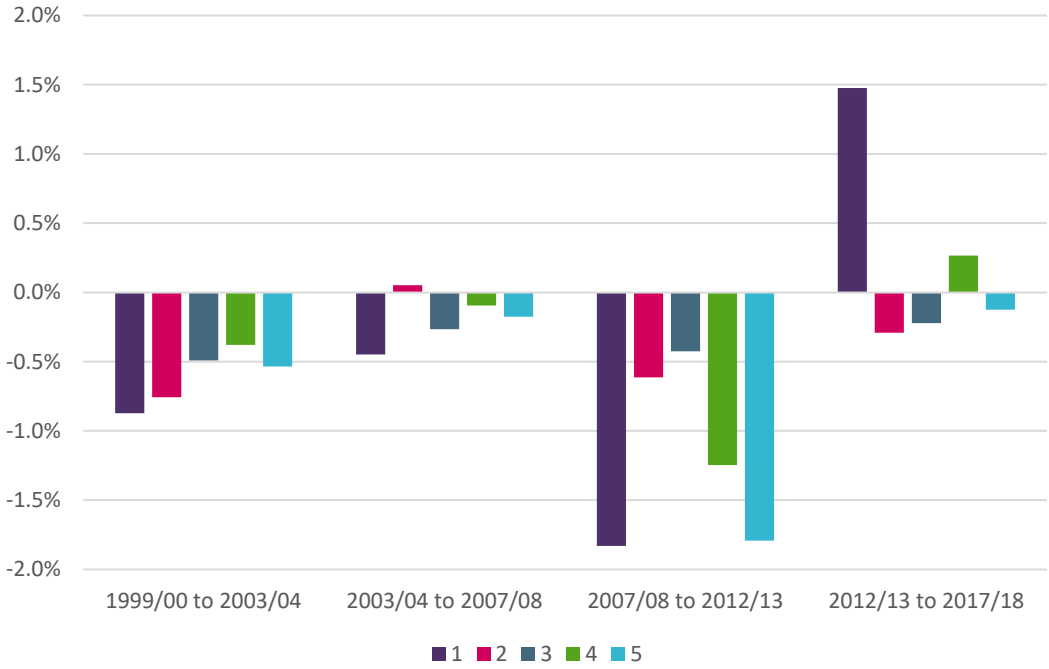
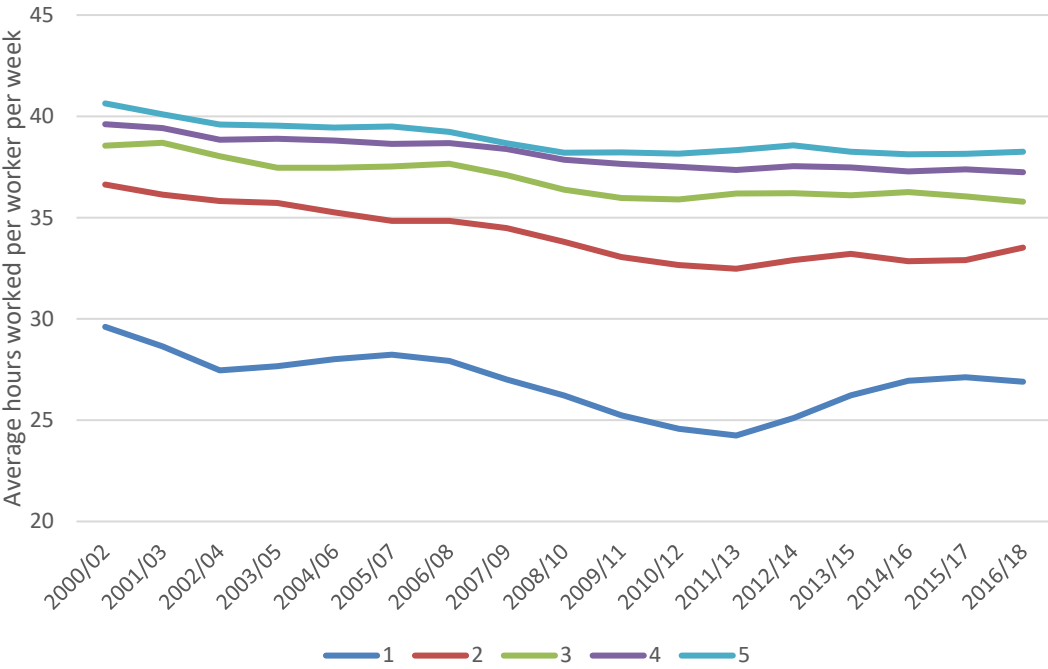


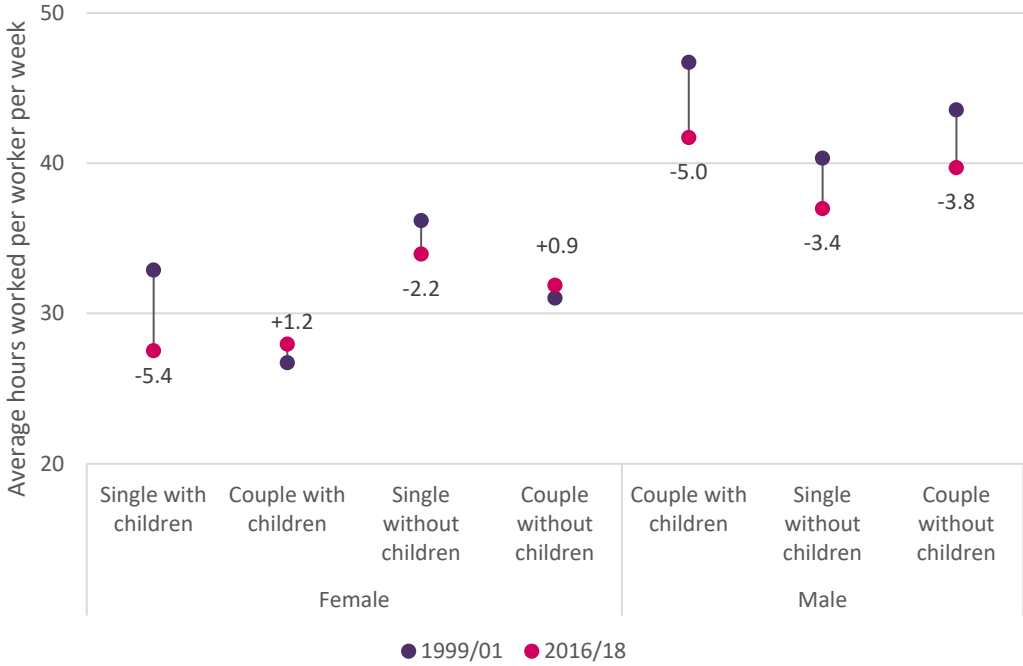
Figure 11 shows how average working hours per worker in working families has changed over time by earning decile, for the bottom half of the distribution. While there has been a trend downwards over time for families across the distribution, the reduction has been faster for low-income working families. While workers in the average family saw average working hours fall by more than an hour from the turn on the millennium to 2016/18, families in the second decile saw working hours fall by three-and-a-half hours on average.

Figure 11: Average weekly working hours per worker by earnings decile (bottom half of distribution)



Looking at the change in working hours by gender and family type for those in low-income families (Figure 12), men have overall seen larger falls in working hours than women, although the biggest fall for any family type was for single women with children. Average hours worked remain lower for women than men in all family types. Previous work by the IFS⁶ found that the fall in the number of hours worked by low-wage men was the key driver of the increase in family earnings inequality.

Figure 12: Change in average working hours 1999/01 to 2016/18 by gender and family type for bottom quintile AHC income

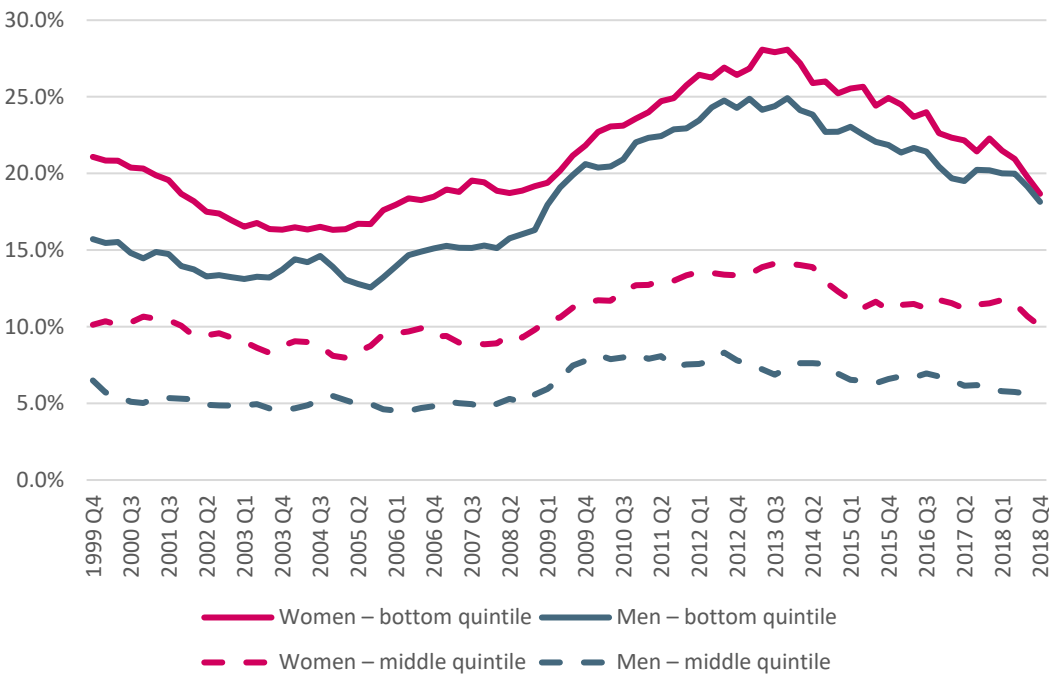


Note: Single men with children not shown due to small sample size

Changes in working hours may be voluntary or they may be driven by people not being able to find as many hours as they would like to work. Measures of underemployment give us some indication as to whether changes in working hours are voluntary or not.

Underemployment data is collected in the Labour Force Survey, which unfortunately can't be used for family-level analysis, so it isn't possible to look at the change in underemployment for workers in low-income families. Instead, Figure 13 shows the underemployment rate – measured as the percentage of workers who report that they would like to work more hours in their current job, including those working part-time despite wanting a full-time job – for the lowest quintile of hourly pay on an individual basis, also showing the middle quintile for comparison.

Figure 13: Underemployment for lowest quintile of hourly pay for men and women



Source: Labour Force Survey

Underemployment is high for both low-paid men and women. Just under a fifth of both low-paid men and women are underemployed, compared with around one in ten women and one in ten men on average pay. Historically, underemployment has been higher for women than for men. At the peak of the recession more than a quarter of low-paid women reported that they wanted to work more hours than they were able to find to work. Since the recession, the underemployment rate has fallen to a similar level for both low-paid men and women, but for low-paid men this remains considerably above its pre-recession level.

Despite the fall in working hours among low-paid men, low-paid female underemployment is just as big an issue as low-paid male underemployment. There are also likely to be many women working part-time who would like to work more hours if they had the affordable and flexible childcare options to allow them to do so.

Alongside action to raise hourly pay, we need to enable people in low-income families to work as many hours as they would like to.

6 Conclusion

The UK's record employment rate hasn't brought about a reduction in the poverty rate for working-age adults. Just over one in five working-age adults are in poverty, no improvement on the situation 20 years ago, despite the employment rate increasing from 70% to 76%.

The increasing share of adults who live in a working family would have lifted people out of poverty had there been no increase in risk of poverty for adults in working families, but the rising tide in-work poverty has swept more than a million back into poverty.

The most significant labour market policy of the last 20 years has been the introduction and raising of the minimum wage, with the aim of tackling low rates of hourly pay. While this has boosted the hourly pay of millions of low-paid workers, it hasn't been enough to prevent the rising tide of in-work poverty.

Reversing this tide now requires action to drive up family earnings, including a greater focus on the hours of work that people can find. This means tackling the childcare and transport barriers to working more hours for many low-paid women, as well as addressing structural labour market changes that have reduced the availability of full-time work for others.

JRF's recent report on the attitudes to work of people on low income⁷ showed that people are broadly positive about work, but that they also want more from the labour market. They want employers and the government to step up in areas around pay, training and flexibility.

Action to improve family earnings isn't a substitute for a decent social security system and action to reduce housing costs. The social security system should provide an anchor to families that helps cope with the currents of a changing labour market, and we must tackle the rising housing costs that low-income families have faced both before and after the recession, particularly in the private rented sector.

As a society we believe that working families should be able to achieve a decent standard of living, yet one in eight workers now live in poverty. By building on the recent successes in the labour market we can turn the tide on in-work poverty.

Notes

1. The report builds on others' work to understand the rise of in-work poverty, such as Bourquin, P, Cribb, J, Waters, T, Xu, X (2019) Why has in-work poverty risen in Britain? IFS Working Paper W19/12. Available at: www.ifs.org.uk/uploads/WP201912.pdf (accessed 24 October 2019)
2. The risk of poverty for someone moving into work from unemployment or worklessness is likely to be higher than for the average worker as they are likely to have lower than average pay, but it still lower than the risk of poverty they faced when out of work.
3. We also equivalise for family composition using the modified OECD equivalisation scale.
4. Cribb, J (2019) Minimum wage: How high could the lowest salaries go? [Online]. Available at: www.ifs.org.uk/publications/14030 (accessed 24 October 2019).
5. UK poverty 2018 (2018) York: JRF. Available at: www.jrf.org.uk/report/uk-poverty-2018 (accessed 24 October 2019).
6. Belfield, C, Blundell, R, Cribb, J, Hood, A and Joyce, R (2017) Two decades of income inequality in Britain: the role of wages, household earnings and redistribution', IFS Working Paper W17/01. Available at: www.ifs.org.uk/publications/8833 (accessed 24 October 2019).
7. Kelley, N and Wishart, R (2019) Attitudes of people on a low income: work. York: JRF. Available at: www.jrf.org.uk/report/attitudes-people-low-income-work (accessed 24 October 2019).

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