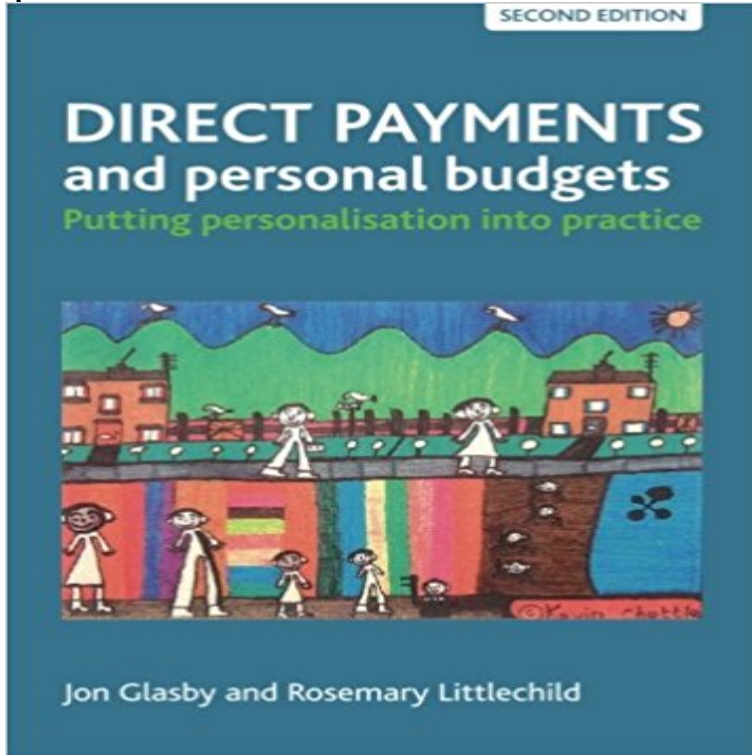


Direct payments and personal budgets: Putting personalisation into practice



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