

No place like home

Poverty and Furnished Tenancy Provision in Social Housing

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Foreword

In the summer of 1980, my wife and I began married life in an unfurnished flat. There was a certain romantic quality to slowly, over a period of months, scouring the bargain stores and second hand furniture shops of Birmingham as we assembled the things we needed. We acquired a mattress, and a few months later, a bed to put it on. Eventually our modest possessions moved out of their boxes and into a mix of homemade and self assembly drawers and shelves. The day finally dawned when we had chairs and a sofa to sit on, not just cushions on the floor.

We were able to manage our way out of furniture poverty because Sue had already found a job with a start date just a few weeks after our wedding, and I had a student grant. But what for a young couple with no dependents was a manageable gap, whilst we earned our way to accumulating the basics, presents a very different prospect to households with a more precarious perch on the jobs market.

Furniture poverty sits alongside food and fuel poverty as a consequence two of the UK's most woeful societal failures: a benefits system that particularly fails children, their careers and the sick, and an employment structure which leaves many reliant on fragile, low paid, part time or zero hours contract work. It is a much underreported scandal that the majority of working age households in poverty in Britain contain at least one working adult.

In the aftermath of the coronavirus pandemic, it is a sad but safe assumption that all dimensions of poverty will increase over the next few years, even if a fresh will can be found to tackle the underlying causes. Specific remediations for particular aspects of poverty, including food banks and debt advice programmes, will continue to be necessary. Furnished social tenancies can play a vital part in mitigating the consequences of being poor.

This timely and well researched report suggests one way in which social landlords can make a difference. The fact that some 29% of private tenancies are fully or partly furnished, compared with only 2% of social tenancies, should be in itself a clear indicator that we in the social housing sector are failing to tailor the services and products we offer to the needs of the types of households we are set up to serve. I commend it to senior executives, front line workers, and board members in social housing, and hope that together we can make an impact to reduce furniture poverty from the blight it is on so many lives.



**The Rt Revd Dr David Walker,
Bishop of Manchester, &
Chair of Wythenshawe
Community Housing Group**

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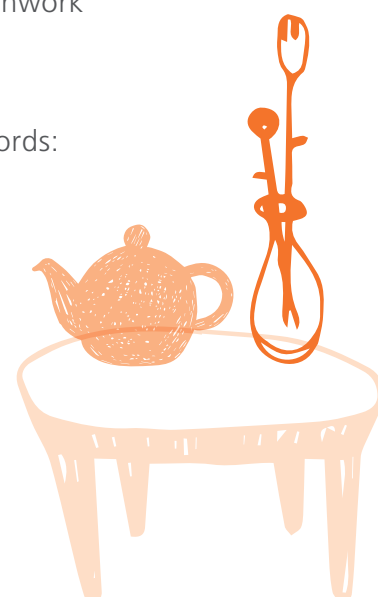
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About End Furniture Poverty

End Furniture Poverty is the campaigning and research arm of FRC Group, a group of 100% not-for-profit charities. FRC Group has been providing furniture, both new and preloved, to people living in Furniture Poverty for over 30 years, and reducing and ultimately eradicating Furniture Poverty is FRC Group's core mission.

End Furniture Poverty was created in 2015 to raise awareness of the issue of Furniture Poverty; to improve our understanding of the consequences and the reality of living in Furniture Poverty; and to develop potential evidence based solutions to ensure that everyone has access to the essential furniture items that they need to lead a secure life.



END FURNITURE POVERTY.ORG

List of acronyms and frequently used terms

Furniture Poverty - the inability to access, or afford to buy or maintain, any household furniture or appliance item that is essential to achieve a socially acceptable standard of living. Furniture poverty is a specific subset of material deprivation.

With regards to the items included, **our definition of furniture poverty is broad**; it includes both furniture and appliances (sometimes referred to separately as 'appliance poverty').

Relative Income Poverty - when one earns below 60% of the average national income.

Material deprivation - the lacking of an essential item, resource, or service because you cannot afford it. Almost all material deprivation frameworks include a furniture and/or appliance measure.

Tenant - an occupier of a rented property. Registered Social Landlords (RSLs) refer to their tenants in a variety of ways (i.e. 'client' or 'customer') however, for clarity and consistency, we have used the term 'tenant' throughout this report.

Essential items of furniture or 'the essential items' - the items of furniture and appliances which you need to achieve a socially acceptable standard of living. End Furniture Poverty plans to revisit our list of essential items established in 2017¹:

- Bed, bedding, and mattress
- Sofa and/or easy chairs
- Carpets in living rooms and bedrooms
- Washing machine
- Cooker/oven
- Table and chairs
- Wardrobe/drawers
- Curtains or blinds
- Refrigerator and freezer
- TV

Furnished tenancy scheme - a scheme where the social landlord lets a furnished property and:

1. the furniture costs are recouped over a period of time via a service charge or an increase to the rent;
2. those costs are covered, or were covered at some point in that tenancies' history, by the tenant's entitlement to Housing Benefit or the housing costs element of Universal Credit.

Furnished tenancy (FT) - a single tenancy wherein furniture is provided by the landlord as described above.

RSL - Registered Social Landlord

FTRSL - A Registered Social Landlord which provides furnished tenancies.

EFP - End Furniture Poverty

FT providing participant - an RSL research participant from a social housing provider which provides furnished tenancies, as defined above.

Non-FT providing participant - an RSL participant from a social housing provider which does not provide furnished tenancies, as defined above.

DWP - Department for Work and Pensions

HBAI - Households Below the Average Income

UC - Universal Credit

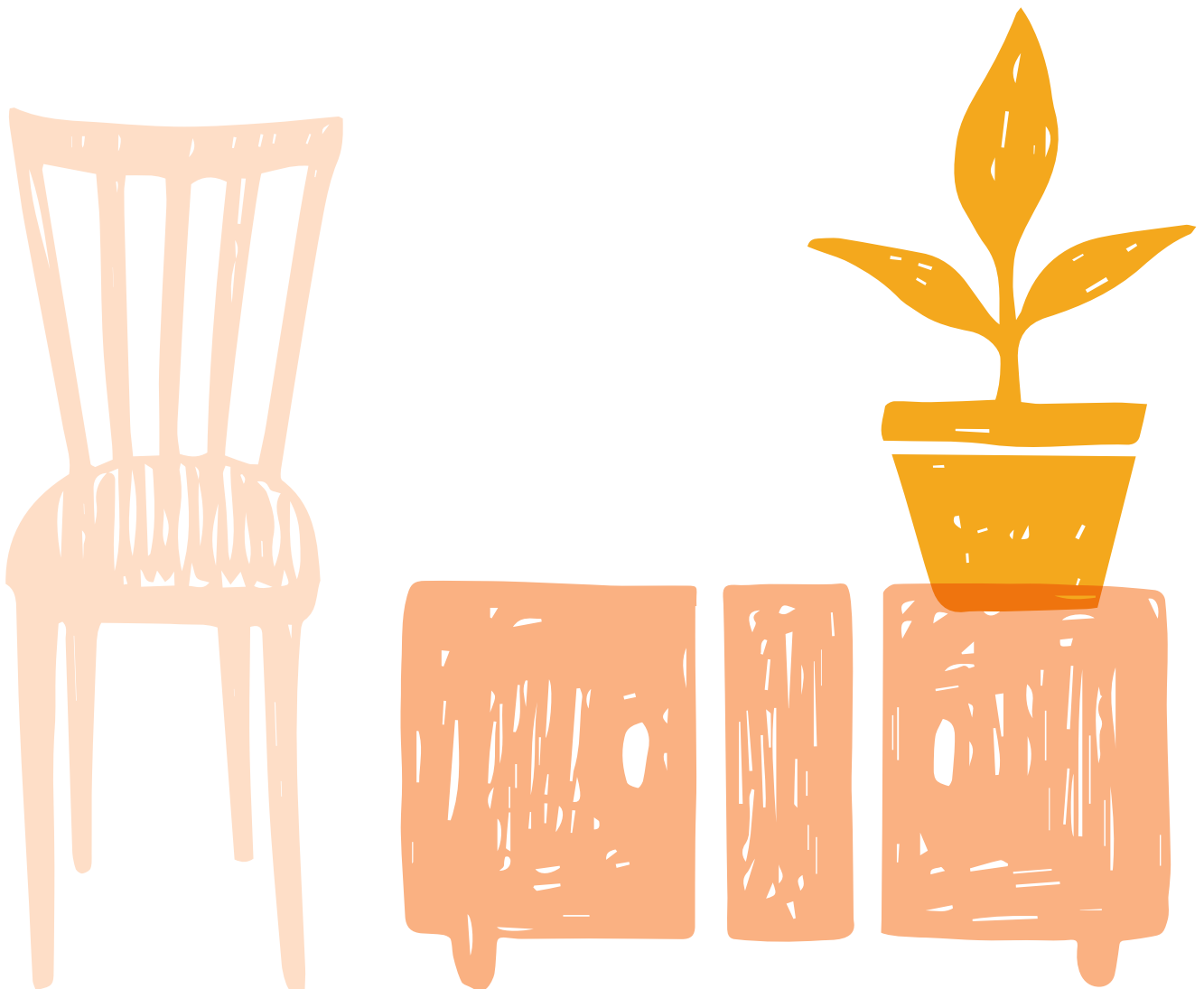
HB - Housing Benefit

PSE - Poverty and Social Exclusion

JRF - Joseph Rowntree Foundation

MIS - Minimum Income Standard

PIP - Personal Independence Payment



Summary and Key Findings

This report is the result of extensive research carried out across England with the aim to better understand the reasons behind the lack of furniture provision in the social housing sector, what furniture support is currently available, and what impact increased provision can have on the lives of tenants. Its findings are derived from a mixed methods approach. In addition to analyses of large survey data sets, we have carried out 25 in-depth qualitative face-to-face and telephone interviews with both tenants and senior Registered Social Landlord (RSL) staff.

This research has gathered sufficient evidence indicating that social housing tenants, with little or no furniture, have to rely on a patchwork of options to acquire it (primarily local authority grants, charity grants, discretionary funds by the RSL, friends and family, social security advances, and moderate to high interest lenders). This collage of options, however, appears to be significantly failing to provide adequate material support for those most in need. This insufficiency has been compounded by austerity measures and cuts to Local Welfare Assistance Schemes, and the social housing sector, over the past decade. Our follow-up interviews with RSL staff indicated that the Covid-19 pandemic has placed additional strain on the sector and the patchwork of options.

Our analysis of Understanding Society data (an annual UK survey of 40,000 households) (2018) indicates that 2% of social rented properties are let as furnished or partly furnished (i.e. floor coverings/curtains) in comparison to 29% of private rented properties (see page 12 for in-depth analysis).

This report shows that there are a number of barriers in place which are preventing the expansion of furniture provision in social housing. However, our findings also indicate that these barriers are not insurmountable, and have been overcome by RSLs with a furnished tenancy scheme. Our interviews with tenants, who were on low incomes and in receipt of regular social security payments at the time of the interview, suggested that increased provision can have multifaceted positive benefits with regards to their mental health, financial stability, and social wellbeing. Despite the challenges ahead, and the current economic crisis, we show that there is room for optimism, and great potential to help tenants on low incomes and have a profound and lasting impact on their lives.

The current level of need in our society and social housing in particular

- Poverty and material deprivation (including furniture poverty) remain at very high levels in the UK.
- While not all social housing tenants experience poverty and material deprivation, they appear to be more likely to experience it than private renters and home owners.
- Austerity measures have compounded the above situation. In particular, cuts to local authority budgets, combined with a lack of ring-fenced funding, are gradually eroding the local welfare safety net in England. This has resulted in a geographically uneven patchwork of support for people on low incomes.

Finding 1: Furniture provision can have a positive impact on tenants' lives

- Tenant and social landlord participants consistently underlined how the provision of furniture has a considerable positive impact on mental health, financial security, and social wellbeing. Our findings suggest that reducing furniture poverty is likely to reduce social exclusion. This complements previous research which underlined the negative physical impact of living without essential furniture items.²

Finding II: Obtaining furniture, a patchwork of inadequate options

- We found that social landlords relied on a patchwork of options to help their tenants acquire furniture. This primarily consisted of applications for crisis grants, with some social landlords having their own discretionary funds. Applying for grants is presumably a time-consuming process for RSL staff. Furnished tenancies, by a significant margin, were in the minority.
- Tenants also relied on their own complex personalised patchwork to acquire furniture which included applications for grants, in addition to items given by their friends/family, moderate to high interest credit, and saving their social security payments.
- We found that the current approach is significantly failing to help tenants obtain furniture, with many living without one or more essential item(s).

Finding III: The barriers preventing the establishment of more furniture provision in social housing

Our interviews with staff revealed the following barriers which are preventing increased furniture provision.

- A general lack of understanding and awareness within the sector with regards to how a furnished tenancy (FT) scheme would work in practice. This included queries around policy development and logistical planning and, in particular, many had concerns relating to the eligibility of furniture as a service charge and the amount that would be approved by a local benefits office.
- The financial pressures facing social housing providers, and the need to convince their respective management structures that providing FTs is financially viable.
- There was a disparity between those who did and did not provide FTs with regards to the existence of a perceived 'poverty trap'. While non-FT providers saw it as an issue, FT providers did not consider it to be a significant problem, provided that there is sufficient flexibility embedded within a scheme. Tenant participants did not consider this to be an issue, again, provided that there is flexibility embedded within a scheme.

Finding IV: Furniture provision is likely to improve tenancy sustainability

- RSL staff and tenants indicated that furniture provision can improve tenancy sustainability. The reasons behind this are closely related to the positive benefits presented in Finding I and the ability to get rest, wash one's clothes, a reduced feeling of stigma, and the ability to be more financially secure (i.e. because they have not had to borrow at high interest rates to acquire furniture). This finding complements a plethora of other reports which have also suggested that the provision of furniture can improve tenancy sustainability.^{3 4 5 6 7}

Recommendations

We strongly recommend that social landlords:

- Appoint a 'Furnished Tenancy Champion' who will work to increase their organisation's understanding and awareness of furnished tenancy schemes and how they can be delivered, including relevant Government policy, i.e. the eligibility of furniture as a benefits eligible service charge.
- The Furnished Tenancy Champion should 'register' with End Furniture Poverty to commit to fully explore the provision of furnished tenancies and to allow us to support them in their task.
- Survey their tenants to hear their views on the provision of furnished tenancies and End Furniture Poverty will again support them in this undertaking by interviewing tenants on their behalf.
- RSLs should see that the provision of furniture can have a positive impact on tenancy sustainability (which benefits providers).
- RSLs should also see furnished tenancy schemes as a way to improve the mental health, financial position, physical health, and social wellbeing of their tenants, rather than as a purely financial endeavour.
- Establish a furnished tenancy scheme and ensure that the impact of the scheme on the lives of their tenants, in addition to tenancy sustainability and financial elements, are measured and monitored.

We recommend that the Government:

- Provide clarity for social landlords with regards to the eligibility of furniture as a service charge, and the amounts that are permissible, including reassurance that furniture will remain as a service charge in the future.
- Provide financial support for social landlords with insufficient capital to enable them to establish furnished tenancy schemes and consider incentives for those looking to create schemes.
- Provide updated guidance for local benefits offices on the setting of service charge levels to ensure that there is a geographically even framework.
- Reintroduce adequate ring-fenced funding for Local Welfare Assistance Schemes.
- Provide updated guidance and support to local authorities to ensure local welfare provision is more geographically even and fair.

Next Steps

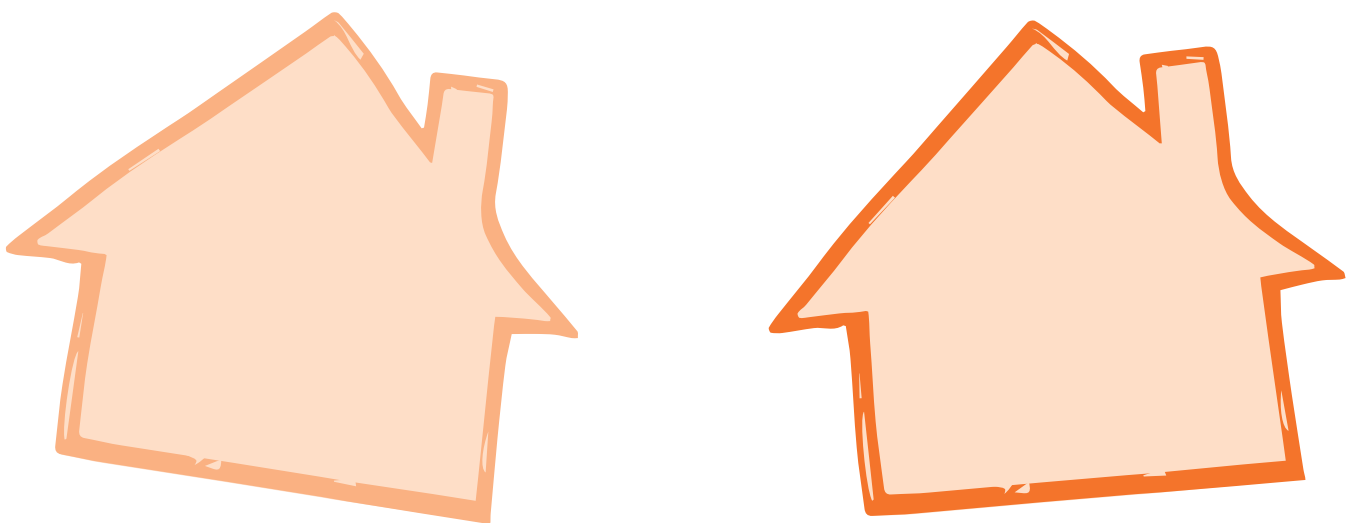
In addition, to the support to RSLs pledged in the recommendations above, and based on the findings in this report, End Furniture Poverty will produce a detailed guide to explain how to set up and run a successful furnished tenancy scheme to build on the existing guide available on the End Furniture Poverty website.

End Furniture Poverty will also produce information packs, which will clearly explain the eligibility of furniture provision through the service charge, the benefits to tenant wellbeing, and tenancy sustainability that the Furnished Tenancy Champion should share with their whole organisation, including their Executive Team and all Board Members.

End Furniture Poverty will publish and regularly update the 'register' of Furnished Tenancy Champions to acknowledge their organisation's commitment to supporting their tenants through the provision of furniture.

End Furniture Poverty will provide support to RSLs by creating a robust measurement and evaluation methodology to demonstrate the success of a furnished tenancy scheme. We also hope to work with housing industry bodies, such as the Chartered Institute of Housing and National Federation of Housing to encourage them to develop policy and guidance for RSLs who are considering creating furnished tenancy schemes.

End Furniture Poverty will work with RSLs who currently run successful FT schemes to produce case studies to share their best practice, and we will also form a steering group to discuss ways to move forward with the recommendations in this report.



Introduction

Furniture poverty hides behind too many front doors. It often goes unnoticed, and has received less attention within the political and charity spheres than food poverty or homelessness. Furniture poverty is a chronic problem, not an acute one. If someone is lacking one or more of the essential furniture items, providing them with that item will not solve all of their problems; their issues are likely to be more entrenched and complex. This is why an examination of furniture poverty must also consider the wider issue of poverty. End Furniture Poverty conducts research to help us better understand furniture poverty and have produced a list of essential items which we all need to achieve an adequate standard of living.⁸

Income poverty and material deprivation, regardless of which measure or definition is referenced, have both remained at very high levels over the past two decades (see pages 15-18). Financial crises, such as the global financial crash in 2008, have historically increased levels of poverty in the UK and, given the economic effects of Covid-19, we can expect levels of poverty and material deprivation (which includes furniture poverty) to rise substantially.

Social renters are far more likely to be affected by poverty and material deprivation than their private renter or home owner counterparts (see pages 18-20). Although the social housing sector was developed to provide comfortable, clean, and safe homes for people on low incomes, furniture provision within the sector is rare (see below), especially in comparison to the private rented sector. We set out to find out why this is; to uncover what barriers (if any) are in place, and how furnished tenancy providing social landlords have overcome them. In addition, we wanted to see what impact furniture provision has on the lives of social housing tenants, and what this means for tenancy sustainability.

Our research indicates that furnished tenancy provision in the social housing sector is extremely rare, especially in comparison to the private rented sector. An analysis of the Understanding Society (a UK survey of 40,000 households) data (2018) suggests that **2% of social rented properties were let as furnished or partly furnished** in comparison to **29% of private rented properties**.⁹ The data also indicates that only 1% of social rented lets were furnished while 1% are partly furnished. In contrast, for private lets, this stands at 15% and 14% respectively. In other words, this indicates that 98% of social renters do not enter a furnished property when they move in.

While allocations processes are in need of reform,¹⁰ the social housing sector exists to support those most in need. For that reason, the lack of furnished tenancies within the sector is gravely concerning. We acknowledge that not all social renters need a furnished property. Some will have all of the furniture they need, while others will have enough money to fully furnish their new home. However, for those fleeing domestic violence, or coming from a background of homelessness, moving into an empty box with no furniture at all, and no personal means to acquire it, is simply unacceptable in a 21st century first world country.

At End Furniture Poverty, we have long believed that furnished tenancies (FTs) can provide a comprehensive solution to furniture poverty for some people, primarily those in receipt of housing benefit, as the cost of a furniture package is eligible to be covered by the service charge element. While we understand that RSLs face many challenges and that they work tirelessly to support their tenants, we have produced this report to help us to better understand how we can help them to extend that support. Despite our campaign for more furnished tenancies in social housing, this research was approached in a wholly unbiased way; we wanted to uncover why furnished tenancies are so rare within the sector, whether or not there are any barriers preventing increased FT provision, and what impact furniture provision can have on the lives of tenants. Essentially, we set out to find out whether or not they are a potential way of reducing furniture poverty.

This report is the result of extensive qualitative research, and its findings build on previous studies which suggest that there are multifaceted benefits for tenants, including: their mental health, their financial security, and their future prospects. Our findings also indicate that while there are indeed some barriers to increased furniture provision, many of these have been relatively easily overcome by furnished tenancy providing RSLs. In other words, the barriers in place seem to be surmountable, and despite the current economic pressures social landlords face, we believe the findings offer great room for optimism.

Project Aims

The aims of this project were to explore two primary areas of inquiry:

- When furniture is provided, in what ways, and to what extent, does furniture affect a tenant's wellbeing?
- Given furniture is provided to a much greater extent in the private rented sector than the social rented sector, we set out to identify potential barriers which may be preventing an increase in furniture provision in social housing.



Methodology

This research primarily consisted of 25 interviews with social housing tenants and RSL staff. All participants, and any organisations with which they were affiliated, were given full anonymity so that they could freely contribute their attitudes towards, and experiences of, furniture provision and furnished tenancy schemes in particular. We strived to ensure that the research was conducted in an ethical way and, in line with our Ethical Research Policy, we obtained written and/or verbal consent prior to recording each interview. We strived to ensure that the participants were fully informed about the project and each participant was given a Participant Information Sheet. Before conducting the interviews, we surveyed RSL staff to uncover the extent to which they provide furniture and how they help their tenants acquire it. This helped us shape the project in its early stages.

Secondary Data Analysis

This project used both qualitative and quantitative methods. While the bulk of the report's findings are based on qualitative interviews, we also analysed several sizeable data sets.

The first data set is that of 'a longitudinal survey of the members of approximately 40,000 households [...] in the United Kingdom' called Understanding Society.¹¹ This data was analysed for the purposes of ascertaining the extent to which social rented properties are let as furnished.

We also analysed several DWP data sets via Stat Xplore - which provides access to an array of useful statistics such as a point in time Universal Credit (UC) caseload.

Interviews

Due to the nature of the subject matter, we decided qualitative social research methodologies would be most suited to this research project, as they usually allow for a richer and more in-depth understanding.¹² Our semi-structured interviews gave us the opportunity to explore perceived barriers to furniture provision, how furniture provision is viewed and understood within the sector, and to what extent it has an impact on the lives of tenants.

The interviews were aided by an interview guide which included a list of questions, in addition to a series of prompts. However, in practice, great care was taken to ensure the interviews were as flexible as possible. We wanted to give each participant the opportunity to digress, and to discuss what they considered to be most important when answering our questions.

RSL Staff Interviews

We conducted a number of semi-structured interviews with senior staff from social housing providers. The providers ranged from large national housing associations to smaller localised providers, including local authorities. The interviews lasted between 40 and 90 minutes. Although we began by interviewing participants face-to-face, as a result of Covid-19, and to ensure the safety of our researchers and participants, we took the decision to complete the remainder of the interviews by phone. While face-to-face interviews are preferable when conducting qualitative research, we do not believe that the quality of the data was significantly impacted by this change. Each participant was again given the freedom to digress, with the intention of unearthing previously unconsidered issues or areas of interest.

Tenant Interviews

In-depth interviews were also conducted with social housing tenants who were on low incomes and in receipt of some form of regular social security payments (e.g. PIP, UC, and/or HB) at the time of the interview. The majority of our tenant participants were living in furniture poverty to some extent (as defined on page 7). These interviews lasted around 30-50 minutes.

Analysis

Once all of the interviews were completed, we applied a thematic analysis to the transcripts. In essence, this involves searching for patterns within the data (coding) to uncover shared attitudes, opinions, experiences, and perspectives. Once a theme had been identified, quotations were used to exemplify consensus within the findings section of this report. The findings presented in this report are based on the most commonly encountered themes.



Part One: Poverty in the UK and the social housing sector

The UK has grown to become the sixth richest country in the world¹³, yet, despite tremendous economic development and growth, poverty continues to blight the lives of millions in the UK. Material deprivation, a lacking of the essential items and/or services that one needs to live, has profound consequences for those who experience it. Given its alarming levels (see page 17-20), there has never been a greater need for furniture provision in social housing to address one specific form of material deprivation, furniture poverty. This section includes a brief discussion of the current policy context and the socio-economic landscape; we highlight the level of need in our society, and within the social housing sector in particular. We fully understand that social landlords already play a vital role in remediating poverty and supporting their tenants. However, we would like to explore what else could be done to support them to ensure that their tenants do not experience the many negative consequences of furniture poverty.

We live in an incredibly unequal society. Very low wage growth after the 2008 global financial crisis, combined with rising inflation and an inadequate social security system, have reproduced and compounded existing economic and social inequalities, thereby increasing levels of income poverty and material deprivation in recent years.

Research by *The Equalities Trust* points out that although 'the median income has been rising by 2.2% on average [over] the last five years[,] most of this is accounted for by the rise in average income for the richest fifth, which has increased by 4.7%'.¹⁴ Even more concerning is the fact that 'the poorest fifth, on the other hand, have seen a fall in income by 1.6%'.¹⁵ In the UK, 'the poorest fifth of society has only 8% of the total income, whereas the top fifth has 40%'.¹⁶

With each passing year, this unequal distribution of resources is concentrating the wealth of those at the top, while squeezing those at the bottom, which is reproducing destitution and poverty. This is compounded by the low rates of wage growth which have failed to match inflation.

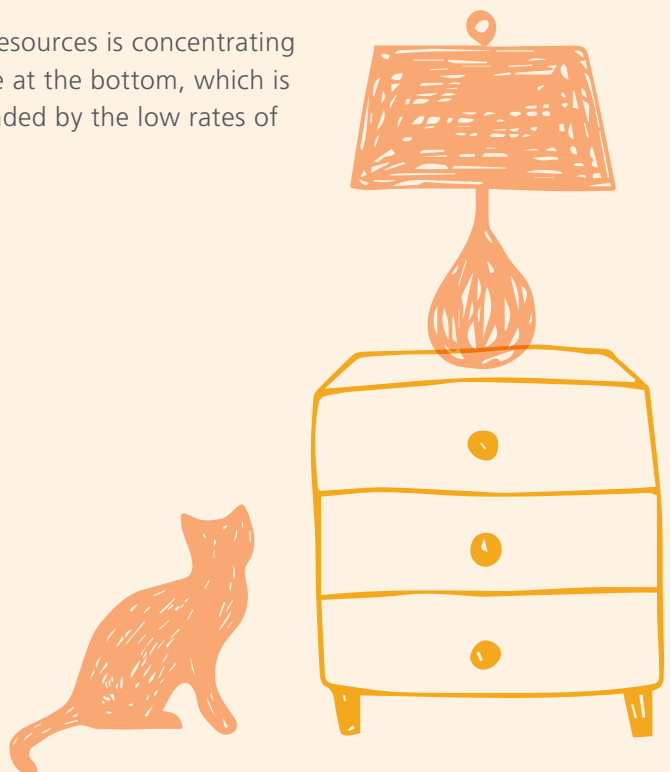
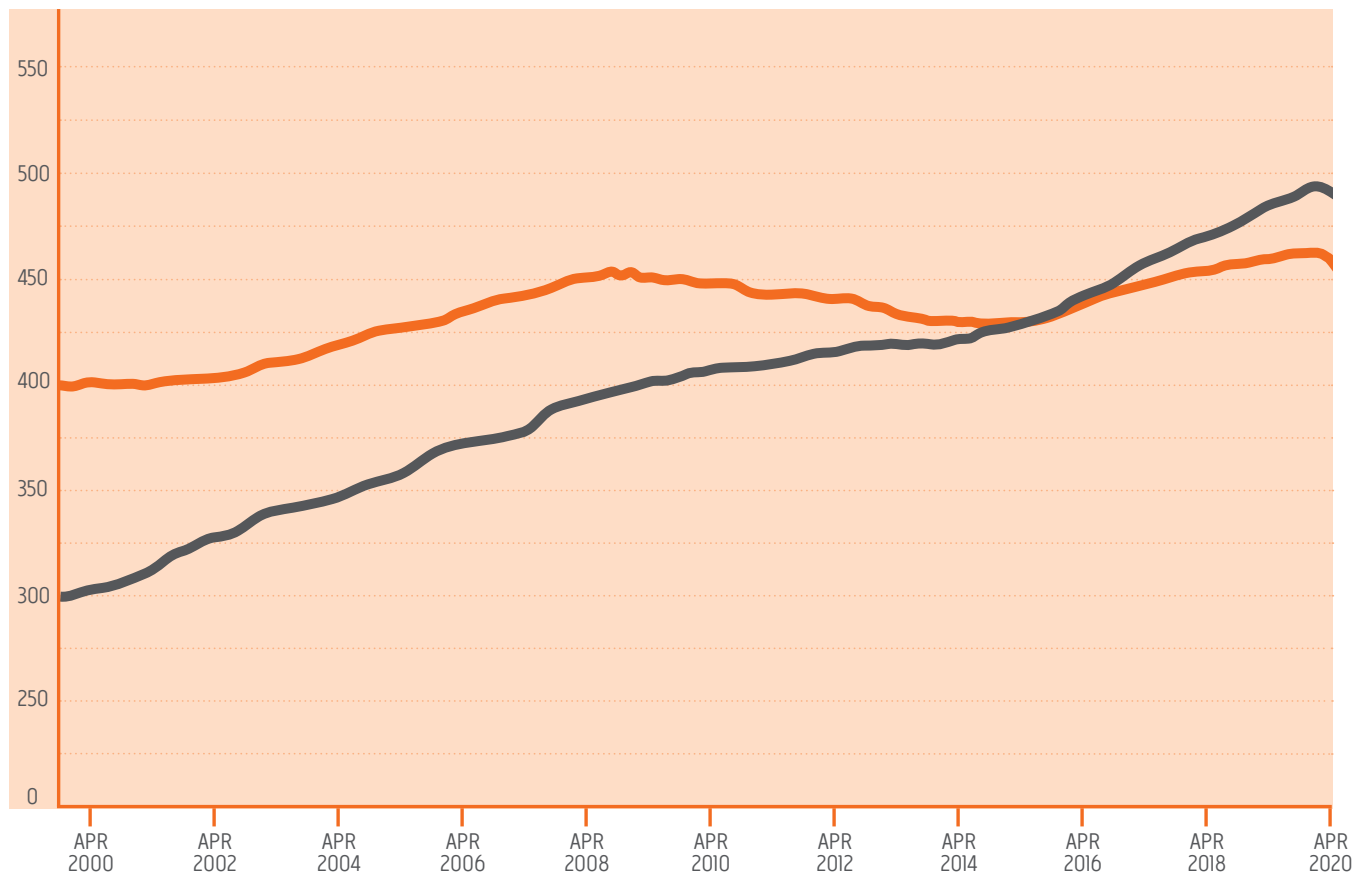


Figure 1: Real Terms Wage Growth in the UK

○ Regular pay (real) ● Regular pay (nominal)



Source: ONS, 2020. ¹⁷

Figure 1 shows how real terms wages (when factoring in inflation), are slightly more than at the time of the global financial crisis. In light of the economic consequences of the current recession, Figure 1 also shows how the 2008 crisis has had a lasting impact on wages, suggesting we are likely to see similar outcomes in the months to come. Indeed, as shown above, we were already beginning to see this impact in March and April.

While the wage relationship is a key determinant of poverty, it is a deeply rooted, complex issue with a plethora of causes and consequences. Sociological literature has repeatedly demonstrated how the social class into which one is born is closely intertwined with the amount of economic, social, and cultural capital one has throughout one's life.¹⁸ The extent to which any of us have these capitals affects our overall life chances, opportunity, educational attainment, income, and our likelihood of experiencing material deprivation and poverty.¹⁹

The Social Metrics Commission (SMC) estimates that **14.4 million people** in the UK were living in poverty in 2018-19. The total percentage of people living in poverty fluctuated between 21% and 24% over the past 20 years, again peaking around the time of the 2008 crisis.²⁰ Poverty has historically increased during recessions, and recessions have a lasting impact on the future prospects of many families. In light of Covid-19, we can safely infer that poverty will reach new heights in the years ahead. Indeed, a recent update from the SMC confirms fears that this crisis is causing extensive and lasting socio-economic harm to some of the poorest people in our society.²¹

Another indicator of the general level of need within our society is that of the **JRF's Minimum Income Standard (MIS)**. Here, the researcher consults with a representative sample of the general public who are asked to produce a list of items, services, and activities which one needs to adequately participate in the society in which they live.²² Once this list has been determined, a price index can be established. This index is used to establish how much money one needs to achieve a minimum standard of living.²³ Establishing a list in this way ensures that it cannot, for instance, be labelled as arbitrary; it is what people in the UK consider to be essential.²⁴

If someone earns less than the MIS, then they are unable to afford the essential items and services they need to achieve a socially acceptable minimum standard of living. The latest figures show that **18.7 million people**, including **5.8 million children**, lived below the MIS in 2017/18, with lone-parent families being the worst affected. This represents an **increase of 2.5 million** from 2008/09, when 16.2 million people were living below the MIS.²⁵ There has been a sharp increase in pensioners living below the MIS, and, as a reflection of the rise in in-work poverty, a 6% increase in working households living below the MIS.²⁶ This contradicts the opinion that employment always lifts someone out of poverty. Indeed, the rise in in-work poverty is, in part, attributable to the rise in precarious employment (the 'gig economy', for instance, has doubled in size since 2016),²⁷ and an inadequate minimum wage floor.

The figures drawn on above highlight how people on very low incomes have to make exceptionally difficult spending decisions. No parent should have to choose between a new bed, sofa, or a cooker to prepare healthy meals for their family. **With the cost of furniture, furnishings, and carpets alone increasing by 21% between 2008 to 2020²⁸, people on low incomes need more support than ever to obtain the essential items which help them to attain a minimum standard of living.**

Material Deprivation

In addition to the poverty measures above, it is also crucial to discuss the extent to which people within our society are lacking the bare necessities, otherwise known as material deprivation. The majority of material deprivation is measured in the following way: firstly, a list of the essential items and/or services needed to achieve a socially acceptable standard of living is compiled, followed by another survey of the general public, to estimate how many people lack the essential items as a result of not being able to afford them. This is sometimes referred to an 'enforced' lacking of an item within the literature.^{29 30 31}

Based on data collected in 2013, the Poverty and Social Exclusion (PSE) project (which measures poverty and material deprivation) found that, amongst other things, 'over 30 million people (almost half the population) [were] suffering to some degree from financial insecurity', 'almost 18 million in the UK [could not] afford adequate housing conditions' and **crucially, '14 million [couldn't] afford one or more essential household [item]'**.³² Research shows that material deprivation is correlated with workless households, people in very poor health, young people, and lone parents.³³ Official data from the Department for Work and Pensions (DWP) shows material deprivation and severe material deprivation are at very high levels with practically no progress made in recent years to reduce it. ^{34 35}

More recently, in 2019, a report by the anti-poverty charity Turn2Us revealed the hitherto unknown scale of 'appliance poverty' - a specific subset of material deprivation and furniture poverty (under our broad definition). Their research found '1 in 7 households (with a household income on or below £35,000)' were 'living without' an essential appliance, 3% did not have a fridge, 6% or 816,000 people had no washing machine, 6% were living without a cooker, and a staggering 9%, or 1.2 million people, lacked a freezer.³⁶ They highlight how 'living without' can become a downward spiral, harming one's broader financial security.³⁷ Not owning a washing machine, for instance, could potentially cost one more than £1,039 per year through the use of a laundrette.³⁸ In addition, they discuss how lacking these basic items can cause both physical and emotional harm.³⁹ The current extent of **furniture poverty** is thus far unknown. Yet, based on the levels of appliance poverty, **we can reasonably infer that a substantial proportion of the population are likely to be living in furniture poverty.**

There are also other indicators which highlight the growing levels of extreme poverty and destitution in our society. Research by Shelter in 2019 found that more than 280,000 people were homeless in England alone, an increase of 23000 since 2016.⁴⁰ This included both those living in temporary accommodation, and those rough sleeping. Frontline charities underline that, amongst other things, such rises are driven by the inadequacy of the social security system, the large shortfall in available housing, soaring housing and rent prices, local authority budget cuts, and a decline in the delivery of adequate support for people who are, or who are at risk of being made, homeless.^{41 42} Another indicator of rising poverty and destitution in the UK is the rapid rise of food banks. Latest figures from the Trussell Trust, the largest food bank operator in the UK, show that **in the last few years use of their food banks has increased from 1,112,395 (per year) (2015/16) to 1,900,122 (2019/20);** an increase of **74%**.⁴³ Their survey indicates that ‘the top three reasons for referral to a food bank in the Trussell Trust network in 2019-20 were low income, benefit delays and benefit changes’.⁴⁴ While these figures were pre-Covid-19, they argue that the crisis has resulted in an even further increase of people needing to use their service.⁴⁵

The above research indicates that we live in a society with very high material deprivation (which includes furniture and appliance poverty) – a society where over 18.7 million people are unable to afford all of the essential items and services; unable to provide themselves with a place to wholly call home. Poverty and material deprivation are chronic, long-standing socio-economic issues, which pre-existed Covid-19. Yet, in times of economic crisis, poverty and material deprivation are both expected to rise and recent research (drawn on above) indicates this is indeed the case. For that reason, there has never been a greater need for the Government to provide an adequate social security safety net and for RSLs to seriously consider the provision of furniture.

Poverty and material deprivation in social housing

The social housing sector was founded to provide low-cost housing for people on low incomes.⁴⁶ Today, in light of the housing crisis, Covid-19, and the very high levels of poverty outlined above, there has never been a greater need for social housing than in recent times. While it is important to stress that not all social housing tenants experience poverty, or material deprivation, the sector does house the people who are more likely to experience them (see below). This is, no doubt, a result of the allocations process which attempts to ensure those most in need of a social home receive one.

We understand and appreciate the excellent work that RSLs do to support their tenants, and the pressures that they have experienced over the past decade (i.e. austerity measures which have unfairly targeted the sector and the Right to Buy policy). However, we believe that they could play an even more valuable role which will also help to alleviate some of the pressures of austerity that they face.

Despite its history of supporting people on low incomes, paradoxically, our findings indicate furniture provision within the social housing sector is rare (see page 12). People experiencing poverty and material deprivation, and in particular those who have recently escaped homelessness or domestic violence, need a property furnished with the essential items of furniture and appliances. As our findings later show, not doing so risks putting the financial burden of furnishing a home on those who can afford it the least and need support the most (see page 26).

Approximately **‘49% of people in families living in social rented accommodation are in poverty’**, compared with 37% of private renters, 12% of home owners with a mortgage, and just 9% outright owners.⁴⁷ In other words, the sector houses some of the poorest people in our society; people who are more likely to need additional support beyond an empty box to live in.

Latest figures from the Ministry of Housing, Communities, and Local Government (MHCLG) show that the household income (including benefits) of social renters (mean weekly) was £472, compared with £749 for private renters, and £945 for owner occupiers (including owned outright and those buying with mortgage) in 2018/19.⁴⁸ The National Statistics Socio-Economic Scale is the official

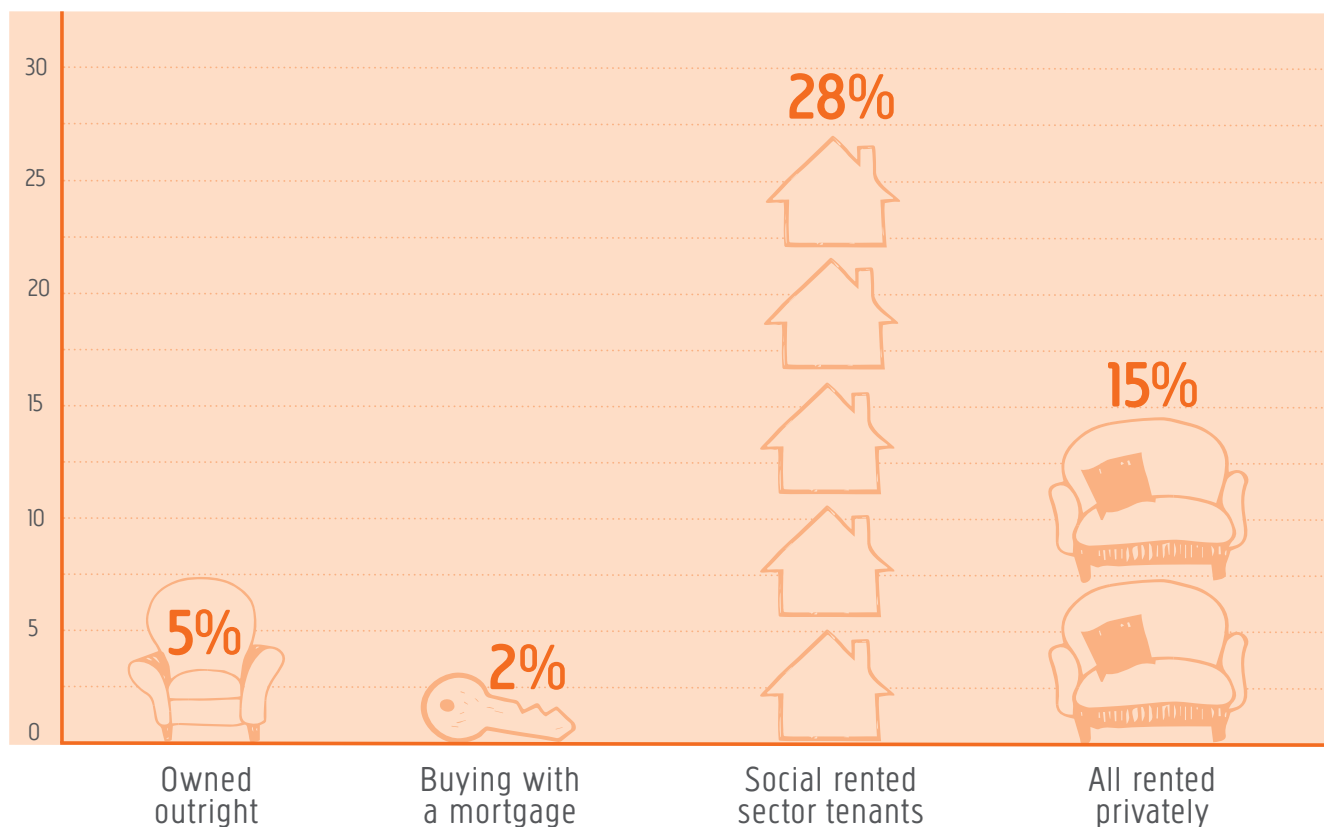
occupation-based class measure; the most recent data shows that for social renters, 55% were in semi-routine or routine occupations, while only 16% were in managerial or higher managerial roles, compared to 30% and 38% of private renters, and 18% and 52% of owner occupiers respectively.⁴⁹ In sum, social renters are more likely to be within a lower socio-economic class than their private renter or home owner counterparts.

Research has long demonstrated the strong links between social class and poverty, material deprivation, health, and well-being. For instance, research from Sheffield Hallam University found that those in the highest class (Class I) live approximately 7 years longer than those in Class V.⁵⁰ Lower social classes see a higher mortality rate of cardiovascular disease⁵¹ and certain types of cancer⁵². Being in a lower social class also means that you are more likely to have a long-term limiting illness⁵³, have poorer mental health,⁵⁴ and have a poorer diet⁵⁵. Moreover, there is a strong relationship between deprivation and suicide (with the suicide rate increasing alongside levels of deprivation).⁵⁶

Given that social renters are more likely to be working in routine or semi-routine jobs, we can infer that they are less likely to be able to work from home and therefore are more likely to be affected by lockdown measures. And, while we are yet to fully experience the consequences of Covid-19, figures to date show that the crisis amounts to a far greater economic shock than in 2008,⁵⁷ meaning poverty levels amongst social renters are likely to increase sharply over the coming months and years.

There has been little research into the extent of **material deprivation** (which encompasses furniture poverty) in social housing. However, our analysis of the latest DWP figures shows how the level of material need is indeed much greater in the social housing sector.

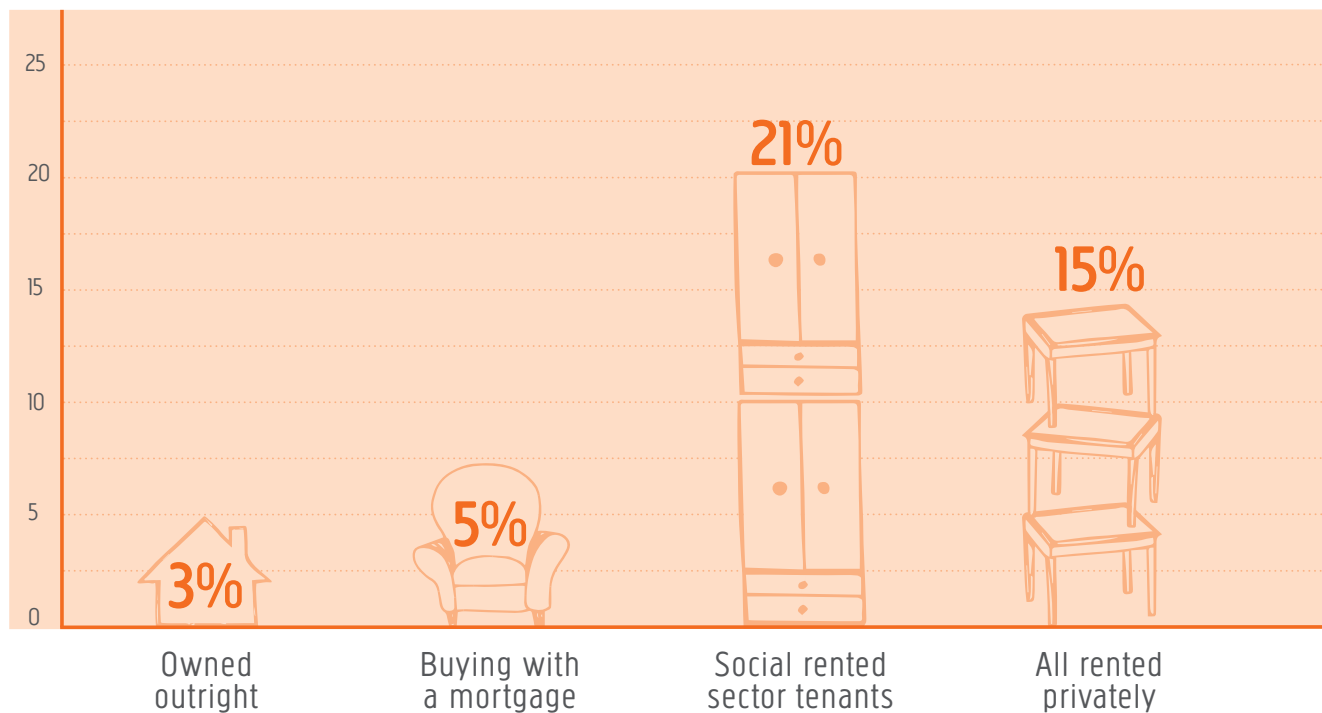
Figure 2: Percentage of children in combined low income and material deprivation, by tenure (2018/19)



Source: HABI Data Set, DWP. 2019. (Population estimates). Analysed by EFP. ⁵⁸

Figure 2 indicates that over 1 in 4 children who live in social housing experience a combination of both low income and material deprivation; which is much higher than the private rented sector. Similarly, Figure 3 shows a similar pattern amongst pensioners, with social renters again the most likely to experience material deprivation than their private renter, or home owner, counterparts.

Figure 3: Percentage of pensioners experiencing material deprivation, by tenure (2018/19)



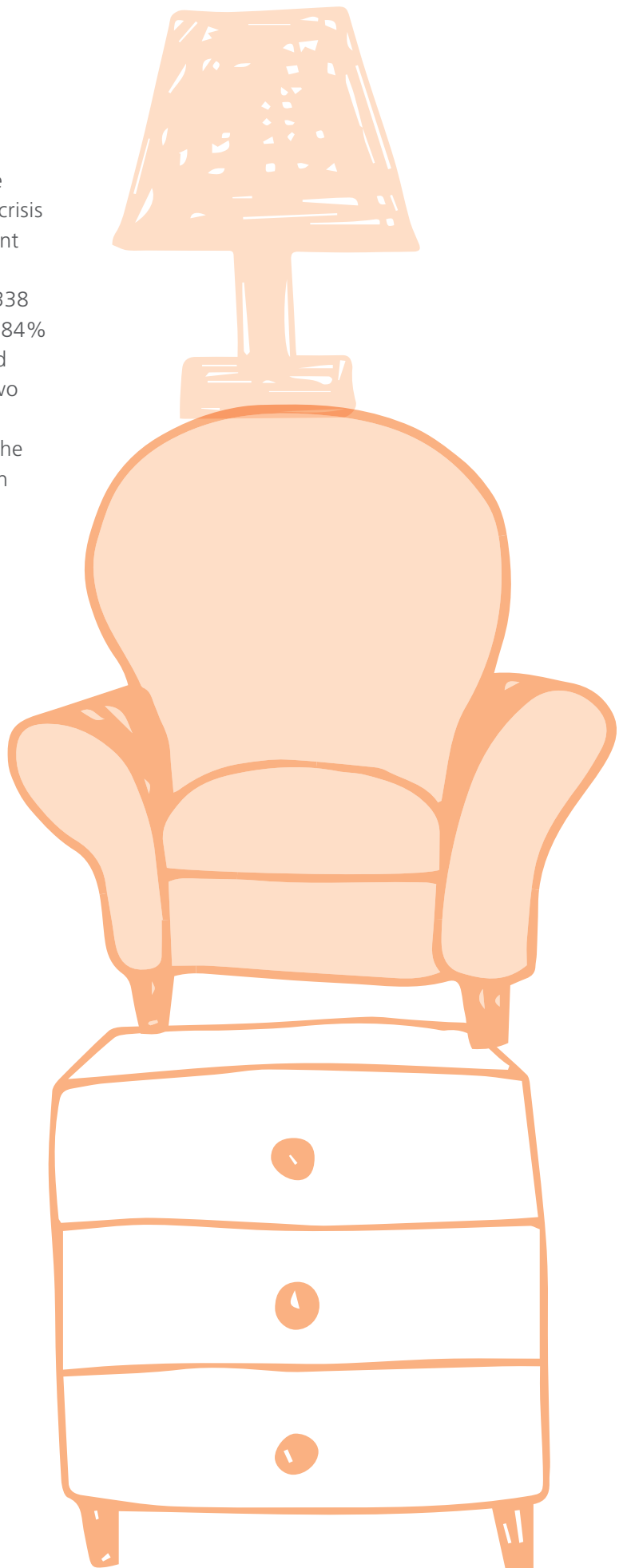
Source: HBAI Data Set. 2019. (Population estimates). Analysed by EFP.⁵⁹

In light of the figures drawn on above, this pattern of social housing tenants experiencing greater levels of poverty and material deprivation than private tenants and home owners, is consistent with the latest MIS figures. These 'reveal that those who own their own home (either through a mortgage or outright) are least likely to be in a household with inadequate income[,] [while] individuals living in the rented sector are far more likely to be living in a household with inadequate income, with **63% of individuals living in social housing and 46.9% of those in private rented accommodation living in a household below MIS**'.⁶⁰ This means social housing tenants are far less likely to have enough money to meet their essential material needs.

Based on the figures and analysis presented above we can safely infer that social renters are the most likely to experience material deprivation and, therefore, furniture poverty. **It also indicates that they require the greatest level of support from their housing providers and the state. It is important to acknowledge that although the above statistics are highly likely to be worsened by the pandemic, poverty and material deprivation existed at completely unacceptable levels before the current crisis; these are long-standing issues. However, Covid-19 means they must now be remediated as a matter of urgency.**

Pressures facing the social housing sector

It is necessary to acknowledge that the social housing sector is under tremendous pressure at present. Even before the arrival of Covid-19, the sector was in the midst of a significant housing crisis and was facing the full force of central Government austerity measures. The latest figures from the National Housing Federation show that 'only 6,338 new social homes were built last year – a fall of 84% since 2010' while 'the number of people in need of social housing increased by 5% in the past two years'; 3.8 million people are now in need of a social home and 1.6 million households are on the waiting list.⁶¹ Social housing has historically been at the forefront of austerity measures, and has faced a significant real-terms reduction in Government subsidies, which, coupled with the Right to Buy policy, has placed the sector under significant financial strain.^{62 63}



Austerity and the decline in welfare support at the national and local level

Following the 2008 global financial crisis, governments around the world saw their revenues decline substantially, leaving behind significant budget deficits. The Coalition Government's 'Emergency Budget' promised a range of austerity measures while keeping taxes on the wealthiest at historically low levels. What followed was a decade of sweeping cuts to public sector jobs, central department budgets, the social security system, and funding to local authorities to support local spending. Research estimates that these cuts have shrunk the economic growth of the country by £100 billion and 'have left each individual £1,495 worse off'.⁶⁴

The levels of poverty and material deprivation amongst those living in social housing discussed above have been compounded by austerity policies and a decline in the level of support for those most in need. While a full discussion of austerity policy and poverty is beyond the scope of this report, we provide two examples of changes to the benefits system, and how they have unfairly targeted social housing tenants.

The Benefit Cap

One of the major changes to the social security apparatus was the Benefit Cap - introduced in the Welfare Reform Act 2012 and came into effect in 2013.⁶⁵ The cap was later reduced even further; for a single person, it currently stands at £13,400 and it unfairly affects single parent households.⁶⁶ **Our analysis of DWP data shows that in the 12 months leading up to May 2020, of the total number of people who had their housing benefit capped, 59% lived in social housing.**⁶⁷ It is simply unreasonable to assume that £13,400 is enough money for someone to cover all of their living expenses, not least to be able to furnish their home or replace furniture. The combination of the benefits freeze (which had previously stopped benefits rising with inflation), and the rising cost of furniture have dovetailed to create a major barrier to acquiring furniture for people receiving benefits.

Universal Credit

Universal Credit, despite simplifying the benefits system, has resulted in increased hardship for many of its recipients. And, as was the case with the benefit cap, social renters account for the majority of UC claims, and are thus more likely to bear the brunt of its consequences.⁶⁸ The 'long hello', where a new claimant must wait five weeks before they receive their first payment, has compounded poverty and is one of the primary reasons behind the rise in the use of foodbanks.⁶⁹ Indeed, research by the Trussell Trust indicates that increases in UC recipients in any given area is linked to a rise in the use of food banks.⁷⁰ Highlighting its effect on social housing tenants in particular, research has revealed 79% of those on UC were in rent arrears.⁷¹ More recent research (using household data from a combined stock of 553,213) revealed that 18% of social rented households who were on HB were in arrears, this increased to 63% for UC social rented households.⁷² This disparity clearly indicates how the policy is pushing people towards hardship. One Court of Appeal judge argued elements of UC were both "irrational and unlawful"⁷³.

UC has high rates of sanctioning in comparison to its predecessors; data shows that it is approximately more than double that of Job Seekers Allowance and Employment Support Allowance.⁷⁴ Meanwhile, studies have underlined the harmful impact that the policy has on a claimant's mental health, with one

study concluding: 'Our findings suggest that the introduction of Universal Credit led to an increase in psychological distress, a measure of mental health difficulties, among those affected by the policy'.⁷⁵ The sudden removal of someone's primary source of income is undoubtedly an extraordinarily stressful position to be in; it risks damaging the wellbeing of people experiencing poverty and material deprivation in our society. Despite its fiercest advocates claiming that it would help people into work, as one study found: 'Universal Credit does not appear to have a statistically significant impact on employment rates'.⁷⁶

Taken together, our two examples of the Benefit Cap and Universal Credit are not merely unnecessarily punitive, they indicate a wider failing of the welfare apparatus to support those in need. Rather than helping them into employment, the evidence drawn on above suggests that the current system is both financially and mentally harmful, and has failed to provide an adequate safety net.

The erosion of the local welfare provision in England

This report has thus far demonstrated how the current social security system has compounded hardship over the past decade, and that many people are unable to afford the necessities we all need to achieve an adequate standard of living. While the bulk of the social security system provides people with regular payments, these are not enough to cover the cost of unforeseen expenses, nor the costs of making their home comfortable nor liveable. So-called 'Budgeting Loans' or UC Advance Payments, merely push the issue further down the road; if someone takes a loan to buy an essential item they will quickly be left with insufficient funds to live on. For that reason, such loans are not a sustainable option for the remediation of furniture poverty, unless benefit payments are significantly increased.

For 25 years the Social Fund provided funding for a broad range of support for those in need of additional welfare assistance.⁷⁷ This safety net ranged from help with funeral and maternity costs, to the Discretionary Fund, which provided grants for people facing a crisis, including help with obtaining food, fuel, furniture, appliances and other essentials.⁷⁸ Essentially, the Discretionary Fund was the last line of defence against material deprivation and furniture poverty.

In 2013, when the Welfare Reform Act 2012 came into effect, the fund was disbanded, and local authorities were given exclusive control over the distribution of local welfare provision via the introduction of Local Welfare Assistance Schemes (LWASs).^{79 80} The initial (albeit greatly reduced and non-ring-fenced) funding from central Government for the new schemes ended in 2015 and was rolled into the general fund given to local councils.^{81 82} At the time, these changes were highly controversial, with many warning that local welfare assistance would be left highly vulnerable to cuts.^{83 84} Unfortunately, such concerns have since been realised.

When the Government implemented austerity measures at the local level, gradually decreasing local authority funding over many years, their budgets were increasingly spread too thin. While local authorities can increase local taxes, they were unable - in part because the Government limits their ability to levy taxes - to offset the real terms reduction in spending power amounting to 18% since 2010¹⁰. This situation, partly caused by the non-ring-fenced funding for Local Welfare Assistance Schemes, has resulted in the crumbling of local welfare provision across the country and a greatly uneven playing field of crisis support.

Research shows that some local authorities have chosen to maintain their LWAS budget over recent years, and a very small minority have increased their budgets, while others are cutting them drastically or have closed them altogether. Latest figures indicate that between 2010/11 and 2018/19, there has been a 77% decline in average local welfare provision expenditure.^{85 86} Moreover, recent studies suggest that between 22 and 28 upper tier local authorities currently have no scheme in place at all.^{87 88} ⁸⁹ This means that unlike in 2010, when the poorest in our society were better protected from material deprivation and furniture poverty by the Discretionary Fund, there are now huge gaps in the local welfare safety net and, where there is a safety net, it is significantly weaker than it was before the

cuts began. Given the cuts to social security at the central level (as outlined on page 21), and the sharp decline in localised discretionary support for people living without the basic essentials, it is perhaps no surprise that material deprivation persists at alarming levels.

In one of the world's wealthiest countries, the provision of essential furniture should be seen as a right, not as an add-on, or a luxury. As this report shows (see pages 26-30), living without the essential items can have many damaging consequences with regards to people's mental health, and their financial and social wellbeing. This link has been highlighted in other research, in addition to demonstrating the impact that living without can have on our physical health.⁹⁰ The erosion of local welfare provision is concerning beyond its immediate effects. Sociological research has long demonstrated the connection between material deprivation and educational attainment and, for that reason, it will likely have lasting impacts on the future prospects of children and the reproduction of poverty.⁹¹

What help is left?

With the erosion of welfare at the national and local level, this research project has found (see pages 31-34) that there is now an uneven patchwork of options for obtaining furniture consisting of LWASs, grant-maker charities, furniture reuse organisations, donations by social landlords themselves (known as 'gifting' within the sector), moderate to high interest credit, and potentially damaging social security advances which may push poverty further down the line.

In this report (see pages 31-34), we highlight that whether or not someone is able to get local welfare assistance is highly dependent on where they live and their individual circumstances. For those with no Local Welfare Assistance Scheme in their area, their options become limited to grant-maker charities, furniture reuse organisations, borrowing, or ad hoc help from their landlord. It is worth noting that within the current economic climate, grant-maker charities have worked extraordinarily hard to provide something which even resembles a safety net. However, expecting the charity sector to provide comprehensive support for all is both unrealistic and unfair.

One option, which is sadly overlooked in much of the discussions around furniture, not least because of its rarity and a general lack of awareness (see pages 35-37), is the provision of furnished tenancies for social renters. If utilised more widely, the model may have the potential to reduce the financial strain on Local Welfare Assistance Schemes, grant-making charities, social landlords and tenants themselves. There are no simple, catch-all solutions to furniture poverty, especially given each individuals' circumstances are different. Furnished tenancy schemes are one of many ways in which we can help to reduce furniture poverty, but it is a more comprehensive solution for some people.

The common model entails a housing provider asking the tenant to specify which items they would or would not like, furnish the property as specified, and then include the cost of the furniture as a service charge. A crucial feature of this model is that the furniture **can be included as a benefits eligible service charge** under or alongside the tenancy agreement, which can be paid for via Housing Benefit or the housing costs element of Universal Credit. The furniture remains the property of the landlord, and their capital costs are typically paid off over the course of 2 to 5 years.

The inclusion of furniture as a service charge can be found within the Government's service charge guidance⁹² which states:

"Category D

Charges relating to the rental of basic furniture or essential domestic appliances to tenants in the accommodation they occupy, only where the items being rented remain the property of the original owner and do not form part of a purchase or part-ownership agreement".

And within the Universal Credit Regulations 2013⁹³:

“Category D –Accommodation-specific charges

Payments within this category are specific to the particular accommodation occupied by a claimant but are limited to payments for the use of essential items contained in it (such as furniture or domestic appliances)” .

Similarly, the Housing Benefit Regulations of 2006⁹⁴ states that:

“ “Services” means services performed or facilities (including the use of furniture) provided for, or rights made available to, the occupier of a dwelling” .

The Housing Benefit guidance⁹⁵ on eligible rent states:

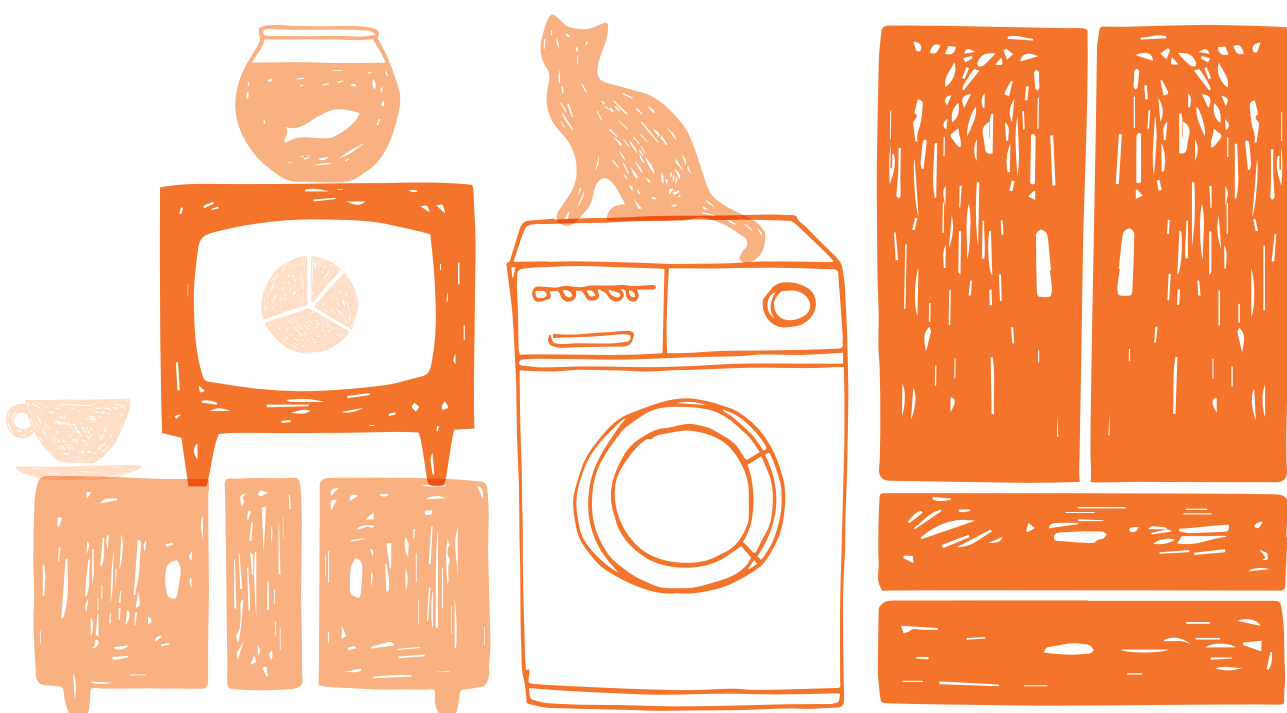
“Furniture or household equipment [is ineligible]:

If furniture or household equipment is charged for, and will

- become the claimant’s property, any charges for its acquisition or use are not eligible
- not become the claimant’s property, charges for the use of the furniture or household equipment are eligible”

This shows that while it is clear that the furniture cannot become the property of the tenant, charges for the provision of furniture via a furnished tenancy scheme is an eligible service charge. However, we found that many social landlords were simply unaware of this (see pages 35-37). In the findings section of this report, we highlight that knowledge of the eligibility of furniture as a service charge between social landlords varied widely.

Part One of this report has provided an essential context which indicates the need for increased furniture provision in social housing, including: high levels of poverty and material deprivation, especially amongst social housing tenants (relative to private tenants and home owners); austerity measures which have unfairly hit social housing tenants the hardest; and the collapse of the local welfare safety net - a vital instrument for the reduction of furniture poverty. As we face the biggest economic shock in almost a generation, it has never been more vital that social landlords ensure their tenants get what they are fully entitled to; to ensure they have a home in which they can build their lives and escape poverty.



Part Two: Findings

Part Two presents the findings from our 25 in-depth, semi-structured interviews with both RSL staff and social housing tenants. The findings are a reflection of the most commonly identified themes within which we try to include dissenting views and counter-claims to enable a fuller exploration of each topic. A theme is essentially where there is consensus; where perceptions, attitudes, or experiences coalesce (thereby indicating that it is broadly shared across participants).

Because we interviewed social landlords before Covid-19 arrived in the UK, we later conducted a series of secondary interviews to determine how the crisis might have affected our findings. In summary, the pressures on social landlords have increased, while the need for furniture provision remains as much of an issue today as it was before the crisis. All tenants were interviewed after the Covid-19 lockdown, thus removing the requirement for follow-up interviews.

Despite End Furniture Poverty's campaign for more furniture provision in social housing, we approached the data gathering process in a wholly unbiased way. We aimed to present a genuine reflection of what support is currently out there and what barriers exist, in order to hold a mirror up to the sector, and help identify solutions. We ensured that the research was robust, using established social research methodologies throughout the entire project.

To protect the anonymity of our participants, non de plumes are used. Moreover, any identifiable information is removed from the quotations and replaced using square brackets - for example '[...]' or '[my housing association]'. The use of '[...]' also indicates omitted text in order to shorten quotations.



Finding I: Furniture provision can have a positive impact on tenants' lives

These findings are largely drawn from our interviews with tenants, although RSL staff had much to say about the potential effects of furniture provision on those who need it. The interview transcript data revealed that furniture provision has a variety of positive effects on a tenant's mental health, finances, and their social wellbeing.

Furniture provision is likely to improve the financial position of the tenant

There was broad agreement across our interviews with both tenants and social landlords in relation to the positive impact furniture provision can have on a tenant's financial wellbeing and security, especially with regards to the reduction of debt and rent arrears. Other research has also identified the damaging financial consequences (e.g. debt) of moving into an unfurnished property.^{96 97}

For instance, when asked what impact furniture provision (both grants and furnished tenancies) would have on a tenant's personal finances, Lisa, a social housing tenant, said:



"It'll help them, they'll be more likely to be more consistent with paying like more essential bills like their rent and their utility bills so financially that's how it would help them."

Another tenant also indicated how it freed up their money for other things:



"It gives me freedom to go to work and get other things, or maybe put some money away for my children or other kind of responsibilities."

Steering tenants away from high interest credit options

Furniture provision was seen by both social landlords and tenants as a key way of reducing a tenant's need to turn to moderate to high interest borrowing. Many tenant participants were hostile towards high interest rate lenders. When tenants were asked what their options would be, if they were unable to acquire furniture through a furnished tenancy scheme or through crisis grants, the next option was typically either saving their benefits payments or borrowing.

For example, Pam, a social housing tenant from Birmingham, said:



"If you need the item especially something like a cooker or washing machine, especially if you've come out of homelessness, in an attempt to better yourself, obviously to eat food and have clean clothes, you're naturally going to migrate towards something that you know is a bad decision inherently but you need it now, it's not a want. It's something you need to live."

When we asked Peter, a social housing tenant, what other options people have if they are unable to get a grant for furnished tenancy, he said:



"BrightHouse, catalogues, things like that. Or maybe asking friends, family for loans or getting themselves into further debt. BrightHouse are disgusting. Years ago I bought a couch off them, it was like £1300 but by the time it was finished it was £2700. Those types of places prey on people that are on low incomes and haven't got the option of going to buy these things. It's disgusting how they can actually get away with it. I think BrightHouse has gone bust now hasn't it? Ha Ha!"

Fiona, another tenant who had received a couple of items via her LWAS, said she was spending extortionate rates for a pay weekly carpet:



"About £10 a week. And I had to pay fitting costs at £100. But [they] didn't put it down well. They just glue it down. It looked nice for the first couple of weeks then it was just a mess."

She later added:



"BrightHouse take advantage of people who haven't got much money. Its extortionate, they are taking advantage of people who are in society where people are supposed to be helped. They're not helping, they're putting you in debt. And obviously, you [can] only get a certain grant item at a time. You can't go shopping, you can't get a washing machine. You can't get a job. Can't go to work. And then you're still going to stay on benefits, so it's a vicious circle. If you set someone up in a flat and it can be paid for by the housing benefit each week then you are giving them the tools to get themselves out of poverty. It's about having those tools, nobody wants handouts, and nobody wants to be made to feel like they are being given something. No one wants to be a charity case."

Another tenant participant said:



"I'll probably end up getting myself further into debt and buy a sofa on the never-never. For people that's where it all goes wrong, if they've got to start going into finance and loans to furnish the place, they can't keep the payments up on the rent and that's why a lot of people get evicted."

Social housing tenants and landlord staff saw furniture provision in social housing as a way to reduce the risk of tenants leaving a tenancy – often citing financial factors. The participants were particularly concerned about the limited options available to someone on a low income to acquire furniture which pushes them towards borrowing. This finding indicates increased furniture provision in social housing is likely to have a positive effect on the long-term financial position of tenants on low incomes.

Reducing the need for tenants to use their benefits payments to acquire furniture

The interviews revealed that where there was no direct furniture provision (grant, LWAS, furnished tenancies), and they were unable or refused access to credit, they were 'forced' to live without the essential items until they had saved up enough money to buy furniture outright.

For example, Luke, another social housing tenant, said:



"It would be slow going but you'd have to go in the scales of it. You'd have to either save for each item individually, work out which order you're getting them in, or you'd have to have an online store account with someone like Studio where you can pay a set amount every month."

William, who was living in a furnished tenancy at the time of the interview, told us his cooker had recently broken and was due to be replaced under his furnished tenancy agreement. He argued that if he did not have a furnished tenancy, he would have to save up using his benefits payments for a replacement:



"I would have to save up. It depends on what week it broke down, do you know what I'm saying? Because we get PIP [Personal Independence Payment] as well, that's a payment every month. Depending on which week it broke, if the cooker broke, I would have to take the money out of my PIP to pay for a cooker. You need a cooker to live don't you? It's essential, so I would pay for a brand new cooker."

When describing how she has acquired furniture for her property, Pam said:



"It was piece by piece. It's taken us 9 years to accumulate what we have now which is not much at all. That's [by saving up my] benefit payments."

Given fiscal decisions to reduce social security over the past decade, benefit payments are inadequate (see page 21). It is likely to be extraordinarily difficult for someone who relies on benefits to afford to furnish their property, in addition to all of their other living costs. The fact that tenants would be, to use the words of one tenant participant, in a "situation where you're sort of forced into [bad credit options] because it's the only option you have in order to live", is incredibly concerning. While low interest credit may be the least expensive option, for people relying on the social security safety net, any reduction of their income is unacceptable as it essentially leaves people without enough money to live on.

The alternative option, of saving up small amounts of money from their benefits payments is also troubling for the same reason. Not only are one's weekly payments reduced as a result, they must also live without, perhaps for extended periods of time, until they can acquire enough money to purchase an item. It appears that for people on low incomes and/or relying on benefits there are few options beyond crisis grants or furnished tenancies which do not reduce their disposable income.

Furniture provision is likely to improve tenants' mental health

Both RSL staff and tenants described the many ways in which having no furniture can have a negative effect on mental health. For example, when asked if having/not having furniture has an impact on mental health, Fiona said:



"Yeah. Of course it does. It's horrible. To sit there, you've got no curtains up at your window, and you've got nothing in your house, it's horrible."

Similarly, when asked if increased furniture provision via furnished tenancies would have an effect on one's mental health, tenants were keen to stress the many ways it can help, and often made comparisons between their experiences of relying on the patchwork and the option of being able to acquire items through a FT.

For example, Lizzy, another non-FT tenant, said:



"I couldn't even explain in words, when I'm talking personally about myself, the relief that would bring. The devastation, especially as being a mother who has previously come out of homelessness, who's had to wash her children's clothes in the bathtub because she doesn't have a washing machine, that's something, that especially if you're suffering with mental health, drives you to suicide. Because it makes you think you're not human, this is not something that humans should do because you're living in a first world country and you're living like you're in the third world."

Peter, who was until recently homeless and had only two appliances and no furniture, said:



“Most definitely. They wouldn’t have the stress and the worry of having to get these things. It would take a lot of weight off somebody’s shoulders. Most definitely. It’s like now, for instance, I’m living in my flat and I’ve got nothing. I’ve got friends and family who want to come round but I’m refusing them to come because I feel embarrassed. You know what I mean? It’s... that’s another thing as well, for an example of how it could impact me: my daughter can’t come and stay because I don’t want her to come into a flat where I haven’t got anything.”

Lisa, who has recently fled domestic violence and has a history of mental health issues, said:



“At the moment, the amount of stress it puts you under, not having that security and not knowing how I’m going to put this in place, going back and forth, it just makes a lot more of a smoother situation. It’s very stressful enough moving into a new area and a new house and having to make all these changes, let alone going into a completely empty place that just sort of feels like hopeless and it just feels like you’re very unsupported and there’s no help out there so that could play on low mood, depression, anxiety and just yeah, makes you feel like hopeless sort of thing because a lot goes into furnishing a property, especially when your circumstances, like you have low income.”

Similarly, William, who has a number of items under a furnished tenancy agreement, emphasised the comfort he felt, knowing that his place is furnished:



“Well it is better if you’ve got things to sit on, you know, you haven’t got the ‘where am I going to get a chair from’ It is there... I mean... It hasn’t caused me any problems, but I suppose if I didn’t have anything to sit on then it would cause me some stress. If your house is derelict, you wouldn’t want to go home would you? For me, personally, it is comforting to know that you have got a furnished place to call home.”

Social landlord participants also unanimously shared this view, for example, one said:



“Well who wants to live in a barren shell? I can’t think of anything worse. We come across people where they’ve moved in and they’ve literally got nothing and we’ve had to cobble together a solution and that’s a terrible way to expect people to live and it’s a huge burden [...] .

If you just looked at it, [and considered] how you would feel if you had to live like that. Such a terrible experience. And, when people are moving in and they might have other vulnerabilities, obviously it has an impact on your mental health.”

Another RSL participant said:



“A lot of our customers actually come into our property with nothing and actually there’s nothing more that hinders someone’s wellness, particularly from a mental health point, than rocking up to a property with a plastic bag full of bits.”

This consensus between social landlord staff and tenants with regards to the mental health and the emotional wellbeing of the tenant supports previous research which also identified this link.⁹⁸ These findings suggest that furniture provision by social landlords should be increased and should constitute a significant pillar of support for their most vulnerable tenants.

Furniture provision, social wellbeing, and social exclusion

When asked if having furniture affects our ability to have positive social interactions, both tenants and social landlord staff consistently described the positive impact furniture can have, and/or the negative consequences of living without furniture. The responses were often interwoven with improved mental health and one's overall quality of life.

Lizzy, who was in the process of applying for grants and was in need of many essential items, said:



"I shouldn't have to go into friends, quote unquote homes, and feel jealous that they've got a dining table. Knowing that there is no possible chance that I'll be able to afford a dining table for my children because I have to choose food. But then it has a knock on effect socially because my children [...] they don't want to sit at the pasting table. That's [all] we've got, they eat on the floor or they eat on the settee. [...] Then my children are looked at as feral or I'm looked at as a bad mum because I can't provide a basic furniture item. It has a social impact as well, you don't want people to come over to your house, and you don't want to interact with people which makes mental health worse."

Pam described how having a furnished property would allow someone to feel like a 'normal person':



"They can go out and have a pint in the pub like a normal person. You know, these are all things which we take for granted. Do you know what I mean?"

This reference to feeling like a 'normal person', to not feel stigmatised against, was raised by a number of participants.

Bradley, who had received items from the patchwork, said:



"At least I can invite my children round, invite my mum round. I don't really get on with them well, but at least there's the opportunity to do those things now; rectify some of those things in my life. It's all about that harmony and humility and helping people to overcome the stuff that they've been through."

William, who had a fully furnished property via a FT scheme, said:



"You would be embarrassed if you didn't have anything, you wouldn't want anyone round would you?"

The above quotations demonstrate the wide variety of ways in which furniture provision is closely related to someone's ability to engage in positive social interactions. Furniture provision was shown to positively impact the level of pride they have in their home which, in turn, allows them to invite friends and family into their home and build personal relationships both with people from inside and outside the household. In addition, and indicating its close link to mental health, some tenant participants told us how they felt embarrassed and worried about being stigmatised against because of their lack of furniture. This suggests that having a furnished property is likely to reduce social exclusion.

Furniture provision and employment

Some tenant participants indicated that having a fully furnished property may positively affect someone's ability to find and/or stay in employment. Some said having the essentials would allow them to come home and rest after work, others suggested it could reduce the amount of stigma felt when they had little or no furniture as discussed above.

For example, Bradley, who had very recently escaped homelessness, said:



"It would definitely have an effect because, to speak from my perspective, because it could vary, you wouldn't see [the property] as a squatting place, you'd see it as your own home for instance. And also, you'd find it difficult to be motivated to go and get work, or go through the processes of identity giving, getting all of that stuff in order. It would definitely impinge on their motivation, because depending on the person's status or state of mind, getting a place, it comes with stigma, do you know what I mean? So when you have come out of the stigma, even when you've got a place, it can be hard to motivate yourself because you need to rest".

"It gives me freedom to go to work and get other things, or maybe put some money away for my children or other kind of responsibilities."

Luke said:



"It's a different drive compared to when you've got nothing. You need a place to rest as well, to switch off."

Fiona said:



"For example a washing machine, to be in a job and come off benefits, you need to be able to wash and clean your clothes. If you can't do that then obviously you're going to get knocked back. You need to give people the things they need to lift themselves out of poverty and homelessness.

It's pointless, what's the point of you helping someone like that when their home doesn't have anything in it? It's a vicious circle; it's never going to change. Everyone should have the right to get those furnishings and work, and everyone should [be able] to make a meal."

"If you can't go shopping, and you can't get a washing machine, then you can't get a job because you, can't go to work. And then you're still going to stay on benefits, so it's a vicious circle."

She later added:



"Well they will be able to go out, they will be able to look for jobs, they could go into work, socialise at work."

Lisa said:



"Obviously you have to exert your energy as well into trying to make life work, like the basic things with the things that you need to make it work if that makes any sense? So you haven't really got the energy or sometimes, I don't know, say the happiness, you don't have the attitude or the energy."

Interestingly, these findings suggest that providing a furnished property may increase the ability of someone to find, and stay in, employment; a possible counter to the 'poverty trap' perception discussed above. The above findings – in relation to mental health, financial security, and social wellbeing – indicate that furniture provision is needed for someone to have an adequate chance at finding employment. It helps to level the playing field and works towards the realisation of equality of opportunity; it may help people lift themselves out of poverty.

Finding II - The current landscape: an uneven patchwork of furniture support

Our interviews with both social landlords and tenants confirmed our understanding of the current patchwork of support available to the tenant. This support, however, exists on two different levels: the number of options used by social landlords to obtain furniture for their tenants, and the manifold options which tenants use to obtain furniture for themselves.

The patchwork of support from the social landlords' perspective

The interviews revealed that social landlords without a furnished tenancy scheme often relied on a patchwork of different sources to obtain furniture for their tenant, primarily:

- referrals to their respective local welfare assistance scheme;
- applications to local and national grant-giving charities;
- their own internal discretionary fund for furniture (distributed on an ad hoc basis usually limited to one or two items);
- in-house and partner furniture recycling projects;
- a low-cost credit option, sometimes with the social landlord as a stakeholder;
- furnished tenancies.

RSL participants, when discussing furniture acquisition for their tenants said, for example:



"It was a mixture of what we could get through the welfare provision, what we could get through donated items, and what we could get through charity applications - the odd bit of white goods etc. We worked with [a local charity] where they gave people vouchers so they can go down and get furniture that way.

So it's kind of like a jigsaw puzzle, with all the little pieces. It wasn't a nice seamless system. It definitely wasn't like that at all."

Another (non-FT providing) RSL participant, of a medium sized housing association in the South West, highlighted partnership working and the close relationship between themselves, the charity sector, and their local welfare assistance scheme:



"It involves partnership working - we have lots of partners (5 core, 21 associate) – in a charity network where we meet regularly and coordinate a response so we are not overlapping. You know maybe there's one particular person who we can help. We have limited resources so we discuss with each other: 'how can we support this family? And how can we make sure that we are all working together?'"

A different (non-FT providing) participant, from a large housing association, highlighted their use of rather opaque discretionary monies to provide some small appliances for their tenants:



“The other thing we do have, [...] and I don’t publicise this [but] we have some money in a hardship scheme. So, if we come across someone who is moving in and they are really struggling, we have used it to buy things for people. We have used it to buy things like a microwave, a kettle, a toaster.”

Despite these options, social landlords were keen to emphasise the limited nature of such support, given the combined financial pressures they face as a result of austerity. For instance, another said:



“If we come across someone who’s really desperate, we generally do something amongst the staff and there are always staff donations, like settees and things like that [...]. But, you know, we’ve got nearly 13,000 properties, and I think in the current climate, it’s really difficult. I think in the past people were able to apply for budgeting loans and things like that and it wasn’t deducted in such a large chunk.”

The interviews highlighted how social housing staff utilise a plethora of routes to help their tenants with the acquisition of furniture. This approach appeared to be limited, piecemeal, and unevenly distributed across the country, and it undoubtedly requires a large amount of staff time. Indeed, as one non-FT providing participant said: “It’s piecemeal and it’s kind of as and when; ad hoc; it’s reactive rather than strategic”.

However, some RSL staff told us that the inadequacy of the patchwork often leaves their tenants living without the essential items e.g. “I was always quite upset when we had knocked on a door and realised that the tenant had been there five years and there were no carpets down”.

The patchwork of support from the tenants’ perspective

The tenant participants were a combination of those currently seeking a grant, those who had received a grant, and those who had a furnished tenancy agreement with their landlord. All tenant participants were on low incomes and receiving at least one form of social security at the time of the interview. We asked them to share their experiences and opinions of the medley of options available to them to acquire furniture. The interviews revealed that the tenants utilised a greater number of options than social landlords.

- Grants via grant maker charities or local welfare assistance schemes (if they were eligible and if they had a scheme in their area).
- Furniture charity shops.
- Donations by friends and family.
- Saving money from their benefits payments.
- Moderate to high interest credit. Tenants said they would have difficulty getting low interest credit, either because of poor credit rating and/or because they were on low incomes
- Furnished tenancies (if their landlord offered it to them).

The interviews indicated that this disarrayed approach is significantly failing to get essential items of furniture and white goods to the people who need them. This has also been highlighted in other research.⁹⁹ While all tenants with a furnished tenancy had all of the items they needed, only one participant had been able to do so through the patchwork.

For example, Peter, who had recently moved in to his new home after previously being homeless, said that although he received some items from his Local Welfare Assistance Scheme, the choices were limited and he didn’t get everything he needed – he was currently living without every essential item except a bed, a fridge, a kettle, toaster, and microwave.

He said:



"When I applied, on the actual application, it included a washing machine and a cooker. I ticked them but didn't get them. They rang me and said you've been successful but they couldn't get me everything I needed. It was: 'These are the things you've got, these are the things we can't give you'. They should definitely offer more than just white goods, they should offer beds, couches, maybe like paying-off options for electrical goods or alternatives. Do you know what I mean?"

Peter later described how difficult it can be to acquire furniture via the patchwork:



"Yeah [my landlord] didn't give me any options like that [renting furniture]. They said contact the [name of his LWAS]. It was basically 'here's your keys get on with it'. I know you shouldn't have to rely on other people, but when times are hard, you know, you do need somebody to fall back on. There should be somebody there. I can imagine people in my situation, it could make them feel suicidal or... You know what I mean? You know, just sitting in a flat on a single bed, with nothing and no one.

Do you know what's crazy as well? I went to charity shops but some of the prices are disgusting. I was homed under [a local charity initiative], and I went to their shops thinking 'oh great, it'll be cheap' but some of the prices they charge are disgusting. They had second hand wardrobes from the 1970s that should have been on a bonfire years ago for like £90. I was like, hang on a minute, are you messing?"

Another tenant Lisa, a housing association who had very recently escaped domestic abuse, had been turned down by her Local Welfare Assistance Scheme, and was lacking almost all of the essential items, including a bed to sleep on. She said while her landlord had a hardship scheme, they required that her support worker apply for charitable grants first:



"If there are things that [my support worker] isn't able to cover, they will see if they can contact some charities or something themselves. But I'm also doing that independent search for myself as well which is why I'm now waiting for the baby grant; to see what's going to come through and to then see if [my landlord's] able to cover for anything. [...] And also the flooring is damaged, so when my baby is in the property she literally picks at pieces, she trips over some of it, so she said she's going to see if there are any charities... It's maybe different kinds of flooring, but just something so that it's safe. So that's another thing that she will look into. But I have to now wait to see what this charity is going to provide, and what I actually have, and I have to tell [my landlord], so that's why they haven't been in touch with me. I'm still in a bit of a limbo position and taking a bit of time to get into some sort of position."

She later added:



"I don't have a TV, I don't have a sofa, I don't really have... Perhaps a cooker and a washing machine might be covered in the [name of charity grant] and... I can't remember what else. Oh yeah, for her room, they will cover things which are in regards to the child, so maybe toys and stuff. But no TV, no sofa, no bed for me, and no chest of drawers for me, so it's just more and less covering the essential things a child may need."

Sadly, the above scenario – people living without the essential items - was frequently encountered. Another tenant highlighted how application limitations on crisis grants can potentially leave people living without:



"[The grant's limited to], once every 5 years. I called [my local council] back recently because of a broken fridge-freezer. My husband's on medication which is injectable and it has to remain at a certain temperature. If they don't remain at that temperature it could cause very bad ill effects for my husband. The temperature in my fridge, because it is a second hand, awful fridge, the temperature gauge is going and it keeps shutting itself off and turning itself back on. I did contact them but they said I'm not eligible and gave me the date of 26th January 2021."

Bradley, who had escaped homelessness several weeks prior to the interview, said his support worker had used a variety of options to get him the essentials indicating that for at least some people the patchwork does work. Sadly, this was a dissenting experience across our tenant interviews, and was the only participant we spoke to who successfully received a majority of furniture he needed this way.

Bradley said:



"The support from my support worker, getting hold of furniture, has given me the opportunity to find some rest, do you know what I mean? I can be productive. Even though I don't know the area well, there's people here I don't speak to or don't know, but I can be productive. At least I can invite my children round, invite my mum round."

He was, however, unable to acquire a washing machine through the patchwork:



"It would be nice to have had a washing machine included in that package, simply because of self-sufficiency, do you know what I mean? I can come home, wash and dry my clothes when I come home from work, or whatever. Then I can go and get a job and my life can get nice again."

Wendy, a single mother, made a comparison between her current experiences of the patchwork and a theoretical furnished tenancy option, arguing that some grant applications required her to relive past traumas:



"For me personally, if I can use my own words, and what I've experienced, it would be a relief, just to be able to tick [which items I could rent] on a form. For them to acknowledge that I'm entitled to this stuff, for just 10 or 20 pounds a week, simply because I'm moving into the house, it's a relief. Because my experiences with grants in the past, I felt I had to go into my mental health, and they ask those questions: 'What is wrong with your health? Tell us why'. [...] I say well I've got PTSD, and they ask why, and then I have to resurrect all of the things in my past, of childhood rape, childhood sexual abuse from a family member [pause] I have to reiterate that to be entitled to something as stupid as a carpet. It's literally on the forms, these forms are daunting, they are scary, they make you not want to do it, especially if you are a person with mental health issues, you don't want to do it. So you'd rather live without."

Lizzy, a single mother of three children, told us how she was disheartened by the patchwork of options:



"That's why I say to expect anything from them, a grant for white goods, or any essentials such as beds, I wouldn't even bother. I'm so disheartened by it, I genuinely wouldn't even bother."

The interview transcript data indicated that the failure of the patchwork was for three reasons. Firstly, many participants were simply unaware of which grants were or weren't available to them and how to apply, with some not knowing grants even existed. Secondly, tenants who had applied said they found the process to be difficult, especially when they needed multiple items; some indicated they had had an application rejected, while others were frustrated with and disheartened by the process. Thirdly, tenants said that the other elements of the patchwork (those besides LWASs and grants) were problematic. They said borrowing was difficult for them (primarily because of poor credit ratings) and charity shops were still too expensive. This is the reality for those wholly reliant on the social security apparatus to acquire furniture, which is unable to cover the additional expenditure required to acquire furniture.

A time lapse between applying and receiving the essential item(s)

Some tenant participants, who had either received a grant in the past, or were waiting for one to be accepted or delivered, indicated that there is a significant time lag between making the initial application and receiving an item of furniture. In such scenarios, our participants said that they had to simply live without an essential item. Amongst our participants, this time lag ranged from 2 to 6 weeks.

For example, Peter, who had recently escaped homelessness and was living without many of the essential items, said:



"It probably took about 15 days from the date of the application to receive the white goods. But I think, again because of Covid-19, they must have been inundated with them."

He later compared the two items (cooker and fridge) he had received via his Local Welfare Assistance Scheme to the length of time he would need to wait before receiving a charity grant item:



"[Name of charity] offered me help but it takes 4 to 6 weeks for the charity to get in touch with you. That's to even say if you've been accepted, and I don't know how long it will take after that. It's too long winded. I don't get what takes so long."

Fiona described the implications of living without furniture while waiting:

"It made me feel... I felt daft because I couldn't wash my clothes. I had to go to neighbours' houses. It makes you feel like you can't take care of your kids, that's how it makes you feel. At the end of the day I am an assured tenant, I've always paid my rent, so you'd think that they would just hurry up and help you out but they didn't."

The evidence drawn on above indicates that from the tenant's perspective, the patchwork is not a comprehensive solution to furniture poverty. As our findings have revealed (see pages 26-30) living without the essential items has a plethora of consequences for one's mental, financial, and social wellbeing. The inadequacy of the patchwork to ensure tenants have all of the items they need is gravely concerning.

It is important to stress that crisis grants are an essential safeguard against furniture poverty and material deprivation. Our interviews with tenants offered a glimpse into the hidden realm of furniture support for those experiencing a crisis. It is the lived experience of the individuals who rely on a system which, is under incredible pressure as a result of both austerity and Covid-19. Many of the problems faced by the tenants above, would have been resolved if they had been able to choose which items they required and move into a furnished property with the cost of the furniture covered by the service charge element of housing benefit.

Finding III: The barriers facing the provision of furniture through furnished tenancies within the social housing sector

Below we present our findings from twelve in-depth interviews with social landlords. We present the three most frequently raised barriers which RSLs say are preventing them from providing furnished tenancies (as defined on page 7).

Barrier One: An inadequate understanding, awareness, and consideration of furniture provision within the sector

Our interviews with social landlord staff revealed a lack of understanding and awareness of how furniture provision would work in practice. This included concern relating to the development of necessary policy and procedure, in addition to logistical concerns. Moreover, a primary concern was the extent to which furniture is an eligible service charge under Housing Benefit or the housing costs element of Universal Credit.

The eligibility of furniture as a service charge under Housing Benefit and the Housing Element of UC

There was consensus amongst furnished tenancy providing RSL participants in arguing that a lack of awareness and understanding is a key barrier; one which is preventing organisations from providing more furniture.

One furnished tenancies manager argued:



"I think there's misunderstanding. I think that's what it probably is. I think there's more misunderstanding about furnished tenancies than, you know, being sceptical over the schemes.

You could have 10 housing officers sitting there, and they might discuss furnished tenancies and they might say 'I thought it's not eligible'. And, if they're not strong enough on [pointing out that] is it eligible, if it is seen as a grey area: 'Is there a chance we won't be paid?', then that's probably going to be the biggest [barrier]."

Non-FT providing RSL participants also consistently underlined this lack of understanding as a key barrier. When asked if people within her organisation and the wider sector are aware that furniture is an eligible service charge, one participant said:



"No, no. I don't think it's known at all. To be honest with you, I didn't know it and I've been in housing for ages! I was really surprised when I read an article about it, about being able to recoup the service charges. I didn't know anything about it and I don't think people do. So I think it's something that we really need to promote and publicise."

This misunderstanding can in part be resolved by referencing the relevant legislation and Government guidance wherein furniture is listed as an eligible charge. This is currently the case in both the legacy Housing Benefit regulations and the Universal Credit regulations and guidance (see page 23). As one participant put it: “It’s not difficult for them to check, is it?”. To an extent this is indeed true, however some participants were entirely surprised that it was an eligible service charge and may have not considered that it would be. Taken together, these findings suggest there is a need for further awareness raising within the sector.



“The main thing is that many people don’t know that the charge would be covered by benefits. That’s the main thing. I know that it is, because of the work I did, and even at the time we weren’t quite sure, but now I know that it is covered. However, even now I have colleagues that are experts on benefits and they don’t know. The head of the Money Matters team that supports people on benefits did not know that the service charge for furnished tenancies would be covered under universal credit. That is because we don’t offer them - if we don’t offer them then they are not in our radar.”

The relationship between housing providers and the local benefits offices, and what this means for eligibility

The interview data underscored the importance of the relationship between RSLs and their local benefits office when decisions are made about setting service charge levels and how much (in relation to the cost of furniture) the local benefits office will approve. However, while some RSL staff indicated this was a barrier, others did not.

One participant, who had experience running a small furnished tenancy scheme, argued:



“My experience is, because the regulations are so wide, it depends how you sell it. Some local authorities really think that you’re making too much money. So it might be a fiver towards furniture at [one local authority], but I might get £27 or £28 quid for the same package in a similar style property with [another local authority].”

Another, with experience running a furnished tenancy scheme, said:



“We operate in [157] local authority areas so we are little, but massive in terms of geographical spread. [...] The conversations that I will have with [one local council] will be very different to the conversations that I have with [another]. [One local authority] are a right royal pain, and I don’t know what their problem is; our furniture charge there is so small, we don’t do [regular furniture replacement] there because we can’t afford to [...]. We only replace at end of life and because they are quibbling over a couple of pounds.”

Some non-FT providing RSL participants raised concerns over the potential for furniture to be removed as an eligible service charge in the future, especially during the transition from the legacy Housing Benefit to the housing costs element of Universal Credit. However, for FT-providing participants, the switch to UC had not hitherto brought forth any issues.

For instance, one non-FT providing participant said:



“I think we need reassurance. [...] If suddenly, you know, if furnished tenancies are scrapped from, not covered by UC, then we would be in real trouble.”

However, those with experience with furnished tenancy provision said:



“When housing benefit mentioned [the switch to UC] we thought there’d be no work-around, but housing benefit in the area are really good. I explained it to them and they said: ‘whatever your figure is, including the vat figure, we’re happy to cover that’.”

Another FT manager, from a medium-sized housing association in the Midlands, said:



“All I do know is that we don’t seem to have a problem. I was concerned when UC was being rolled out that our scheme would have a real issue with it. But that’s not turned out to be the case. So happy days really.”

While the extent to which the eligibility of furniture is fully recognised on the ground within any given local benefit office is unknown, it is important to reiterate that both the UC regulations and the Government-issued guidance on UC lists furniture as an eligible service charge (see page 23). In addition, the eligibility of furniture as a service charge is not a new rule, with the oldest schemes going back to the 1980s.¹⁰⁰ Taken together, this suggests that the eligibility of furniture as a legitimate service charge should be fully understood across the DWP.

The interviews did reveal that the relationship between social landlords and local benefit authorities has a significant impact on the amount permissible as a service charge. Within the regulations, (both the Housing Benefit and Universal Credit) eligible service charges are required to be ‘reasonable’ – a highly subjective term which has longstanding usage within the legal sphere.

All RSLs need to decide as part of their FT budget forecasting, how quickly they wish to effectively ‘pay off’ the capital cost of buying the furniture. If they wish to recoup those costs in 2 years for example, the service charge will be greater than if they are prepared to wait for 5 years. With that in mind, the evidence gathered suggests that RSLs looking to establish a scheme are likely to need to have preliminary discussions with their local benefits office to determine how much flexibility is permissible. It is important to note that the private rented sector does not have this issue as the rent and service charge are rolled into one and can be covered by the local housing allowance (LHA); this has created an uneven playing field between the private and social rented sector and can make the private rented sector a more attractive option for prospective tenants who do not have any furniture or the means to acquire it.

Barrier Two - A ‘Poverty Trap’? The Need for Flexibility

Both social landlords and tenants shared their perspectives on the so-called ‘poverty trap’. This is said to occur when a tenant has a furnished tenancy, which is paid for by housing benefit, but has to pay the weekly cost of the furniture package themselves if they later enter work.

This concern was raised by a number of social landlord participants. For instance, one argued:



“Say someone comes into a property and they are benefit dependent, but then they go into work, then whilst it’s great that those things are eligible under housing benefit and universal credit that could become: “Well now I have to pay for it”. What we don’t want is to be trapping people.”

Interestingly, these views came only from RSL staff who did not have a furnished tenancy scheme in place. RSL staff with such experience of running a furnished tenancy scheme did not consider the ‘poverty trap’ to be a barrier, provided there is sufficient flexibility within the scheme on three levels.

Firstly, there should be flexibility with regards to which items are offered. When discussing how they would like a future scheme to operate, one participant explained:



"[We want to be able to say]: 'Here's a furnished tenancy, choose what you'd like, or not'. So it isn't about creating a poverty trap it's about us being flexible and having more than one offer."

Another said:



"The way I think that I would like it to work: it's very flexible, you have what you need, and you don't have what you don't need or can't afford."

FT-providing RSL participants indicated that this was indeed how the initial offer to tenants operated. The tenant chooses from a list which items they may, or may not, require. This grants the tenant - if they believe they would have difficulty paying the cost if they later entered work - the opportunity to ensure that the weekly cost (and thus any 'poverty trap') is minimised.

Secondly, participants argued for flexibility with regards to whether or not items could be returned if a tenant later enters work. This was the most frequently encountered concern with regards to the perceived 'poverty trap'. Although arguing "we don't operate a 'put them in and take them out at will type of scheme'", one FT manager said:



"Well, if we get in a situation where someone cannot afford to pay for the furniture pack, it's causing them a problem, then we can reduce the number of items of furniture."

He later added:



"I mean, we don't do it all the time, but, you know, when it's necessary, if we get a hardship case, then we can do those types of things."

Another furnished tenancies manager said:



"If they were to move into one of our properties with a full furniture package and they weren't working, as it stands at the moment, they'd be paying £19.68 a week for that service. If they found work they can return all the items apart from the bed; the charge would go down to just over a pound."

He later added:



"It can happen within the first 6 weeks of the tenancy and we state that: 'as long as you can prove to us that you're going to be working and your Housing Benefit or UC entitlement is going to be reduced, we will give you that option'. And that was to make sure that there wasn't a poverty trap. They aren't going to be going into high paid jobs straight away, they're likely to be going into low paid jobs, and we wouldn't want anyone to refuse work on the basis that it wouldn't be worth it if they were going to pay the service charge."

Lastly, participants indicated that there should be flexibility with regards to who is offered a furnished tenancy, arguing that some individuals are more likely to need furniture provision for a longer period than others. This finding indicates that staff would need to be attuned to the individual circumstances, needs, and employment prospects of each individual tenant.

For example:



“You’re going to have some tenants who are always going to need support, I think that’s universally accepted. I think it is really difficult in the current climate with the benefit system because it doesn’t universally accept that people are always going to need support. You know, with PIP assessments and things like that, and going back to see if people have recovered from things which they can’t physically recover from. Things like that. Some people are always going to need that support.”

Our FT-providing participants indicated that tenants are fully informed about the long-term nature of a furnished tenancy. They indicated that for tenants who might be moving into work in the near future, a furnished tenancy might not be recommended as being appropriate.

The tenants’ view on the ‘poverty trap’

The fact that the tenant interviews were conducted after the social landlord interviews, gave us an opportunity to raise this issue with our tenant participants. We asked them, if they were looking for employment, had a furnished tenancy, and started a new job, would they then find it difficult to pay the weekly cost? The majority of tenant participants indicated the ‘poverty trap’ was not a significant issue in that regard, provided they can choose which items they do, or do not want, and there is at least some flexibility with regards to returning items if they later entered work. The extent to which they would want a full package of items was more fluid, with some wanting almost all of the items on offer, while others said that it would be a preferable option for one or two hard-to-get items.

For example, Luke has a small furnished tenancy package consisting of just a cooker and carpets (which is paid for by his Housing Benefit). When asked if he would struggle to pay his weekly amount if he starts work, he dismissed the poverty trap arguing:



“No, it works out as a nominal amount like 6 or 7 quid a week. It’s very easy to keep on top of. [...]. I’d think that if someone’s earning full time employment and it’s going to kick their Housing Benefit out and Housing Benefit’s not going to be a functioning part of paying anything towards the house, then they’ll be earning enough where the furnished tenancy package seems a more viable option anyway because they don’t have to worry about large scale expenditure, at the current moment. Then if they chose, when they’re more stable in that job, and they turn around and say I want to buy items to have for myself in my home; I’m not sure how that would work on the FT front. Where I turn round and say ‘I’ve bought a cooker and I’m having my cooker in my flat instead of the one I’ve got in my FT’. Would that mean they come and get that one?”

Bradley, a single father who had very recently escaped homelessness, was lacking many essential items while struggling to get furniture through crisis grants and the broader patchwork of options. When asked if he would struggle to pay the amount he said:

“Definitely not. £20 a week, if you’re working, is relatively nothing is it really? And how long would it take to pay off? Because I can’t see the councils making extortionate profit on you, maybe the cost price and a bit of interest on top. I don’t think you’d struggle at all. If you are unemployed then you pay it back in so much and then you do get a job and you pay it back in so much. Do you know what I mean, it’s not rocket science?”

Similarly, Tina, who was looking for a crisis grant at the time of the interview, forcefully dismissed the notion of a poverty trap, adding:



“These councils worry about [the poverty trap]? So they’d rather deprive someone of the basic necessities now because they’re worried about a future that hasn’t happened yet?!”

Despite the majority of tenants dismissing the poverty trap, a minority indicated that a full package would be difficult for them to manage if they later entered work. Those participants indicated that they should be allowed to pick some items through a scheme, especially items they would otherwise have difficulty acquiring, while being able to acquire other items from the patchwork (primarily grants, friends/family, or preloved furniture), as discussed above.

For example, Suzanne, who was struggling to acquire furniture via a charitable grant, was asked how a furnished tenancy offer would compare with her current experiences. She argued that while a hypothetical charge of £20 per week would be too much for her, it would be nice to have the option to acquire some items through a furnished tenancy scheme.

She argued:



Well yeah, [a FT is] a much better experience, more of an option. And, at least I can cover some things for it to be affordable for me. Whereas at this point, I'm really in limbo. I'm in between my nan's house and my friend's house so I've got no security and if that was provided to me, at least I [would] know [that I would be] in some sort of liveable condition; I can afford certain things which may alleviate the stress and make things more easier and straightforward rather than running round and trying to independently see who can help me because a charity [grant] is never secure.

So, they can put in the request: can [my child] get this? - these are the circumstances. But, they can turn around and say they don't have the capacity. So [a FT] would definitely be better in that sense where maybe [I could get] certain items, but not for all of them. Because, for me, I no longer have the support of my partner, so it may put too much of a strain on myself to put every single thing on [the service charge]."

Luke, who had a small number of items via his landlord's FT scheme, highlighted how he had benefited from the ability to add items onto his agreement at a later date:



"I've had the carpets since September or October I think. I only got the cooker recently because there were issues with trying to acquire one through my own contacts."

In light of the above, it would seem the 'poverty trap' is primarily perceived as an issue amongst RSL staff with little experience of providing furnished tenancies. Our tenant participants, who were in receipt of benefits at the time of the interview, did not consider the 'poverty trap' to be a major issue, with the majority agreeing that the fee was manageable, again provided that there was an option to return items at a later date.

The notion of a poverty trap is an interesting argument and one which seems to be solely connected to the cost of furniture through the service charge. However, the far larger portion of housing benefit is covering the rent itself and the idea rent could potentially be labelled a poverty trap is, and quite rightly, never considered. We would argue that the same dismissal of the poverty trap should apply to the service charge too, especially when there is that flexibility as described above.

FT-providing RSL participants also did not consider the poverty trap to be a significant barrier, again provided that there is enough flexibility embedded within the scheme. In light of the above findings, there are three levels to this flexibility. Firstly, tenants should be able to choose which items they do, or do not want at the point of sign up. This allows them to reduce the weekly cost if they believe it will be an issue in the future. Secondly, tenants should have the option to gradually return items if they enter work at a later date. Thirdly, staff should be accustomed to the needs, employment prospects, and the individual circumstances of the tenant. If it is indeed the case that if a member of staff believes a particular tenant is unlikely to enter work in the near future, and needs longer term support, or on the other hand if some are likely to enter work soon and need less support, this should be fully discussed with the tenant and accounted for before a decision is made.

Barrier Three – Austerity, the financial pressures facing the sector, and concerns about the costs

RSL participants regularly cited the financial pressures facing the sector and the additional costs involved with regards to setting up a furnished tenancy scheme as a barrier. They forcefully criticised austerity measures, including direct cuts to RSL subsidies from central Government and cuts to the social security system. The latter, they argued, has meant that they are increasingly filling a growing void of support for their tenants.

For example, a crisis grant manager working for a small RSL in the South of England said:



“In the current climate right now, we are struggling and as a housing association; we have to make cuts, we are having to make cuts.”

We returned to some of our participants as lockdown was easing across the UK. These follow-up interviews indicated that the pandemic is negatively impacting their organisation’s finances and has compounded concerns about the initial expense of establishing a furnished tenancy scheme. These interviews suggested that further support from the Government, in the form of guidance and subsidies, is needed before some providers can afford to provide furnished tenancies. However, there are other ways of acquiring furniture for a furnished tenancy scheme that can remove much of that initial expense, such as leasing or renting which could be considered by an RSL.

The need to convince their organisation that FT schemes are financially viable

There was broad agreement across our RSL participants in relation to the need for top-down support from senior management, and the need for any potential furnished tenancy scheme to be perceived as making a positive financial contribution to their organisation.

For example, one participant said:



“I think it had to have that top down drive because we needed the budget, because it’s such a lot of money to be asking for, you need support at the directorial level”.

“If you can demonstrate what you want to do is reduce turnaround, sustain tenancies, and be a market leader, then they’re on board. I think the different places I’ve worked, it’s recognised now as something that possibly needs to be done.”

Another participant, when discussing why they did not have a scheme said:



“That may be before down to financial risk, that sort of thing. We haven’t been in a great place, certainly since our relatively recent chief executive. We haven’t been in a good place from a governance perspective. For the majority of the last 8 years. So I think risk is something that we have been quite adverse to. However, we are looking to put the business case together to go to the board to see if it’s a viable option.”

In comparison, those who did offer furnished tenancies discussed the financial side positively and indicated that the provision of furnished tenancies did not negatively affect their organisation’s finances, primarily because they argued that the provision of furniture improves tenancy sustainability, reduces rent arrears, and reduces substantial void costs. In fact, one FT-providing participant said their scheme generates a significant level of surplus income which can be used to support their tenants in other ways.

When asked if it provides income, one participant said it is not only self-financing, it makes money for the rest of the organisation:



"Yeah, and obviously the money generated does increase year on year. Once you're there for the long term. That money is used then within the organisation for other things. Because we don't need it for furnished tenancies - if we want to expand [our furnished tenancy scheme], and I need any additional income there, then I will be requesting that income - but it is used elsewhere within the organisation."

Another of our FT-providing participants, when asked if her scheme is income-producing, said:



"Well it has to be. If you want to start putting more money into it, you want it to grow, somebody has to see a worth to it, and somebody has to see why we're doing it, what we're doing it for, so yeah, there is a lot of support at the director level. They really want it to succeed."

In summary, the interview data revealed that organisational attitudes and perceptions (and particularly at senior management level) towards the financial viability of furniture provision is a barrier within some organisations. Those without a furnished tenancy scheme highlighted that convincing their organisation of this financial viability was a prerequisite. However, for those with a long-established scheme, it was believed to be a viable option. Interestingly, these participants indicated that senior management within their organisation were fully behind the schemes, in part because the scheme had demonstrated its worth.

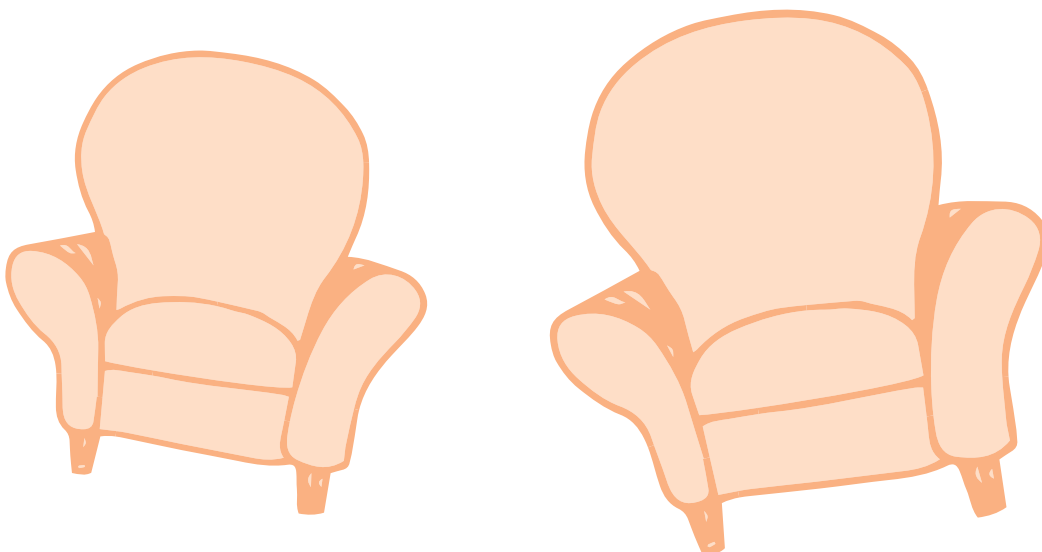
The financial pressures facing housing associations, especially within the current economic context, are critical, and some housing associations may be resistant to additional spending. However, for those with a FT scheme in place, they were seen as a means of improving tenancy sustainability, which thus reduced the costs of voids (empty properties not generating income).

As one FT Manager put it:



"If someone stayed in the property for another 6 months then you've got an extra 6 months' rent and you've saved £2.5k on a possible void. That's the hidden value and the social value: you give however many people who've moved into a furnished tenancy a chance of a better life. So it's not money badly spent is it? Organisations need to get away from the concept that it's a financial risk".

"Getting it off the ground is difficult. I think we're lucky to have long term schemes like ours because we can prove it works financially."



Finding IV: Tenancy sustainability

While some RSL staff claimed furniture provision would be seen primarily as a social endeavour (i.e. a way to improve the lives of their tenants), others also saw it through a more commercial lens, often focusing on furniture provision as a way to improve tenancy sustainability. There was broad agreement amongst RSL staff we interviewed with regards to the ways in which furniture provision - whether that be through the patchwork or FT schemes - can make a tenancy more secure. Some RSL staff told us that a key reason for this belief was that it prevents their tenants using high-interest lenders, taking out a budgeting loan, or an advance on their social security payments. These findings complement and build on other reports which suggest that furniture provision can improve tenancy sustainability.

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For instance RSL staff said:



“Well, for me, and I think the evidence is out there, the start of the tenancy is the most vulnerable time for anybody because that’s when they have that outlay. For me, currently with universal credit, I mean you will be aware that when people take advances that’s what makes everything else go to pot in terms of them paying their rent and getting into arrears with us and others. So if you can offer a furnished tenancy to someone who hasn’t yet taken a loan or advance out yet or whatever, at the initial point of the claim, it’s going to help them stay within that credit area, you know, without having to drop into the debt zone. Um, so, that’s the critical point for me.”



“At the start of the tenancy, when things are difficult, and they are vulnerable from a financial point of view, [or] any other point of view [...], that’s the point where I think that a furnished tenancy will make all the difference in terms of having a home where they feel safe.”



“It feels a lot of the time like it’s taken a weight off people’s shoulders, it’s a sigh of relief thinking that, thankfully, I’m going to be able to get out of this without getting a budgeting loan.”

“I think it would help the overall family circumstance really – in particular to avoid the need for people having to go to the likes of BrightHouse or those kind of high street lenders and loan sharks. Even locally we have had issues recently. So if we can do anything to help our tenants not have to go down that route, it would be a benefit and would also mean that they have got more money in their pocket to keep on top of rent. Sure foodbank use is as low as it needs to be locally for our tenants; I see it as kind of part of the fix of the bigger picture problem.”

While all of the FT-providing participants believed it helped tenancy sustainability, one told us how they ran a scheme wherein 18 people had been taken out of homelessness and had been housed with furniture. She told us that there was a reduction in arrears when compared with non-furnished properties:



“The average arrears for a furnished tenancy was about 60 quid less [...]. We thought that was quite significant, and we did delve into the reasons why. Part of the reason was – again this was done with conversations with some of the tenants – that they felt like they weren’t just being given just a house and some keys.”

This connection was echoed by some tenants who also raised the link between the outlay to acquire furniture, the ability to pay rent, and the likelihood of being evicted.

For example, Pam said:



“Yes, for people, that’s where it all goes wrong. If they’ve got to start going into finance and loans to furnish the place, they can’t keep the payments up on the rent and that’s why a lot of people get evicted.”

These findings are perhaps not surprising given the mental health, financial, and social benefits for the tenant presented earlier. However, it was interesting to see the connections made between a tenant’s personal financial situation and the ability to stay in a tenancy.



Part Three: Levelling the playing field

Even before the Covid-19 crisis, income inequality, poverty and material deprivation in the UK were at very high levels, with social renters being more likely to experience them than private renters or home owners. The higher rates of poverty and material deprivation in social housing has undoubtedly worsened as a result of austerity measures, and in particular, cuts to the social security system (with social tenants again more likely to be relying on the welfare state), and cuts to local authority budgets. Austerity measures have reduced the incomes of some of the poorest people in society, making them less able to furnish their homes. This has been compounded by the decline in local welfare provision which specifically helps to remediate material deprivation and furniture poverty. All of this has, of course, been compounded by Covid-19, which is hitting the poorest households hardest and is exacerbating inequality, poverty and material deprivation.

The current patchwork of support

The findings in this report have shown that both social landlords and tenants themselves rely on a patchwork of options to acquire furniture, with local welfare assistance schemes and grant-giving charities making up the bulk of this patchwork. The decline in the former, combined with austerity measures making individual tenants poorer, and the economic effects of the pandemic, mean that this patchwork has faced incredible pressure of late. For tenants currently looking to furnish their home, the patchwork included grants, friends and family, charity shops, and moderate to high interest borrowing. Given that the amount of benefits one is able to receive is inadequate at present, any mechanism which requires this limited income to be reduced is a concern, especially if it requires them to borrow and pay interest.

Our findings resonate with previous research carried out by the Sheffield Hallam University wherein “furnishing was often seen as the most challenging aspect of moving into a new tenancy”.¹⁰⁶ The evidence presented in this report, and again in previous research¹⁰⁷, reveals how this patchwork of options is leaving many social housing tenants without at least one or more essential item(s) of furniture (including appliances). For that reason, we conclude that an increase in provision of furniture should be an urgent priority.

Furnished tenancies should play a much greater role in the patchwork

This research, in part, looked specifically at furnished tenancies as a way to tackle furniture poverty (as defined on page 7), because the weekly cost of the furniture can be covered by Housing Benefit or the housing element of UC, thus leaving the tenants’ income unaffected. We found that there are three key barriers which are preventing the establishment of more furnished tenancies within the sector.

First, there appears to be a need for top-down support in an organisation and for staff to convince their respective management and finance departments that any scheme is financially viable. FT-providing RSL participants argued that the schemes were viable because they improve tenancy sustainability. One participant indicated that the scheme generates surplus income which is used across the organisation.

Second, there is a general lack of awareness and understanding about how a scheme would work in practice with regards to logistics and policy development. But primarily, there appears to be lack of understanding within the sector with regards to the extent to which furniture can be included as

an eligible service charge and how much is eligible. The former can be easily addressed by referring to the relevant regulations or Government guidance (see page 23). The latter however, appears to be more complicated, with our findings indicating that different local benefits authorities accept different furniture costs as an acceptable service charge to others, with the relationship between local authority and housing provider also being a factor. Within the regulations, the only reference to cost is that they must be 'reasonable'. In light of this, a social landlord should have initial discussions with their local benefits office to uncover whether this is, or is not, likely to be a barrier in any given area. While not a participant in this research project, we have since spoken to one RSL staff member who told us that their local benefits office was wholly unaware that furniture could be included as a service charge. This, along with the evidence gathered for this report, suggests that there is a need for clarity and awareness raising within the DWP itself.

Third, there is a perception that a scheme can be a 'poverty trap'. This is said to occur when a tenant has their furniture charge covered by housing benefit, but must pay for it if they later enter work. While a number of social landlord participants raised this as an issue, both FT-providing RSL staff and the tenants themselves did not consider it to be a significant problem, provided that there is enough flexibility embedded within the scheme on three levels.

- Tenants should have the flexibility to choose whether they want a fully furnished, or part furnished property, thus allowing the tenant to decide what is or is not likely to be a sustainable charge, if they later enter work.
- Tenants should, to some extent, be able to return furniture at a later date, especially if the tenant struggles to manage the charges. This flexibility also allows them to save up and purchase their own items, if they wish to do so. If this requires an amendment to UC or Housing Benefit rules (because the property is furnished not the tenant) then we believe that the Government should urgently consider this.
- Staff should be attuned to the needs and prospects of the individual. For instance, if the tenant is unlikely to enter work in the near future, then a fully furnished tenancy may be more suitable. On the other hand, if the tenant is likely to enter work soon, a few items could be acquired through the patchwork, with the rest obtained through a part-furnished tenancy scheme – thereby reducing the weekly cost for the tenant. While some tenants indicated they would be able to afford a hypothetical cost of £20 per week if they later entered work, a small minority indicated it would be difficult and that they would only want a few items. This is a reflection of the fact that each tenant's circumstances and needs are different, which will ultimately be the biggest determining factor with regards to how many items they require. RSL staff should also be aware of the amount of benefits the tenant receives, to ensure that the weekly furniture cost does not push them over the Benefit Cap.

Regardless of whether or not they would like one or two items or a full package, all tenant participants said that they would have liked to at least have been given the option to rent a furnished property from their landlord. This desire for an option was also found by Ambrose et al. (2016).¹⁰⁸ We understand the flexibility described above is a lot to ask of RSLs; returning items may lead to logistical concerns however, we believe through our conversations with FT providers that these concerns are easily overcome. We have not identified anything that would prevent an RSL from storing and reusing any items that may be returned. Alternatively, RSLs can opt for a furniture rental option wherein the running of a scheme is handled by a third party.

The benefits for the tenant

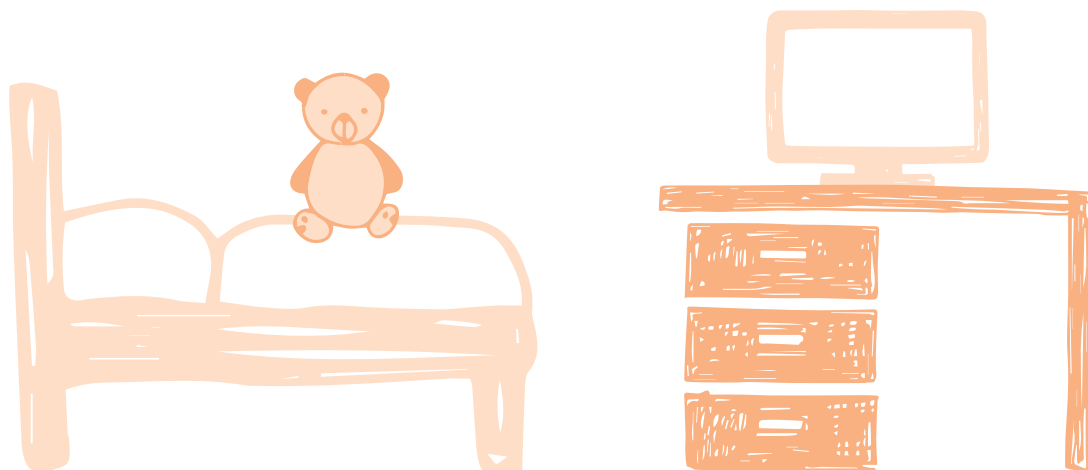
The evidence presented in Finding I underlined that furniture provision is likely to have multifaceted benefits for those who need it. Furniture provision is significantly likely to improve the financial position of tenants on low incomes, primarily because it avoids the need to use moderate to high interest credit options.

We also found that furniture provision has the potential to improve a tenant's mental health. Furniture provision allows a tenant to escape the experience of living without, which they indicated was extraordinarily distressing and, in many ways, harmful. In addition, furniture provision was also said to reduce the stress and anxiety one experiences when trying to acquire furniture through the patchwork. These findings reaffirm findings from previous research into furniture provision in social housing which also identified this harmful psychological impact of having little to no furniture.¹⁰⁹

Furniture provision was revealed to be a crucial requirement for a tenant's social wellbeing. Not only was it shown to enable positive social interactions within their own home (i.e. inviting one's children over as Bradley indicated), it also increases the level of pride a tenant has in their home, their feeling of self-worth, which can reduce anxieties around receiving stigma from others. Taken together, these findings indicate just how important having a furnished home is to one's overall quality of life. Based on these findings, housing providers should see furniture provision through the lens of improving the lives of their tenants, rather than seeing it as a purely financial endeavour.

Lastly, this research found that furniture provision may help tenants find, and stay in, work. The relationship between furniture provision and employment is complex and appeared to be interwoven with the mental health, financial, and social benefits discussed above. For some tenants, furniture provision reduced social stigma, indicating that having a furnished home is important for self-confidence. For other tenants, having furniture and appliances is essential in a more practical sense; it allows people to wash their clothes; it allows people to rest and have more energy.

In the course of this research, we have found that the patchwork of options to acquire furniture is an extremely difficult and potentially time-consuming process for both social landlords and tenants, with some tenants living without numerous essential items for extended periods of time, again found by Ambrose et al. (2016). Furnished tenancies will not be a wholesale solution to furniture poverty, nor will they replace the patchwork. However, this research suggests that tenants should be given the option of renting a furnished property from their landlord and that the schemes should play a far greater role within the patchwork. Whether or not a tenant has a furnished tenancy should depend on the individual's circumstances and their level of need; it should not depend on whether or not their housing provider does/doesn't provide furniture; it should not depend on where they live – whether they have won or lost the postcode lottery. The schemes should run in conjunction with Local Welfare Assistance Schemes and grant-giving charities, not only because they reduce the strain on grants, but because they can serve as a first and last line of defence against furniture poverty in social housing.



Recommendations

We strongly recommend that social landlords:

- Appoint a 'Furnished Tenancy Champion' who will work to increase their organisation's understanding and awareness of furnished tenancy schemes and how they can be delivered, including relevant Government policy, i.e. the eligibility of furniture as a benefits eligible service charge.
- The Furnished Tenancy Champion should register with End Furniture Poverty to commit to fully explore the provision of furnished tenancies and to allow us to support them in their task.
- Survey their tenants to hear their views on the provision of furnished tenancies and End Furniture Poverty will again support them in this undertaking by interviewing tenants on their behalf.
- RSLs should see that the provision of furniture can have a positive impact on tenancy sustainability (which benefits providers).
- RSLs should also see furnished tenancy schemes as a way to improve the mental health, financial position, physical health, and social wellbeing of their tenants, rather than as a purely financial endeavour.
- Establish a furnished tenancy scheme and ensure that the impact of the scheme on the lives of their tenants, in addition to tenancy sustainability and financial elements, are measured and monitored.

We recommend that the Government:

- Provide clarity for social landlords with regards to the eligibility of furniture as a service charge, and the amounts that are permissible, including reassurance that furniture will remain as a service charge in the future.
- Provide financial support for social landlords with insufficient capital to enable them to establish furnished tenancy schemes and consider incentives for those looking to create schemes.
- Provide updated guidance for local benefits offices on the setting of service charge levels to ensure that there is a geographically even framework.
- Reintroduce adequate ring-fenced funding for Local Welfare Assistance Schemes.
- Provide updated guidance and support to local authorities to ensure local welfare provision is more geographically even and fair.

Next Steps

Based on the findings in this report, End Furniture Poverty will produce a detailed guide to explain how to set up and run a successful furnished tenancy scheme to add to the existing guide available on the End Furniture Poverty website. We will also work to increase awareness across the social housing sector of the eligibility of furniture as a service charge.

End Furniture Poverty can also provide support with creating a robust measurement and evaluation methodology to demonstrate the success of a furnished tenancy scheme. We also hope to work with the housing industry bodies, the Chartered Institute of Housing and National Federation of Housing to encourage them to develop policy and guidance for RSLs who are considering creating furnished tenancy schemes.

End Furniture Poverty will work with RSLs who currently run successful FT schemes to produce case studies to share their best practice, and we will also form a steering group to discuss ways to move forward with the recommendations in this report, including lobbying the Government to deliver on our recommendations to them.

End Furniture Poverty is committed to working with partners to deliver on these recommendations. Despite the immense challenges we are all facing in these difficult times, we passionately believe that in this day and age, no one should be sleeping on the floor or be unable to safely store and prepare food. Together we can make a difference, together we can End Furniture Poverty.



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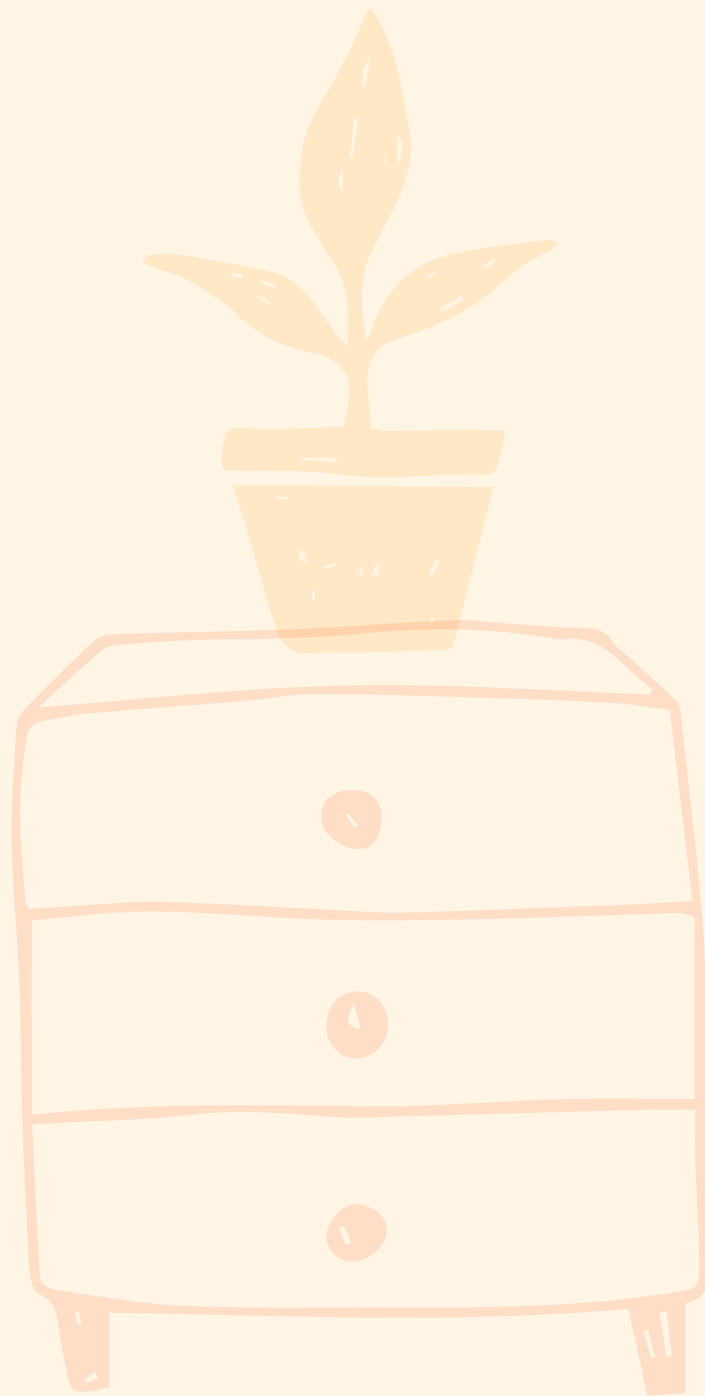
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