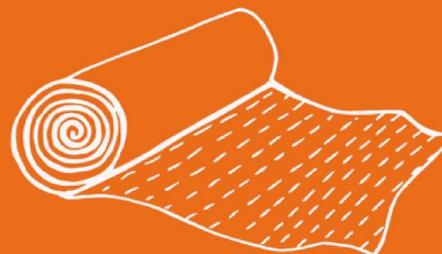




**END
FURNITURE
POVERTY**

THE POSTCODE LOTTERY OF CRISIS SUPPORT



**PROVISION OF FURNITURE AND WHITE GOODS
THROUGH LOCAL WELFARE ASSISTANCE**

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Summary and Key Findings

At End Furniture Poverty we speak to people living in **furniture poverty** every day. We know how difficult accessing essential furniture items can be, and how hard it is to know where to turn, especially in a time of crisis. We have worked hard over the years to understand the reality of living in **furniture poverty** and the possible routes out of **furniture poverty**. Of course, fundamentally, we would like everyone to have access to sustainable and fairly-paid employment, but even that is not a suitable route for everyone.

In the course of our research, we have explored the different types of support that exists for people living in **furniture poverty** and it has led us to the conclusion that the two most important of these are furnished tenancies in social housing,¹ and local welfare assistance.

There have been a number of excellent studies in recent years examining local welfare assistance, mainly focusing on funding and the availability of schemes. We wanted to take it one step further and bring the provision of furniture through local assistance schemes into the spotlight, hence this report. Of course, the past year has been like no other and we are all well aware of the rapid pace of change in all areas of our lives. This has also presented us with a challenge when analysing the data we gathered for this report. New funding pots have been produced by the Government in recent months, the efficacy and benefits of which are still unfolding, which have made it impossible to produce exact figures and limited our ability to estimate spending in the 2020/2021 budget year. However, we do believe that under this Government, with a decade of data showing a clear downward trend, this report's conclusions and recommendations stand firm.

As with all of End Furniture Poverty's research, the publication of this report is just one step in the journey and we will continue to examine local welfare assistance schemes and work tirelessly to make our recommendations a reality. We know that no one organisation can do this alone and we welcome conversations and partnerships with other charities, campaigners, and indeed anyone who shares our belief that as a nation, we simply are not doing enough to lift people out of **furniture poverty**, to lift them out of poverty. We must do better, we must do more and we look forward to hearing from anyone who would like to join us on this journey. Together we can End Furniture Poverty.

Throughout this research project we have not only found that the decline in local welfare assistance continued in 2019/20, but the amount spent has reached its lowest ever point. This has resulted in England falling very far behind the crisis support seen across the devolved nations.

Within England itself, we found that there is a high degree of fragmentation with regards to the extent to which crisis support is provided from one local authority to another. Many have now closed their LWASs, and many more provide only minimal support. Even when we account for their deprivation levels, spending is still unevenly distributed. While we found the majority of LWASs help people obtain furniture and white goods, this exists within the broader decline in, and fragmentation of, local welfare assistance discussed above. Ultimately, the amount of crisis support someone can get in England heavily depends on where they happen to live.

Crisis support in England has been decimated over the last decade

Crisis support in England is overwhelmingly falling behind Scotland, Wales and Northern Ireland.

- Per capita spend on crisis support in 2019/20 in England stood at £0.64, compared with £6.88 in Scotland.
- As of 2019/20, there has been an 87% real terms decline in expenditure on crisis support since 2010/11.
- The number of awards given has also fallen by 86%.
- The average award fell to £196 in 2019/20.
- Despite additional funding being made available by the UK Government, we found this may have barely 'trickled down' into local welfare assistance schemes in 2020/21.

Crisis support in England is highly fragmented

We found that crisis support within England varies wildly from one local authority to another.

- At least 25 upper tier local authorities now have no scheme. We estimate that this has left approximately 11.4 million people in England (around 1 in 5) without any access to crisis support. A further 8.11 million people are living in an area with minimal crisis support.
- In 2019/20, although £129.6 million was allocated for local welfare assistance by the Government, only £35.8 million was actually spent on it by local authorities; 95% of schemes spent less than their allocated local welfare assistance funding.
- Of those who had an LWAS in 2019/20, the amount spent varied considerably. Some local authorities spent as little as £0.01 per capita while one spent £7.54. Two thirds of schemes, however, spent less than £1 per capita.
- This geographical unevenness amongst operational schemes is still observed when we account for each local authority's deprivation level. Although local authorities covering more deprived areas tended to spend more, there were still considerable differences between the amounts that local authorities spent on crisis support.

The provision of furniture and white goods through crisis support is also highly fragmented

- While the majority of operational schemes provided furniture and/or white goods, the extent to which they did was also highly fragmented and varies significantly from one local authority to another.
- While some spent the majority of their budgets on furniture and/or white goods, for others it was a much smaller percentage of their expenditure. In 2019/20, £0.41 per capita was spent on furniture and white goods in England; this figure stands in sharp contrast to Scotland, which spent £4.30 per capita on furniture and white goods.
- Given the average award in 2019/20 was only £196, we can safely infer that the provision of one item is the norm.
- Of those which provide furniture and/or white goods, while the majority supplied the item(s) to the applicant directly, others provided a voucher, and some only offered a loan.
- Based on the number of closed schemes, and those which had a scheme but do not provided furniture, we estimate that around 1 in 4 people in England were living in an area where they cannot get any help obtaining furniture and white goods in 2019/20.

Acknowledgements

We understand local authorities are under tremendous pressure as a result of the current health and economic crisis and would thus like to give our thanks to all 150 local authorities which replied to our FOI request. We believe this research has never been more important given the extreme hardship millions more people now face and will face over the coming months and years.

We would like to thank The Children's Society, Greater Manchester Poverty Action, Church Action on Poverty, and others for their earlier LWAS studies. This research provided our project with crucial pre-2018/19 figures.

List of acronyms and frequently used terms

Furniture Poverty is the inability to afford to buy or maintain, or access, 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; we include both furniture and appliances (sometimes referred to separately as 'appliance poverty').

Relative Income Poverty is when someone earns below 60% of the average national income.

The essential items of furniture or 'the essential items' are 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 2017.

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

LWAS – Local Welfare Assistance Scheme

LWA – Local Welfare Assistance, also known as local welfare provision

SF – Social Fund

DSF – Discretionary Social Fund

LA – Local Authority

UTLA – Upper Tier Local Authority

LTLA – Lower Tier Local Authority

EFPP - End Furniture Poverty

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

NAO – National Audit Office

IMD – Indices of Multiple Deprivation which measure deprivation in England by income deprivation; employment deprivation; education; skills and training deprivation; health deprivation and disability; crime; barriers to housing and services; and living environment deprivation.

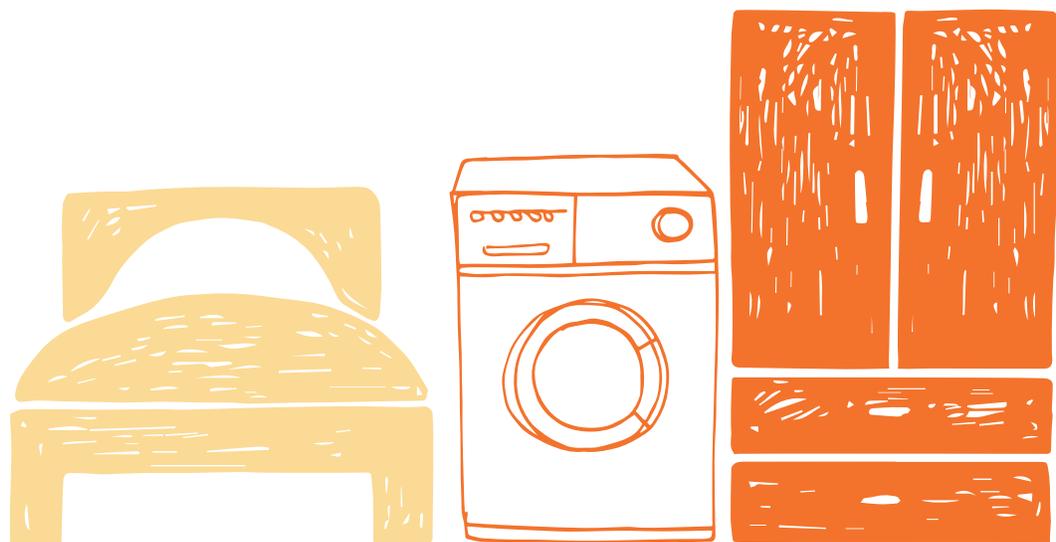
Understanding the local authority tier system

In England, local authorities can fall into one of two systems of authority: single tier or double tier.²

- Single tier local authorities can be either unitary authorities, metropolitan districts, or London boroughs.³ They are responsible for all local authority powers. There are currently 125 single tier local authorities.
- On the other hand, in areas with the double tier system, powers are split between county councils (upper tier) and district councils (lower tier). There are currently 26 upper tier county councils and 192 lower tier district councils.

For the purpose of this report, we refer to all single tier and upper tier local authorities as 'upper tier' local authorities which, combined, currently total 151. When discussing local authorities throughout this report, we refer to each local authority by their area rather than using their full name. For example, Liverpool City Council appears as Liverpool, but refers to the former. Only upper tier local authorities are provided with funding from the Government for LWASs.⁴

More information on the tier system can be found on Gov.uk.⁵



Methodology

The findings presented in this report are based on our analysis of the responses we received to our Freedom of Information (FOI) requests which we sent to every local authority in England. While only upper tier local authorities are responsible for LWASs (but not legally required, some upper tier authorities stated that they delegate the responsibility for local welfare assistance down to their district councils. We will be sending a second FOI (see below) to establish whether any funding is attached to that delegation of responsibility.

Because we were aware that some upper tier local authorities said that they delegated LWASs responsibility to their lower tier counterparts, and because there could be lower tier authorities running their own schemes, we decided to send an FOI to every lower tier local authority.

We received 150 responses from 151 upper tier local authorities. Although we chased the non-responder (Derby City Council) numerous times, at the time of publication, we had not received a response. While we were unable to capture the data needed from this local authority, we examined their website to determine if they had a local welfare assistance scheme.

To provide a UK-wide comparison of crisis support, we also sent FOI requests to the devolved administrations of Scotland, Wales and Northern Ireland to ascertain what support is provided and how much they spent on that support. For Scotland, we also analysed public policy and publicly available data on the Scottish Welfare Fund which the Scottish Government publish on a regular basis. This detailed data proved to be an incredibly useful resource and allowed for extensive analysis.

By publishing crisis support data, which can be broken down by area, Scotland completely negated the need for us to send FOIs to local authorities when we (and others) are gathering data for future reports. Based on this best practice, we call on the Ministry of Housing, Communities, and Local Government to require an annual submission (back dated as far as possible) from each local authority in England which captures data relating to their spend on local welfare assistance, the number of applications received, and the number of awards made. Indeed, for the Winter Covid Grant, local authorities were required to fill in a survey explaining how the funds were spent; we believe this requirement could and should be replicated on an annual basis for local welfare assistance.

Publishing data in this way would increase transparency and allow regular and detailed scrutiny of local welfare assistance in England. It will also save local authorities time as they will not have to respond to FOI requests from organisations such as ours.

In our FOI request we only asked each local authority what their spend was for 2018/19, 2019/20, and 2020/21 (thus far). As a result, local authorities may have interpreted this question differently. For instance, some may have included admin costs, while others might not have done. In our Spring update, we will be asking local authorities to provide us with their total spend and for this to be broken down by the amount spent on the provision itself and on admin costs.

In our FOI request we asked for:

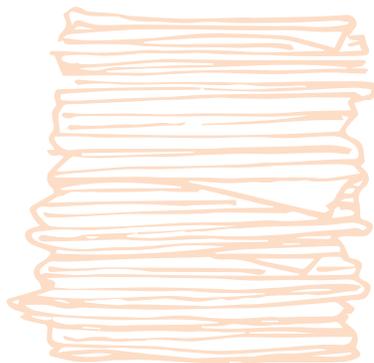
- local welfare assistance budgets and expenditure for 2018/19 and 2019/20 and 2020/21 (to date);
- whether or not they provide furniture and white goods;
- how those items are provided, (the items themselves, grants or loans);
- what proportion of their spend is on the provision of furniture and white goods; and
- how many applications they received, and how many applications successful.

We had originally intended to primarily examine LWASs by their budgets, however, we quickly realised a large number of local authorities did not provide this data and, of those which did, many significantly underspent their budget. For that reason, we based our primary analysis on expenditure data, as others have in previous reports examining local welfare assistance. Out of the 126 operational LWASs, 122 provided us with spend data.

Forecasted expenditure

The expenditure figures shown in this report for 2018/19 and 2019/20 were derived from the responses given by local authorities and relate to actual spend for those years. For 20/21, because we submitted our requests after August 2020, we asked how much has been spent on local welfare assistance thus far. Based on this partial spend for 2020/21, and over what period they told us it had been spent, we were able to provide a forecast of their expenditure for 2020/21.

It should be noted that this is a simple forecast and should be treated with caution. We provide the forecast to illustrate where funding was heading before the second £170 million Covid Winter Grant was distributed to local authorities (see page 14 for a discussion of this additional funding). Furthermore, due to a lack of data on previous years the forecast does not account for the possibility that some authorities may spend more or less at different times of the year. For that reason, the forecast is used sparingly throughout in this report. The vast majority of local authorities provided us with at least 6 months of 2020/21 spend data.



Introduction

Understanding the divergence of crisis support across the UK after the abolition of the Discretionary Social Fund

Prior to 2013/14, the Discretionary Social Fund (DSF) provided a vital line of support for people facing crisis. The Fund covered a wide range of circumstances, from remediating the acute financial hardship caused by benefits delays, to preventing homelessness by helping someone live independently and securely in their community. The Fund was crucial in its capability to prevent and remediate severe hardship and protect people from experiencing the many subsets of poverty such as fuel, food, and **furniture poverty**.

No matter how adequate the benefits system may be at any given point of time, anyone can experience a crisis at some point in their lives and may need immediate discretionary or ad hoc support. For over two decades the DSF provided this key safety net to protect people from the many harms (including social, financial, mental, and physical harm) which have been linked to material deprivation and a lack of the essential items.^{6 7 8 9 10}

The DSF was centrally funded and administered by the DWP and consisted of four primary elements of support.

1. The **first** element of the Fund was **Crisis Loan Alignment Payments** (to support people through benefit delays or if they are waiting for their first wage payment).^{11 12} These loans were rolled into benefit advances for those on legacy benefits and UC, until the latter is fully rolled-out.^{13 14}
2. The **second** component was **Budgeting Loans**. These were limited to people on benefits and were intended to help them 'spread the costs of intermittent living expenses over a longer period'.¹⁵ The loans also helped people acquire the essential items, including furniture, white goods, and clothing.¹⁶ These loans became Budgeting Loans for people on legacy benefits, and Budgeting Advances for people on Universal Credit (UC).^{17 18}
3. The third component was **Crisis Loans** (CLs) for items (including furniture and white goods) and living expenses. These helped people 'meet their immediate short term needs' when facing an emergency or 'as a consequence of a disaster'.^{19 20 21} These loans were channelled into local welfare assistance schemes.^{22 23}
4. Finally, the **fourth** element was Community Care Grants (CCGs). These were non-repayable grants 'intended to help vulnerable people live as independent a life as possible in the community' (i.e. when someone was escaping homelessness) and to 'ease exceptional pressures on families'.^{24 25} They could be used to help people set up a home, which included helping people acquire furniture and appliances.^{26 27} CCGs were channelled into local welfare assistance schemes.^{28 29}

In England, these latter two elements (CCGs and CLs for items and living expenses) were replaced by local welfare assistance schemes, which commenced in 2013/14. On the other hand, Scotland, Wales, and Northern Ireland would go on to design and administer their own replacements of the DSF.³⁰

England

From April 2013, upper tier local authorities in England (unitary authorities, metropolitan districts, London boroughs, and county councils) would go on to design and administer their own local welfare assistance schemes.³¹ Local authorities were given significant flexibility with regards to expenditure, eligibility criteria, and the type of support provided. At the time, these changes offered a chance to improve on the DSF; indeed, local authorities are best placed to respond to the needs of their citizens, know where best to target their respective schemes, and they have connections with local social services, benefits offices, and third sector organisations such as the Citizens Advice Bureau. However, any potential improvements on the DSF were quickly stifled by a lack of adequate ring-fenced funding, guidance for the new schemes, and a statutory duty on local authorities to operate a scheme.^{32 33 34}

One of the key factors for the decline in local welfare assistance budgets was the significant cuts made to local authority funding by the Coalition Government following the global financial crisis. Although local authorities have been able to offset some of the central Government cuts by raising local tax rates, 'on average, local government spending on services has fallen by 21% in real terms since 2009–10'.³⁵ Crucially, these 'cuts have not been equally distributed across the country, and have been larger in more deprived than more affluent areas'.³⁶ Although funding for local authorities is expected to increase, albeit marginally, over the coming years, 'spending per person [will still be] 20% lower in 2020/21 than it was in 2009/10'.³⁷

From 2013/14, English local authorities were expected to provide a replacement for two central pillars of the Discretionary Social Fund (Community Care Grants and Crisis Loans for living expenses), and although the Government provide funding for local welfare assistance, it stood at £129.6 in 2019/20, a sharp fall on the £285.1m spent on crisis loans and community care grants in 2010/11.³⁸

A major issue was that all funding for local welfare assistance is not ring-fenced. Non-ring-fenced funding is always at risk of being used for other services, particularly within the context of austerity which has put local authority budgets under immense strain. This funding decline was raised by poverty charities at the time, which also criticised the fact that local authorities would be under no statutory obligation to even operate an LWAS.^{39 40} This is contrary to Scotland where each local authority is legally bound to provide crisis support.⁴¹

Taken together, the cuts to local authority budgets, a lack of ring-fenced funding specifically for LWASs, and no statutory obligation on local authorities to provide a scheme, it becomes clear as to why crisis support in England is in such dire state.

This report has gathered sufficient evidence which shows that crisis support across England has been dramatically scaled back over the years leading up to the pandemic, leaving it unprepared to respond to the sharp rise in need. In 2019/20, although a total of £129.6 million was allocated for local welfare assistance by the Government,⁴² only £35.8 million was actually spent on local welfare assistance by local authorities (see page 7). This report also found that 25 out of 151 upper tier local authorities did not have an LWAS, with a further 21 schemes spending less than £0.20 per capita. This is an increase on previous studies which found 23 schemes had closed. This uneven geographical distribution of crisis support is a major concern, and, by drawing ONS 2019 population estimates for each local authority with no scheme, we estimate that around 11.4 million (1 in 5) people in England did not have any recourse to local welfare assistance in 2019/20.

While the new schemes in Scotland, Wales and NI have mostly improved on the now abolished Discretionary Social Fund, sadly, crisis support in England has gone in the opposite direction.

Scotland

When the Discretionary Social Fund was abolished, Scottish lawmakers decided to continue, and in many ways, actually improve on it. In 2015, the Scottish parliament passed The Welfare Funds (Scotland) Act which launched the Scottish Welfare Fund and, crucially, '[placed] a statutory responsibility on each local authority to maintain a Welfare Fund'.⁴³

Each year, local authorities are allocated a set amount from the Scottish Government to be spent on Crisis Grants, Community Support Grants and novel coronavirus-limited Self-Isolation Grants.⁴⁴ Crisis Grants are 'awarded in case of crisis to meet expenses that have arisen as a result of an emergency or disaster in order to avoid serious damage or serious risk to the health or safety of the applicant or their family'.⁴⁵ Community Care Grants 'help people live independently, or continue to live independently, preventing the need for institutional care',⁴⁶ with the large majority of the budget being spent on furniture and white goods (see page 29).

Unlike the DSF, the Fund only provides grants, rather than loans.⁴⁷ This, combined with their relatively high spend per capita (£6.88 in 2019/20, see page 29), makes the Fund one of the best examples of crisis support in the UK.

Wales

In Wales, the Discretionary Assistance Fund takes a centralised approach to crisis support. Applications are made to, and awards are granted by, the Welsh Government itself. There are two different types of award in Wales: Emergency Assistance Payments and Individual Assistance Payments.⁴⁸ The former are grants intended 'to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel'.⁴⁹

To receive the grant applicants must:

- 'be in extreme financial hardship, for example, [if they have] lost [their] job, applied for benefits and waiting for [their] first payment or have no money to buy food, gas and electricity;
- be in a crisis situation and in need of immediate financial support;
- live in Wales;
- be over 16; [and]
- have no other money for example savings, and considered all other legal lending such as credit unions.⁵⁰

Individual Assistance Payments are grants 'to help [people] or someone [they] care for live independently in their home or a property that [they] or [the person they care for] are moving into'.⁵¹ This helps people obtain a wide range of essential items including: 'A fridge, cooker or washing machine and other white goods [or] home furniture such as beds, sofas and chairs'.⁵²

To be eligible for an IAP applicants must:

- 'live in Wales;
- be over 16; [and]
- have no access to other money and tried all other affordable sources of funding for example credit union.⁵³

As is the case in Scotland, crisis support in Wales does not utilise loans, instead providing non-repayable grants. This is undoubtedly the best way of supporting people as loans merely prolong hardship and reduce people's already stretched incomes. If someone's income is so low that they cannot afford these essentials in the first place, then anything which lowers their income further (i.e. loan repayments) only serves to reproduce the problem later down the line if, for instance, they need to again replace worn out furniture or a broken appliance.

Northern Ireland

Along with the rest of the UK, Northern Ireland replaced the Discretionary Social Fund with a new policy called Discretionary Support. This initiative is centrally funded and administered (as in Wales) by the NI Assembly's Department of Communities. The support consists of two components: Discretionary Support Loans for food, household items (e.g. a cooker) and rent and Discretionary Support Grants which can also be used for living expenses.⁵⁴

They state that: 'one Discretionary Support grant for living expenses may be awarded to a person in any rolling 12-month period if they do not have the ability to repay a loan or if their current government debt is above £1,500'.⁵⁵

While crisis support in Northern Ireland is substantial and dwarfs that provided in England, we argue that the use of loans is concerning as they merely extend hardship and reduce people's incomes at a time of crisis.

For an analysis of these schemes, including their expenditure, applications and the extent to which they provide furniture and white goods, see page 29.

The brief discussion above demonstrates how crisis support across the UK has diverged since the abolition of the Discretionary Social Fund. It puts into clear focus the shortcomings of the approach taken by England which, as this report shows, is now piecemeal and, on multiple levels, geographically unfair. Some local authorities in England provide substantial support, while others either have no scheme or provide near-to-no support. This, we argue, (as have others) is a result of a lack of adequate ring-fenced funding, guidance, and a lack of statutory obligation on local authorities to provide crisis support.



Covid-19: A renewed long-term commitment to local welfare assistance or a short-term papering over cracks?

On March 17th 2020, at a Covid-19 news briefing, the Chancellor Rishi Sunak asserted 'what I would say to people who urgently need help is to do two things, one is to talk to their local authorities if they are in a particularly vulnerable position'.⁵⁶ Adding '[Local] authorities are well placed to provide direct support through their assistance schemes and, as we announced at budget last week, an extra half a billion pounds is going to local authorities to supplement the support that they already give'.

The claim that authorities were 'well placed to provide direct support' contradicts a number of studies (including this one) which have consistently documented the year-on-year erosion of crisis support in England since 2012/13.^{57 58 59 60 61 62 63 64} Our analysis of the upper tier local authorities' FOI responses reveal that not only has there been an 87% decline in spend since 2010/11, at least 25 upper tier local authorities had no scheme in 2020. Rather than local authorities being 'well placed' going into the current health and economic crisis, our report shows that many were underprepared.

Austerity measures, coupled with the economic effects of the pandemic, have together put local authorities under significant financial strain, which will continue to make it exceptionally difficult for them to provide crisis support on top of the core public services which they provide. This is happening at a time when discretionary support has never been needed more in recent memory.

In April 2020, a coalition of charities called for a 'time-limited Coronavirus Emergency Income Support Scheme' in addition to the Job Retention Scheme and the Self-Employed Income Support Scheme.⁶⁵ The aim of this was to prevent people from 'being pulled into serious financial hardship'. This included a range of measures and a call for 'additional funding and guidance to ensure all needs are being met, including for areas that don't have a welfare assistance scheme'.

In June 2020, the Government announced '£63 million for local authorities to assist those struggling to afford food and other essentials'.⁶⁶ While this funding was welcomed by poverty charities, they also said that the fund 'fell short of the £250 million required by councils to support all hard-hit families in England'.

In November 2020, the government announced further funding through a new Covid Winter Grant Scheme. This funding totalled £170 million with the intention of supporting 'those most in need across England with the cost of food, energy (heating, cooking, lighting), water bills (including sewage) and other essentials.'⁶⁷

The £63m fund was available from July onwards and local authorities were told by the Government that they anticipate 'that most of the funding will be spent within 12 weeks'. The funding was not ring-fenced although DEFRA did send out a short survey at the end of October 2021 to ask how the money had been spent. Only the five local authorities which received over £1m were required to complete the survey and a random selection of those which received between £250k and £1m were also asked to complete it.⁶⁸

Amongst those local authorities which provided us with 2020/21 spend data up to October, we calculated their forecasted expenditure to assess how much of the initial £63 million had 'trickled down' into local welfare assistance schemes. Our forecast suggests that of those which provided us with data for that period, their expenditure would only rise by 14% in 2020/21. We were not able to assess the second fund of £170m as we did not have sufficient post November spend data (when the funding was announced).

To ascertain the actual spend in 2021, and to assess how much of this funding made its way into local welfare assistance, we will be submitting new FOIs to every upper tier local authority in April 2021. We will be asking for details of their 2020/21 spend, the number of applications and number of awards in 2020/21. and their budget for 2021/22. This update will be published once we have compiled and analysed the responses.

The £63m and £170m in additional funding, if properly spent, has the potential to help those facing hardship and poverty as a result of the pandemic. While we welcome these funds, it is important to highlight the fact that this support is time-limited and, only 20% of the latter fund can be spent on furniture and white goods. Based on the trajectory of local welfare assistance over the last decade, we fully expect this additional support will end and the decline in crisis support in England will continue.

It is clear that the hardship caused by the pandemic will not simply vanish once we are out of lockdown and the economy begins to recover, on the contrary, its effects on the poorest and most vulnerable people in our society will be felt for many years to come. We know from the 2008 financial crash that not only did poverty levels increase, real-terms wages also stagnated for a decade alongside the Government's decision to freeze benefits.^{69 70} While this short-term funding to help people through the pandemic is welcomed, a long-term approach, which ensures crisis support is adequate and fairly distributed across local authorities, is now required.

Furniture poverty and why the local welfare safety net is so essential

We define **furniture poverty** as the inability to afford to **buy** or **maintain**, or **access**, any household furniture or appliance item that is essential for someone to achieve a socially acceptable standard of living and live a secure life. It is important to emphasise that while we work to research and raise awareness of **furniture poverty**, we do not see it in isolation. **Furniture poverty** is, as is food or fuel poverty, a specific subset of material deprivation, which is itself a consequence of being in poverty. It is a consequence of not having enough social and/or economic capital to acquire all of the items we need to be able to call a house a home.

For those of us who have everything we need, we can only imagine how difficult life would be without the essential items. Imagine not having a bed to sleep on; having to live on tinned and dry food because you do not have a fridge; or having to store your clothes in black bin liners because you have no wardrobe. This is the day-to-day reality for millions of the people we estimate are currently 'living without' in the UK. **Furniture poverty** occurs behind closed doors, often unnoticed. However, for those experiencing it, research has shown that lacking the essential items is extremely harmful to our mental, social, financial, and physical wellbeing.⁷¹

In the world's sixth wealthiest country,⁷² forcing people to live this way is simply unacceptable. We believe that in an economically developed nation such as the UK, the provision of furniture and appliances for people unable to afford them should be seen as a right, not as an add-on, or as a luxury. We believe that our complete list of essential furniture items⁷³ are all absolutely essential for someone to live in dignity and to be able to escape poverty.

Poverty and **furniture poverty** occur when a society fails to equally distribute the wealth that is generated. Research by *The Equality Trust* highlights 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%'.⁷⁴ Even more concerning is the fact that 'the poorest fifth, on the other hand, have seen a fall in income by 1.6%'.⁷⁵ In the UK, 'the poorest fifth of society has only 8% of the total income, whereas the top fifth has 40%'.⁷⁶

With each passing year, this unequal distribution is concentrating wealth at the top, while squeezing those at the bottom, leading to reproduction of destitution and poverty. This unequal distribution is driven by low rates of wage growth (which fail to match inflation);⁷⁷ the rapid rise of low-paid and precarious work;⁷⁸ and a benefits system which is inadequate and leaves people without enough money to live on,^{79 80 81} which is unnecessarily punitive,⁸² which produces 'clinically significant increases in psychological distress',⁸³ all while failing to bring about 'statistically significant improvements in employment'.⁸⁴

The factors touched on above have driven the growing millions of people who were struggling to afford the basic essentials even **before the arrival of Covid-19**. The Joseph Rowntree Foundation's Minimum Income Standard (MIS) is the minimum amount of income that we need to afford the essential goods and services which we all need to adequately participate in our society. Their latest figures show that in 2018/19 **19.6 million (almost 1 in 3) people**, including **3.6 million children**, lived below the MIS, with lone-parent families being the worst affected.⁸⁵ **This has increased since 2008/09, when 16.2 million people lived below the MIS.**⁸⁶

Economic crises have historically lead to dramatic increases in hardship. This is primarily by rising unemployment, and the severe depressing of wages and benefits, not only during the crisis itself, but continuing for many years after the initial shock. The latest research on the socio-economic effects of the Covid-19 pandemic make for stark reading. Most recent analysis suggests that the number of people living below the MIS is likely to increase to 21.7 million by May 2021, the number of destitute households has already doubled, and that the pandemic has increased hardship amongst those already in poverty.^{87 88 89 90} The latest figures also suggest that around 840,000 renters may now be in rent arrears, putting them at risk of homelessness,⁹¹ alongside a 47% increase in people using Trussell Trust foodbanks between Apr-Sept 2019 and April-Sept 2020 (a 145% increase on 2015).⁹² This demonstrates that more people than ever are likely to require crisis support over the coming years.

To reduce poverty, material deprivation, and indeed **furniture poverty**, benefits and wages must see a major uplift to ensure that people have enough money to live on. People need an income which allows them to afford to buy and maintain essential furniture and appliances. Until this is achieved, crisis support will continue to be an essential pillar of the social security apparatus.

In light of austerity, and the socioeconomic impacts of the pandemic, local authorities have never been under greater financial pressure than they are now. This is concerning for a plethora of reasons, but it means crisis support budgets are likely to be stretched even further for many years after lockdown has ended. Grant-giving charities are attempting to fill the void left by inadequate local welfare assistance, however, they cannot support everyone, and expecting them to be able to remediate the shortcomings of local welfare assistance is both unrealistic and unfair.

Local welfare assistance is an essential safety net which protects people from the manifold harms caused by 'living without' the essential items. However, this report finds that a gradual decline in England's crisis support was a continuing trend over the years leading up to the pandemic. Based on ONS 2019 population estimates, we estimate that more than 11.4 million people were living in an area with no support and a further 8.13 million people were living in an area with very minimal support. This report is an attempt to not only demonstrate the rapid decline in crisis support expenditure and the number of awards made, it is also an attempt to demonstrate the geographic unfairness of a system which, for the most part, is significantly failing to provide help to people through a crisis.

Findings

In this section, we present our findings based on our analysis of the 150 FOI responses we received from top tier local authorities. Figures shown for 2010/11 relate to comparative elements of the Discretionary Social Fund which were abolished and replaced by local welfare assistance schemes. All subsequent figures account for inflation.

Crisis support is unevenly distributed across the UK

Table 1: Per capita spend on crisis support across the UK, 2019/20

	Spend £m	Per Capita Spend £
England	35.8	0.64
Scotland	37.6	6.88
Wales	13.2	4.19
Northern Ireland	12.9	6.79

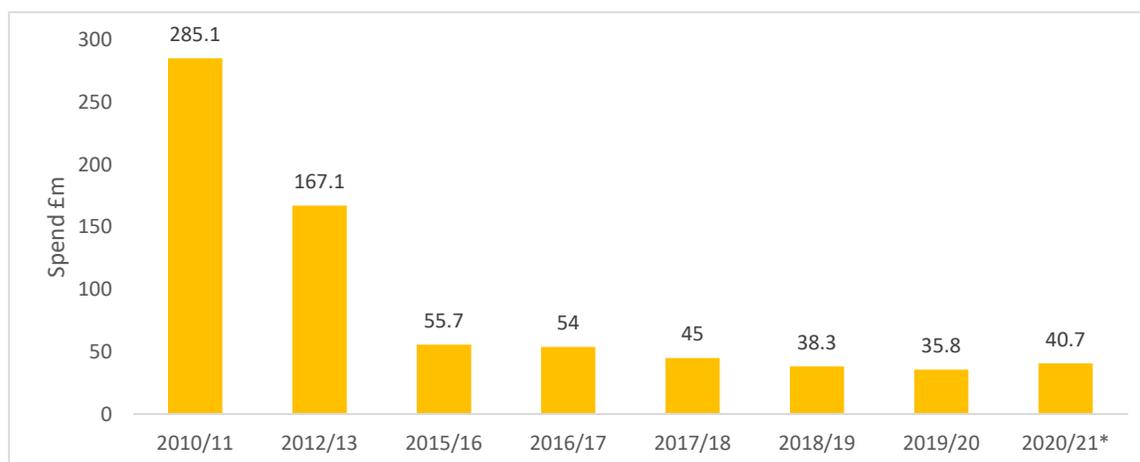
Source (spend): England (EFP FOI responses), Wales (Govt. FOI response), NI (Govt. FOI response), and Scotland (Scottish Welfare Fund data).⁹³ Source (population): ONS, 2020.⁹⁴

Table 1 shows the dramatic difference in per capita spend across the different countries of the UK, with England lagging very far behind Scotland, Wales, and Northern Ireland (NI). The starkest realisation is that **Scotland's total expenditure actually exceeded that of England**, despite the latter having approximately **50.8 million** more residents.

Based on recent announcements by the devolved powers, Scotland, Wales, and NI are all expected to significantly increase their overall spend on crisis support.^{95 96} For example, Scotland's expenditure is set to more than double to £80.29 million, while in England, expenditure is expected to be around £40.8 million.⁹⁷ This is in line with our 2020/21 forecast of £40.7 million. It should be noted however that both of these expected increases do not take into account the £170m Covid Winter Grant Scheme funding.

Crisis support in England has been decimated over the last decade

Figure 1: Expenditure on crisis support in England



Source: Greater Manchester Poverty Action (2010/11 to 2017/18).⁹⁸ EFP FOI responses (2018-21).⁹⁹

* forecasted expenditure (see page 9)

In 2010/11, **£285.1m** (in real terms) was spent on comparative elements of the Discretionary Social Fund before falling to its lowest point, **£35.8m**, in 2019/20. This means there has been an **87% decrease in spending on crisis support since 2010/11**. These figures show that the gradual erosion of crisis support in recent years left local authorities ill-equipped to respond to the sharp rise in hardship brought about by the pandemic which, to reiterate, has led to a doubling of the number of destitute households.¹⁰⁰

Although the Government has provided additional funding in response to the pandemic, our forecasted expenditure suggests that the first £63 million (which was required to be spent by local authorities within twelve weeks) barely ‘trickled down’ into local welfare assistance. If our forecast is broadly representative of the actual figure for that year, then this would still be an 86% decrease on the amount spent in 2010/11, and less than what was spent in 2017/18. While the forecast does not account for the £170m Covid Winter Grant, it gives an indication of the downward trend.

The need for adequate and ring-fenced funding

Our analysis reveals that in 2019/20 95.1% of schemes spent less than their allocated LWAS funding. Within this figure, 80% spent 50% less than their allocated LWAS funding, and 39% spent 80% less than their allocation. On the other hand, only 5% of local authorities spent more than their allocation, and most of these only spent slightly more.

While we appreciate the severe funding challenges local authorities face, given the rising numbers of people facing hardship, all allocated local welfare assistance funding should be spent on local welfare assistance.

To alleviate the financial pressures local authorities face as a result of the combined effects of austerity and the pandemic, funding for local authorities to provide crisis support should be both adequate and ring-fenced. Unfortunately, unless the Government commits to any such permanent increase, and ensures that local authorities spend the full amount for the purposes it is provided, we expect the near-decade long erosion of crisis support described above to continue over the coming months and years.

Applications and Awards

Table 2: LWAS applications and awards in England, 2019/20:

	2010/11	2012/2013	2015/16	2017/18	2018/19	2019/20	2020/21*
Applications	-	-	319,949	-	274,920	304,126	352,732
Awards	1.33m	738,110	207,530	161,000	173,300	182,215	216,129
Success rate	-	-	65%	-	63%	60%	61%

Source: 2010/11, 2012/13, and 2017/18 GMPA; 2015/16 The Children’s Society; 2018/19 to 2020/21 FOI responses.

Previous research examining the comparative elements of the Discretionary Social Fund show that in 2010/11 1.33 million awards were made in 2010/11, compared with 182,215 in 2019/20 (an 86% decrease). We can see that since 2017/18 the number of applications has slowly increased while the success rate has decreased since 2015/16. This means the dwindling expenditure on crisis support has been, and will continue to be, stretched further than ever.

Our forecast indicates that this rising application trend continued over 2020/21 (as we might expect in light of the pandemic), and will no doubt be driven higher when the Coronavirus Job Retention Scheme, the Self-Employed Income Support Scheme, the eviction ban, and the temporary increase in Universal Credit come to an end over the coming months.

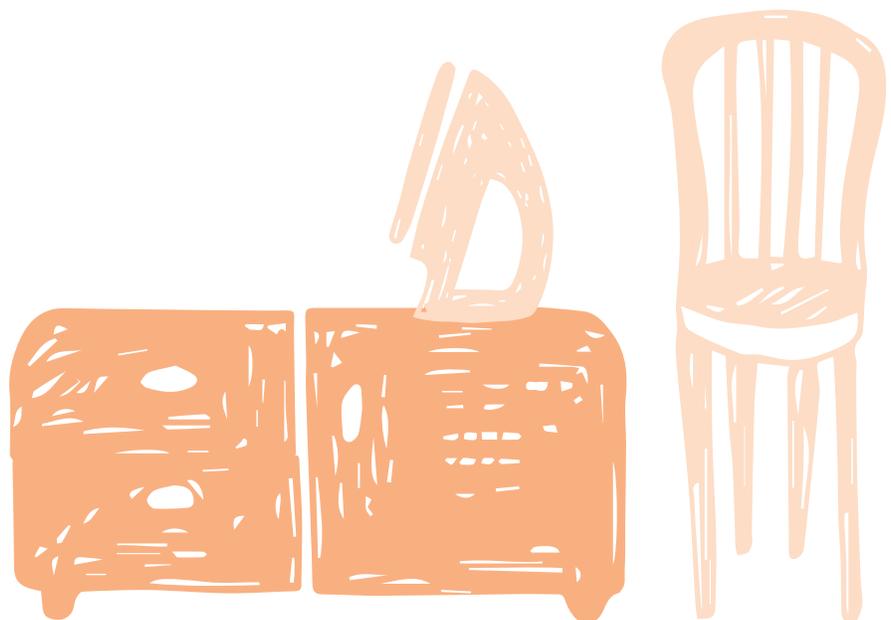
Given the scale of the economic hardship brought about by the pandemic, it is somewhat strange that the forecasted number of applications in 2020/21 was not significantly higher than previous years. This may be due to a lack of local knowledge about LWASs, including among those who have recently lost their jobs and those who may be falling into poverty for the first time. To demonstrate this point, we only need to consider the number of awards made in 2010/11. While this was during the recovery from the 2008 global financial crash, the current crisis is of a far greater magnitude,¹⁰¹ and therefore, the fact that applications remain so low is likely less a reflection of low demand, and more a reflection of a lack of awareness about crisis support which has since been localised.

To remediate this issue, local authorities should raise awareness of crisis support across the general public, and local support services (i.e. social care, local jobcentres, and third sector organisations such as the Citizens Advice Bureau). They should also ensure that they spend their complete allocation of LWAS funding on crisis support rather than diverting it to other budgetary needs. However, any potential increase in applications as a result of raised awareness of local welfare assistance would need to be met with additional funding from the Government.

The average award value of crisis support in England

The average value of a crisis support award was £280 in 2017/18, £221 in 2018/19, and £196 in 2019/20. This fall appears to be a result of more awards granted coupled with a gradual decline in overall expenditure (as discussed above).

Even though we forecast expenditure to increase by £4.9m in 2020, this will be insufficient to match the expected further rise in applications, resulting in an estimated average award of £188. It should be again noted that our forecast does not include the second £170m round of Government funding, however our forecast is provided to illustrate where the expenditure, applications, and the average award were heading. Given there is yet to be a permanent increase in funding for LWASs, we expect a continuation of this decline over the coming months and years.



The fragmentation of crisis support across England

Local welfare assistance in England varies considerably from one local authority to the next and this has resulted in a highly fragmented patchwork of crisis support. This fragmentation was found on four levels.

- There are the areas with a scheme, and those without a scheme.
- Across areas with an operational scheme, there are variations with regards to:
 - how much they spend on crisis support;
 - how much they spend on furniture and white goods (and what method is used to provide them); and
 - their eligibility criteria.

Which areas now have no crisis support?

We found that **25 upper tier local authorities no longer had an LWAS in 2020** and a further 21 provided minimal support (spending less than £0.20 per capita). Before proceeding, it is important to note that the list presented below is not intended to name-and-shame local authorities, but rather to highlight the scale of the crisis facing crisis support in England and the geographical areas where people cannot access a scheme.

It is crucial to recognise that even before the pandemic, local authorities were under financial strain as a result of cuts to their funding by the Government. These cuts have compelled many to either close their schemes altogether, or dramatically scale them back. However, it should also be noted that some upper tier local authorities have maintained, and in some cases even increased, their local welfare assistance scheme budgets over the years.

Table 3: The upper tier local authorities with no scheme in 2020

Barking & Dagenham**	North Lincolnshire	Staffordshire
Bexley**	Northamptonshire	Stoke-on-Trent
Devon*	Nottingham	Suffolk
Haringey	Nottinghamshire*	West Berkshire
Hillingdon	Oxfordshire	Hampshire*
Isle of Wight	Plymouth	East Sussex*
Isles of Scilly**	Portsmouth	Worcestershire*
Lincolnshire	Reading	
North East Lincolnshire	Redbridge	

Source: FOI Responses

* These local authorities technically do not have an LWAS, however they indicated that they delegate local welfare assistance to lower tier councils. To assess the extent to which crisis support is provided by these district councils, we also submitted FOIs to each one. We found that the vast majority of the lower tier councils in question either had no, or very minimal, support (see Appendix A on page 34).

** At the time of their responses, Barking and Dagenham, Bexley, and Isles of Scilly councils all told us that had started-up schemes in response to the heightened economic hardship caused by Covid-19. Other local authorities on this list may also have Covid schemes, however, only these three told us that they did. While there is now limited support in such areas, it is likely that they will not continue into the future when Government funding ends, especially given that there was no scheme in place in 2019/20, and in light of the overall decline in spend on local welfare assistance over the last decade.

Given these are top tier local authorities, their geographical areas, and population sizes, can be vast. Drawing on the latest 2019 population estimates from the Office for National Statistics for each of these local authorities,¹⁰² we estimate that approximately **11.4 million people (around 1 in 5) in England are now living in an area without local welfare assistance.**

Previous studies had put this figure at 1 in 7, however there has since been further scheme closures. This means that for young people on low incomes moving into a new home for the first time, those fleeing domestic violence, or those escaping homelessness, acquiring all of the essential items of furniture and white goods is likely to be a mountain to climb.

Without local welfare assistance schemes, especially if people cannot rely on their social capital (i.e. furniture from their friends and/or family) for donations, research suggests people in need of local welfare assistance will be forced to turn to moderate or high-interest credit stores or, quite simply, live without.¹⁰³ Based on the current body of evidence, these options are likely to exacerbate people’s financial, mental, physical, and social wellbeing.¹⁰⁴

The fragmentation of spending on crisis support among local authorities with an LWAS

There are significant divergences concerning how much each local authority spent on crisis support in 2019/20. This uneven distribution was also prominent (albeit to a lesser extent) even we account for each local authority’s 2019 Indices of Multiple Deprivation (IMD) score (see page 6 for more information on the IMD).¹⁰⁵

Figure 2: Percentage of English local authorities by their spend per capita on crisis support, excluding LAs without a scheme, 2019/20



Source: FOI responses.

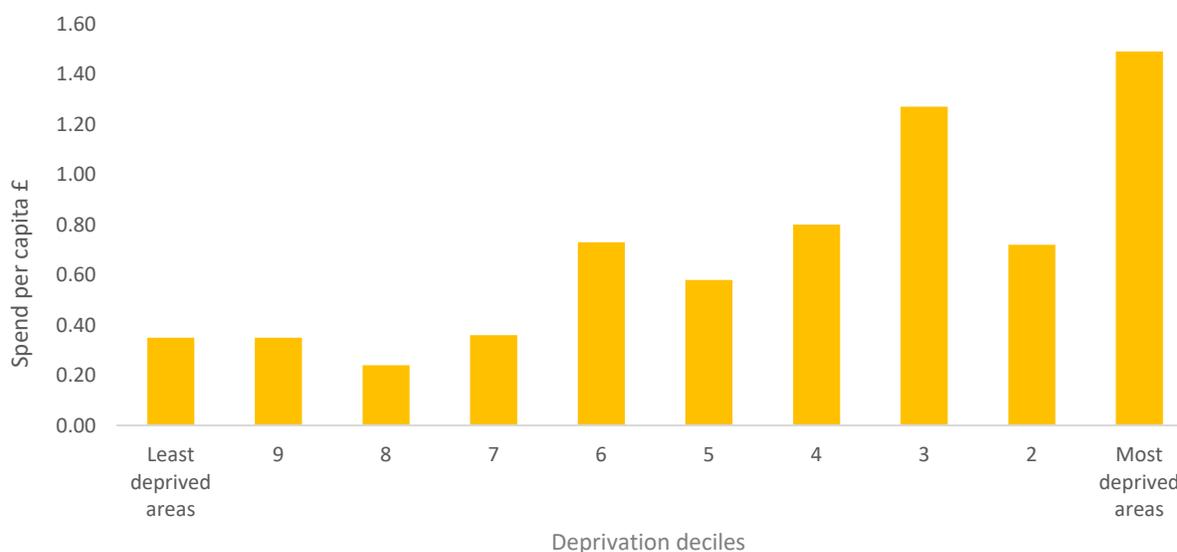
Figure 2 shows that more than two thirds of local authorities with an operational scheme spent less than £1 per capita on crisis support, 27% spent between £1 and £2, and a substantial proportion (33%) spent less than £0.40. Only two schemes, Islington and Liverpool, (1.6%) spent between £6 and £7, thus coming close to the amount spent across the devolved nations.

Per capita spend and deprivation

To gain further insight into the uneven distribution of expenditure on crisis support, we analysed local authority expenditure on crisis support alongside their Indices of Multiple Deprivation score. We found that although, broadly speaking, more was spent on crisis support in the more deprived areas, this was not uniform, and there were considerable differences between how much each individual local authority spent on their LWAS.

Before proceeding it is important to highlight that local authorities in more deprived areas have been hit much harder by Government cuts than their less deprived counterparts.^{106 107 108 109} The figures presented below should therefore be considered with this in mind.

Figure 3: Local welfare assistance spend by deprivation decile, 2019/20



Sources: FOI responses (for 2019/20 spend) and MHCLG, 2019 (for IMD scores).

Figure 3 shows that although per capita spend on local welfare assistance tended to be higher in more deprived areas, the picture was still uneven in places. For instance, we can see that spend per capita across the second most deprived area decile was significantly less than that the third most deprived area decile, and slightly less than the amount spent across the sixth most deprived decile. In other words, crisis support remains somewhat unevenly distributed, even when we account for deprivation. Furthermore, within each decile, there are considerable differences between schemes. For example, in the most deprived decile, expenditure per capita ranges from **£0.29** to **£6.91**.

Figure 3 also shows that per capita spend across even the most deprived areas in England is considerably less than what was spent on crisis support across the whole of the devolved nations. If we take the combined spend of all local authorities in the three most deprived deciles, the total local welfare assistance spend per capita was only £1.39 per capita, much lower than Scotland's £6.88 per capita spend. Furthermore, in Scotland, local welfare assistance expenditure is also concentrated in the most deprived areas. **This means that local welfare assistance spend in those areas is likely to be considerably higher than the £6.88 average across the whole of Scotland.**

The English local welfare assistance system is considerably worse than Scotland at distributing the total amount spent on crisis support to the most deprived areas. To illustrate this point, based on our analysis of SWF data, 34% of crisis support spending was within Scotland’s most deprived decile in 2019/20; on the other hand, only 21% of crisis support expenditure in England goes towards the most deprived areas. This means that, even if England’s per capita spend matched that of Scotland, the current approach is failing to do as good a job at ensuring funding goes where it is needed most.

In sum, the low spend seen across the most deprived areas in England is clear evidence that a permanent increase in Government funding for crisis support is urgently needed and should be targeted at the most deprived areas.

Table 4: Per capita spend on local welfare assistance across the ten most deprived areas in England in 2019/20 (excluding LAs with no scheme)

Most deprived local authorities	IMD average score	Spend per capita
1. Blackpool	45.04	£1.35
2. Knowsley	43.01	£1.06
3. Liverpool	42.41	£6.91
4. Kingston upon Hull, City of	40.56	£1.26
5. Middlesbrough	40.46	£1.06
6. Manchester	40.01	£1.17
7. Birmingham	38.07	£0.52
8. Blackburn with Darwen	36.01	£0.93
9. Hartlepool	35.04	£1.86
10. Sandwell	34.88	£0.58

Sources: FOI responses (for 2019/20 spend); ONS, 2020 (for population); and MHCLG, 2019 (for IMD scores).

Table 4 shows that if we ‘drill down’ to the ten most deprived local authority areas in England, there are significant divergences with regards to the amount spent on crisis support.

Although the majority spent between £1 and £2 in 2019/20, some local authorities spent considerably less than this. Liverpool stands out as offering significant support to its residents in need.

Per capita spend on crisis support across 9 out of 10 of most deprived local authority areas was low in the year leading up to the pandemic, especially when we compare it to the devolved nations where spending ranges from £4.19 to £6.88 per capita.

To highlight the vast differences between schemes, we also calculated the amount each local authority spent per capita in relation to their area’s deprivation level. This allowed us to rank them from highest to lowest spenders to demonstrate the wide differences between expenditure on local welfare assistance from one local authority to another (tables 5 and 6 below).

For example, if two local authorities both spent £1 per capita on local welfare assistance, the more deprived local authority would rank lower (based on our formula). On the other hand, if two local authorities had the same deprivation score, but one spent £0.01 more than the other, then the former local authority would be ranked higher.

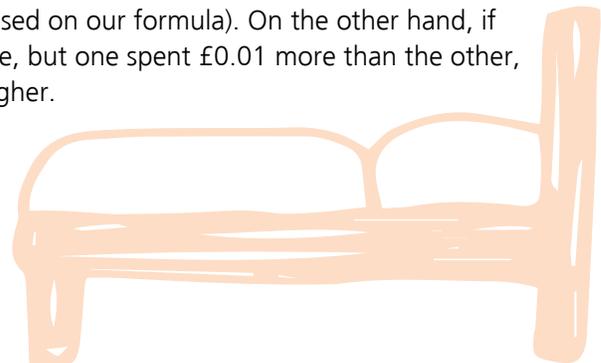


Table 5: The local authorities with the highest spend on local welfare assistance, when we account for their population size and deprivation score, 2019/20

Local authority	Spend per capita	IMD average score
1. Islington	£7.54	27.54
2. Liverpool	£6.91	42.41
3. Hammersmith and Fulham	£2.70	22.27
4. Westminster	£2.20	20.34
5. Kensington & Chelsea	£2.17	21.53
6. North Yorkshire	£1.41	14.76
7. Salford	£3.17	34.21
8. Derbyshire	£1.65	18.39
9. Rochdale	£2.97	34.42
10. Bath and North East Somerset	£1.00	11.75

Sources: FOI responses (for 2019/20 spend); ONS, 2020 (for population); and MHCLG, 2019 (for IMD scores).

Table 6: The local authorities with the lowest spend on local welfare assistance, when we account for their population size and deprivation score, 2019/20

Local authority	Spend per capita	IMD average score
125. Medway	£0.01	23.94
126. Bournemouth, Christchurch and Poole	£0.01	18.17
124. Kingston upon Thames	£0.01	11.38
123. Wigan	£0.08	25.71
122. Wokingham	£0.02	5.85
121. Torbay	£0.10	28.10
120. Herefordshire, County of	£0.07	18.89
119. Gateshead	£0.12	28.22
118. Brent	£0.11	25.56
117. Wiltshire	£0.06	13.45

Sources: FOI responses (for 2019/20 spend); ONS, 2020 (for population); and MHCLG, 2019 (for IMD scores).

Tables 5 and 6 demonstrate how a number of schemes spent far more per capita than their more deprived counterparts, and vice versa. For example, Gateshead have a deprivation score of 28.22 and spent only £0.12 per capita in 2019/2020, while North Yorkshire's deprivation score is around half of this (14.76), yet they spent £1.41 per capita (around 12 times more). Similarly, Hammersmith and Fulham spent around 27 times more than Torbay, and around 33 times more than Wigan, despite the latter two local authorities having higher levels of deprivation in their respective areas.

Taken together, the tables and figures presented above demonstrate that the geographical unevenness described earlier also holds true even when we factor in deprivation. Whether someone lives in Liverpool or Medway should not determine the extent to which they can receive crisis support, or, if they live in Lincolnshire, whether or not they can receive it at all.

While these differences are based on the amount each local authority spends per capita we also know that other factors such as eligibility criteria can vary considerably.¹¹⁰ For instance, some LWASs require the applicant to only seek crisis support as a 'last resort', while many others do not require this; almost all limit the number of awards someone can receive over a given period, yet the timeframes can be very different; and while most local authorities provide grants, some only offer loans.

These divergences are likely to be the consequence of a lack of guidance and adequate ring-fenced funding from the UK Government to upper tier local authorities. We therefore call on the government to provide funding and guidance to level the playing field and ensure each local authority can match the per capita spend of the best schemes in England (notably Islington and Liverpool).

The fragmentation of the provision of furniture and white goods through local welfare assistance

Much like the overall fragmentation of crisis support discussed above, the amount spent on the provision of furniture and white goods through local welfare assistance was also unevenly distributed across the UK and within England itself.

England

Our analysis shows that the overwhelming majority (93%) of operational schemes in England provided furniture and white goods in 2019/20, compared with just 3% of schemes which provide other forms of support (i.e. money advice or food vouchers), but not furniture. While this was an encouraging finding, it must be considered alongside the fact that 25 local authorities had no scheme at all, and the fact that expenditure on crisis support had declined by 87% since 2010 (see page 7).

Using 2019 ONS population estimates for each local authority, if we include local authority areas where there is no crisis support, **we estimate that approximately 14.2 million (around 1 in 4) people in England were unable to get any help obtaining furniture and/or white goods through crisis support.**

For people who live in an area where furniture and white goods are provided, given that the average award in 2019/20 was £196, we can also infer that the provision of one item was likely to be the norm.

For care leavers, those rehoused after being homeless or after being a victim of domestic violence, providing one item is unlikely to be able to meet their needs. This overall faltering support for furniture and white goods places significant pressure on grant-giving charities which work tirelessly to plug the gaps left by an inadequate safety net. However, expecting grant-giving organisations to be able to comprehensively remediate **furniture poverty** is both unrealistic and unfair.

Our analysis reveals that of those local authorities who do provide furniture and/or white goods approximately two thirds of their overall spend went on them in 2019. The remaining amount is typically spent on other forms of crisis support such as food and fuel. Over the past three years, the proportion of their overall budget spent on furniture and/or white goods has been steadily falling. There are also considerable differences between the amount local authorities spend on items of furniture; while some local authorities spend the vast majority of their budgets on furniture, for others, it makes up only a very small proportion of their total expenditure.

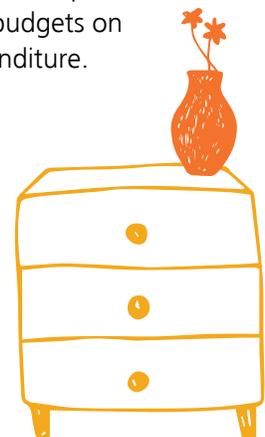
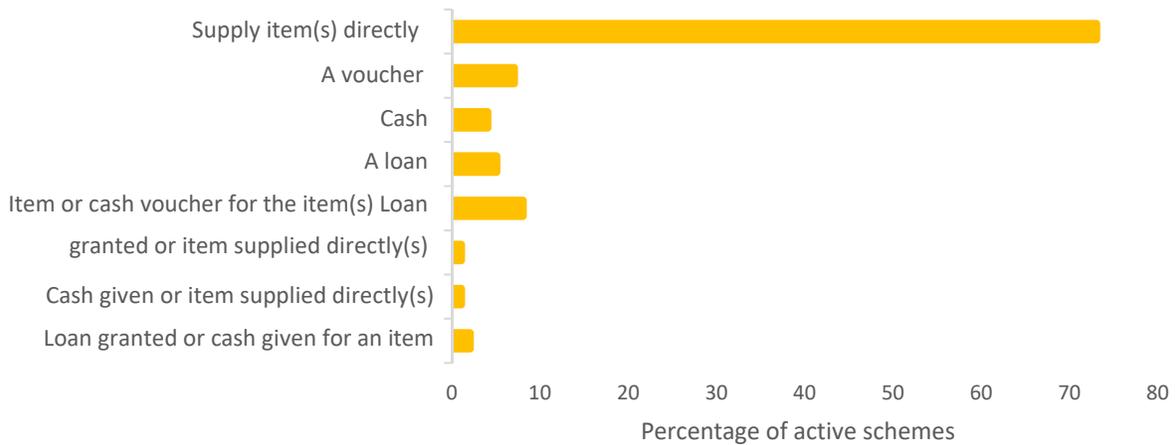


Figure 4: How were furniture and/or white goods provided through local welfare assistance in 2019/20?



Source: FOI responses.

We also found that the ways in which furniture was provided varied from one local authority to another. Figure 4 shows that while 27% provided a mixture of cash, loans, and vouchers for furniture and/or white goods, the vast majority of the local authorities (73%) reported that they supplied the item(s) directly.

Supplying the item directly may be a more suitable option for some people (i.e. people rehoused after being homeless or those leaving an institution), especially if they are in need of multiple items as it removes the need for someone to shop for such items (which they will have to do in person if they do not have internet access), and arrange delivery etc. In other words, providing furniture can directly simplify the process. Ultimately, however, schemes should be flexible enough in their approach to be able provide the most appropriate support for each individual's circumstances.

It is important to stress that the direct supply of items should not necessarily apply to other things such as food or clothing. Here, a 'cash first' approach should be used because they allow the recipient to choose and are easier to obtain (i.e. they can be purchased from a local grocery store). For all forms of crisis support, we argue, as have others, against the use of loans for the provision of crisis support in all circumstances. For people on low incomes, a loan will merely prolong hardship by reducing their already low incomes.

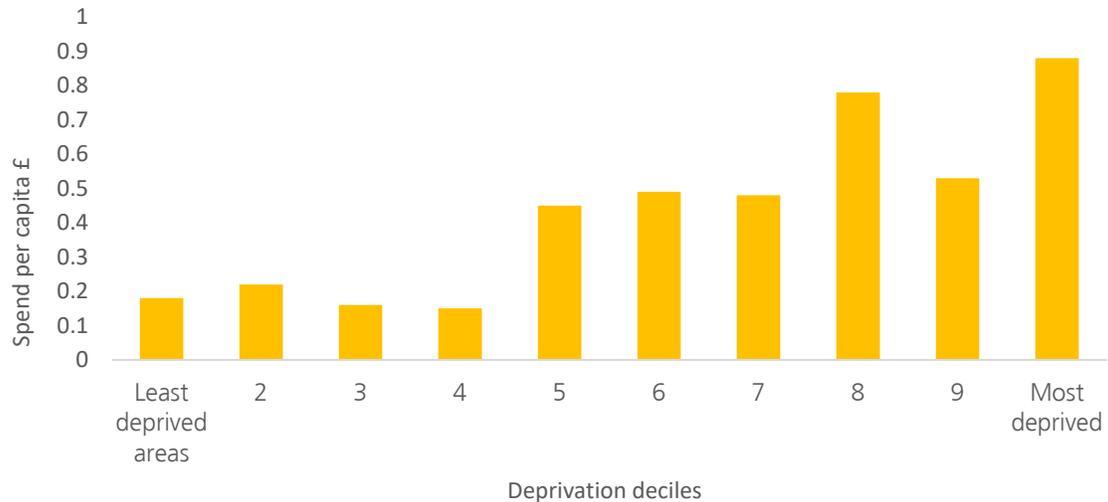
Figure 5: Expenditure on furniture and/or white goods among local authorities which provide them, 2019/20



Source: FOI Responses

Figure 5 shows that among those which provide furniture and white goods, approximately 50% of local authorities spent less £0.80 or less per capita and around a quarter spent less than £0.40.

Figure 6: Local authority spend per capita on furniture and/or white goods across deprivation deciles, 2019/20



Sources: FOI responses (for 2019/20 spend) and MHCLG, 2019 (for IMD scores).

Figure 6 reveals that in 2019/20 local authorities in more deprived areas spent more on the provision of furniture and/or white goods than their less deprived counterparts. However, again mirroring the broader uneven distribution of local welfare assistance expenditure (as discussed on page 22), this correlation between deprivation and spend on furniture is imperfect. For instance, we can see that the amount spent on crisis support within the 9th most deprived decile was only slightly more than what was spent in the 5th.

To highlight the differences between schemes, we also calculated the amount each local authority spends on furniture and/or white goods in relation to their area’s deprivation level, (as explained in more detail page 23). Although we did ask local authorities what percentage of their local welfare assistance spend goes on furniture and white goods, not all provided this information. Therefore, although Islington, for example, has the highest per capita spend on local welfare assistance in England, they are not included in this table because they did not provide us with this breakdown.



Table 7: The local authorities with the highest spend on furniture and/or white goods when accounting for their population size and their deprivation score (in descending order), 2019/20

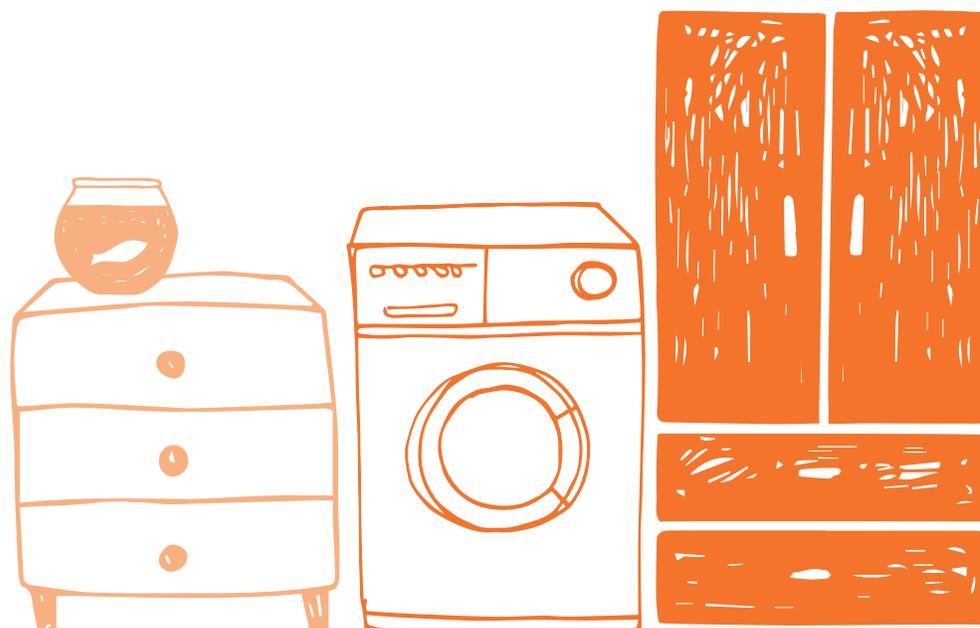
Local authority	Spend per capita on furniture and/or white goods	IMD score 2019/20
1. Hammersmith and Fulham	£2.57	22.27
2. Liverpool	£4.56	42.41
3. Westminster	£2.05	20.34
4. Kensington & Chelsea	£2.05	21.53
5. Tower Hamlets	£1.94	27.91
6. North Yorkshire	£1.00	14.76
7. Richmond upon Thames	£0.59	9.43
8. Cheshire West and Chester	£1.14	18.08
9. Salford	£1.74	34.21
10. Rochdale	£1.69	34.42

Sources: FOI responses (for 2019/20 spend); ONS, 2020 (for population); and MHCLG, 2019 (for IMD scores).

The highest per capita spend on furniture and white goods was £4.56 (Liverpool); this was not only the highest in England, it was also more than Scotland’s per capita spend of £4.30 on furniture and white goods.

Table 7 shows that, even among the highest-spenders (by spend per capita and deprivation) in England, there are also significant differences between the amounts each local authority spends on the provision of furniture. To illustrate this point, Tower Hamlets had a deprivation score of 27.91 yet spent around 19 times more than Bradford, which has deprivation score of 34.67. Similarly, Salford had a deprivation score of 32.21 and spent £1.74 per capita; this was around 11 times more than Knowsley, despite the latter having a deprivation score of 43. This analysis highlights the geographical unfairness of the current approach.

Our analysis of the broader expenditure on local welfare assistance (see page 21), and of the provision of furniture in particular, reveals that whether or not someone in **furniture poverty** can get help primarily depends on where they happen to live; whether or not they have won or lost the crisis support postcode lottery.



Crisis support and furniture provision across Scotland, Wales, and Northern Ireland

Our FOI responses revealed that, in comparison to England, crisis support is far better funded and more accessible across the devolved nations; including with regards to the provision of furniture and appliances.

Scotland

The Scottish Welfare Fund is the centrally funded, but locally administered, replacement of the Discretionary Social Fund.¹¹¹ Unlike in England, every Scottish local authority has a scheme and they are under a statutory duty to do so.¹¹² The Fund consists of Crisis Grants and Community Care Grants (see page 13) and for both of these there are a number of methods of provision (i.e. the supply of an item/food or vouchers or cash to purchase them).¹¹³

In 2019/20, £24.65 million was awarded via **Community Care Grants (CCG)**, £23.27 million of which was spent on essential furniture, furnishings, and appliances (around **94%** of the CCG budget).¹¹⁴ In 2019/20, £12.91 million was spent on **Crisis Grants (CGs)** and around **£0.25 million (almost 2%)** of this was spent on essential furniture and white goods.¹¹⁵

Taken together, expenditure on furniture, furnishings, and white goods for 2019/20 stood at **£23.52 million**, or around **£4.30 per capita**.¹¹⁶

Their expected spend for 2021 is £80.3 million.¹¹⁷

Wales

In Wales, there are both Emergency Assistance Payments 'for essential costs such as food, gas, electricity, clothing, or emergency clothing' and the Individual Assistance Payments, covering, amongst other things, furniture and white goods, which are to help people to 'live independently'.¹¹⁸ The Welsh Government told us that they provide furniture through cash grants and the direct supply of items.

The Welsh Government spent £10.57 million in 2018/19, and around 71% (£7.49m) of this was spent on the provision of furniture and white goods. There were 6521 awards (with 21,820 applications) and the average award was £1622.

In 2019/20, £13.2 million was spent in total (a 24% increase on the year before), approximately 62% (£8.19m) of which was spent on furniture and white goods. The number of awards stood at 6,144 (with 25,354 applications) and the average award was £2,148. This higher award value is a reflection of the comprehensive packages of support provided. The average award in Wales was much lower than the £196 average award given in England.

Their expected spend for 2021 is £21.6 million.¹¹⁹

Northern Ireland

In Northern Ireland, the Department of Communities funds and administers their Discretionary Support scheme. The Department told us: 'Repayable loans and non-repayable grants are provided to cover living expenses and, depending on the reason for the person's application, the purchase of furniture or white goods.' Once awarded, the money is transferred directly into the applicant's bank account.' Although they told us: 'The Department does not provide furniture or white goods', we found that grants are awarded which allow successful applicants to purchase them if needed. However, it is also worth noting that 'only one Discretionary support grant for household items and one Discretionary Support grant for living expenses may be awarded to a claimant in any rolling 12-month period except in the event of a disaster.'¹²⁰

In 2019/20, the department spent £12.9 million on Discretionary Support and there were 51,820 awards made from 72,183 applications. The average award was £248.¹²¹ Because they do not provide furniture or white goods directly, they were unable to provide us with a percentage of their spend on these items, therefore we are unable to include Northern Ireland in any direct comparison with England, Scotland and Wales.

Their expected spend for 2021 is £18.7 million.¹²²

Conclusion and Recommendations: Rebuilding crisis support in England

Ever since the end of the Discretionary Social Fund, reports such as this one have evidenced, and raised concerns about, the gradual decline in crisis support across England. This report provides the latest analysis showing that expenditure on local welfare assistance fell to its lowest ever point in 2019/20. While the Government has responded to the acute hardship brought about by the pandemic by providing additional funding, the decline of local welfare assistance over recent years has left it ill-equipped to respond to the harm which has been caused.

This report has found that there has been an 87% decrease in the amount spent on crisis support in England since 2010/11, and an 86% fall in the number of awards given. The inverse increase in demand on local welfare assistance over the past few years (in line with rising homelessness and food bank usage) has stretched dwindling local welfare assistance budgets even further, and has also resulted in a year-on-year decline in the average award value given to people in crisis.

Crisis support across the UK (since 2012/13) has diverged significantly with England falling very far behind the devolved nations. It was not only the amount spent, but also the types of support offered, which varied considerably in 2019/20. For instance, while Scotland and Wales provided non-repayable grants only, in England we found a confusing mixture of grants and loans.

In addition to this fragmentation of crisis support at the national level, crisis support within England varied considerably from local authority to another. This is perhaps best demonstrated by our finding that in 2020/21, 25 upper tier local authorities did not have an LWAS. Among those which did, the amount they spent was wildly different, with the majority spending less than £1 per capita and a significant proportion spending less than £0.20. Only two schemes, Islington and Liverpool, mirrored the level of spend per capita seen across the devolved nations.

Examining local authority deprivation scores did not bring much clarity to the fragmented state of local welfare assistance. Our analysis suggests that although spending on crisis support tended to be higher in more deprived areas, the overall picture remained highly inconsistent, with many local authorities spending significantly more than their less deprived counterparts, and vice versa. As discussed throughout this report, the decline in crisis support is endemic across England. Although a minority of local authorities have maintained or increased their budgets, this has not been enough to offset the decline in the amount spent by others.

We also found further disparity with regards to the provision of furniture and white goods in England. While the majority of local authorities provided furniture, there were significant differences between the amounts spent, and the method of furniture provision used. Although the majority appeared to supply items directly, others awarded a voucher or provided loans for the items. Furthermore, while the majority provide furniture and white goods, a number of local authorities only provide one or the other.

We estimate that, in 2019/20, approximately 1 in 4 people were living in an area where they could get no help obtaining furniture and white goods from their local authority because there was no scheme, or because their local authority had a scheme, but did not provide furniture or white goods. Although the vast majority of local authorities which had an LWAS told us that they do provide essential furniture, this must be considered alongside our primary finding that the amount spent on crisis support has fallen by a staggering 87% since 2010/11. And, given the average LWAS award was £196 in 2019/20, we can infer that the provision of only one item is likely the norm in many areas.

Finally, it is important to highlight that English local authorities work with a wide range of eligibility criteria in relation to an applicant's income, benefits, and the number of awards someone can receive over a period of time. Some applications are short and relatively easy to complete, however others can require 20 pages of information before an award is considered. Moreover, a significant number only provide crisis support as a 'last resort' after the applicant has exhausted all other options (i.e. social security advances).¹²³ Given the budgetary pressures local authorities face as a result of austerity and the pandemic, eligibility criteria are undoubtedly needed to ensure that crisis support goes to those most in need, however, it should not be so restrictive as to prevent help getting to those in desperate need. This reinforces our argument that for local authorities to expand the support they provide, adequate funding from the Government is urgently needed first.

Prior to the pandemic, poverty and destitution were rising and more people than ever were struggling to afford the essentials (see page 16). As wages have stagnated over the last decade, and benefits were frozen and capped, the cost of furniture has increased by 21%, meaning an unprecedented number of people were in need local welfare assistance to acquire essential items of furniture.^{124 125}

This rising level of need has been driven even higher as a result of the pandemic; a crisis which has drastically increased levels of hardship and has unfairly hit the poorest households the hardest. This already dire situation will be further exacerbated when the Job Retention Scheme, the Self Employed Income Support Scheme, the £20 uplift to Universal Credit, and the eviction ban, all come to an end over the coming months.

While we welcome the additional funding to local councils in response to the acute hardship caused by the pandemic, we know from previous crises that the negative socioeconomic impacts are felt for many years after the initial shock. Local authorities in more deprived areas have been hit the hardest by the cuts, hampering their ability to provide crisis support precisely where it is needed the most. However, some such local authorities in deprived areas have shown that providing adequate crisis support is still possible, when the political will is there. Nevertheless, the Government's austerity agenda has resulted in local authorities having to make incredibly difficult spending decisions, and this is a key reason behind the decline in local welfare assistance. For local authorities to be able to respond and help people in poverty through a crisis, they must be given the resources to do so. We therefore urge the Government to make a long-term commitment to providing local councils with enough funding to enable them to offer adequate crisis support at a level which prevents people from spiralling into destitution and debt. To ensure that crisis support provides at least a minimum standard of support and is geographically fair going forward, a number of long-term changes by the Government are urgently needed.

Recommendations for Government

Based on our findings, we would like to offer a number of recommendations for the UK Government to enable the rebuilding of crisis support across England.

- Ensure local councils can afford to provide crisis support. We join the call made by other charities ^{126 127} for a £250 million increase in funding for local welfare assistance.
 - All existing and additional funding should be properly ring-fenced going forward to ensure that local authorities spend the full amount on their LWAS and do not divert funds to other services.
 - This funding should also be targeted at local authorities in the most deprived areas.
 - Close the wide gaps which have left 11.4 million people without any recourse to crisis support at all.
 - This can, in part, be achieved by placing a statutory duty on every upper tier local authority to provide a scheme (as is the case in Scotland via the Welfare funds Act of 2015).
 - For this to be sustainable, central Government funding for local welfare assistance must be increased.
 - Compile and publish annual data on every local welfare assistance scheme.
 - This should capture data pertaining to their expenditure on provision itself and admin costs; the number of applications received and awards made; and the amount spent on furniture and white goods.
 - This regular publication should mirror the Scottish Government's detailed breakdown of crisis support by each local authority. This would allow for increased transparency of local welfare assistance, and negate the need for organisations such as ours to submit FOI requests.
 - Establish consistency across schemes. The Government should provide local authorities with clear guidance to remediate current geographical unevenness of crisis support. This guidance should clearly set out what types of support should be provided, the eligibility criteria, and how it should be provided. ^{128 129}
 - The guidance should make it clear that only grants should be provided (rather than loans), and that local welfare assistance should not be a last resort, preventing local authorities from insisting that benefits advances should be utilised before an application is permitted.
 - However, the guidance should not be so rigid as to constrain local authorities' ability to provide tailored support for their citizens.
 - Finally, an improved and fair local welfare assistance system that takes deprivation levels into account should focus on raising that level of support to match funding in Islington and Liverpool, and across the devolved nations, 'levelling up' support, as opposed to suggesting 'levelling down'.
-

Recommendations for local authorities

While we hope new guidance and funding from the Government will remedy the vast differences between schemes, in the meantime, we would like to offer a number of recommendations for local authorities.

- Adequately fund their LWAS and spend at least what they receive from the Government.
- Raise awareness of their LWAS to make sure residents and support agencies are aware of local crisis support.
- Consider the use of preloved furniture to make limited budgets stretch further.
- Make sure their scheme is easy to find online with clear direction from their website homepage to crisis support application information.
- Describe alternative avenues of support on their respective LWAS webpages for those with no recourse to public funds.
- While we understand local authorities have to make the application process robust enough to ensure support is going to those which need it most, they should also make sure that the application process is as accessible and simple for the applicant as possible and make it available in other languages for those without English as their first language.
- Acknowledge a report from the NAO in 2016 which found 'awards over £500,000 lead to a total estimated combined saving for central and local government of £9.7 million'.¹³⁰
- Develop robust local partnerships to bring together support from a range of organisations and charities to maximise resources, reduce duplication and share best practice as demonstrated by Liverpool's Poverty Action Group (see Appendix B).

Many of these changes have been called for by numerous charities over the years,^{131 132} however, we join a call made in February 2021 by nine other charities to implement these changes in an effort to rebuild crisis support in England.¹³³

Next Steps

Following the publication of this report, End Furniture Poverty will do the following.

- Produce a series of maps illustrating the current landscape of crisis support across the UK..
- Submit a new FOI in April 2021 to each upper tier local authority in England to establish their 2020/21 local welfare assistance expenditure, and the number of applications received, and awards made, and their budgets for 2021/22. We will also ask what percentage of their spend is used for administrative costs, and the extent to which they provide preloved furniture. We will publish these findings.
- Continue to campaign for the rebuilding of local welfare assistance to ensure that it is able to meet the current levels of need.
- Build on the local welfare assistance advice and support available at EndFurniturePoverty.org with the creation of a series of maps highlighting what type of support is offered and how to access it in each local authority area. In areas with no scheme, we will direct people to alternative sources of support. These maps will be uploaded to: endfurniturepoverty.org/LWAS-maps. If you would like to be notified when these maps go live then please email Info@EndFurniturePoverty.org and we will add you to our mailing list

Appendix A: Delegated crisis support?

Several local authorities informed us that they have delegated LWASs to lower tier district councils, despite no statutory obligation to do so. Below we 'drill down' to these local schemes to see what is, or is not, provided. Technically, all of these LAs do not have an LAWS, however we consider them to have a 'delegated scheme' if there is a somewhat meaningful level of provision.

Nottinghamshire County Council

Nottinghamshire County Council told us that they do 'not have responsibility for this and, therefore, we do not hold this information. The district and borough councils and the city council will hold this information.'

District council responses:

Broxtowe: 'Broxtowe Borough Council does not have responsibility for social services and I am therefore unable to respond to your request for information. Nottinghamshire County Council is the responsible authority.'

Ashfield: The 'district Council are not responsible for this scheme. In the Ashfield district this scheme is the responsibility of Nottinghamshire County Council.'

Mansfield: 'Mansfield District Council are not responsible for this scheme. In the Mansfield district Nottinghamshire County Council are responsible for this scheme.'

Newark and Sherwood: 'As a District Council we do not have responsibility for Welfare Assistance Schemes, however it is possible that Nottinghamshire County Council may hold some or all of the information you require.'

Rushcliffe: 'We do not operate a local welfare assistance scheme, Nottinghamshire County Council previously administered this and would suggest you contact them to see if the scheme is still in operation.'

Gedling: 'Gedling Borough Council has not operated a Local Welfare Assistance Scheme in the financial years 2018/19, 2019/20 and 2020/21.'

Bassetlaw: No response.

Outcome: Based on the fact that none of the district councils provide crisis support, we classed Nottinghamshire County Council as not having a scheme.

Devon

Devon County Council: is 'not responsible for local welfare assistance and therefore does not hold this information. Welfare assistance is the responsibility of District and Unitary councils in Devon; please contact them directly using the information on the links provided.'

District council responses:

Exeter City Council told us that they do provide local welfare assistance and spent the following:

2018/19 - £4200

2019/20 - £8825.79

2020/21 - £4200

East Devon: 'The Local Welfare Scheme is no longer in operation and has not been for years'

Mid Devon: This district council told us that they provide 'money advice', 'signposting and referrals', and 'assistance to access charitable grants'. They make referrals to an 'Exeter-based charitable organisation' which gives away reused furniture to people on low incomes.

They told us that they spent the following:

2018/19 -£29 986

2019/20 - £30,000

2020/21 - £30,000

North Devon: 'The Local Welfare Assistance service ended in 2015. The type of data in your request was not captured and no information is held.'

Torrifridge: 'I am advised that Torrifridge District Council has not provided Local Welfare support for several years.'

Outcome: Based on the above, although there is limited support in Exeter, it appears to be piecemeal and, for that reason, we class Devon County Council as not having an LWASs scheme. However, the support in these areas should be noted.

East Sussex

East Sussex County Council: 'Unfortunately the County Council does not hold this information as this is the responsibility of the District and Borough Councils.'

District council responses:

Lewes: 'Lewes District Council does not hold the information you have requested. The responsible authority for welfare is East Sussex County Council and their Freedom of Information Officer can be contacted at the address below.'

Wealden: 'Wealden does not have a Local Welfare Scheme, we are therefore unable to answer your request as we do not hold any information. We believe this is dealt with by East Sussex County Council.'

Rother: 'Further to your request, the Local Assistance fund is managed by East Sussex County Council.'

Eastbourne: 'Eastbourne Borough Council does not hold the information you have requested. The responsible authority for welfare is East Sussex County Council and their Freedom of Information Officer can be contacted at the address below.'

Outcome: Based on the above, we classed East Sussex County Council as not having a scheme.

Hampshire

Hampshire County Council said that they have a rolling LWAS budget of £450k, however, their spend in 2019/20 was £103,394. They said that they offer the following support:

- Local Welfare Assistance (LWA) advice service (funded to March 2020)
- Furniture reuse development service (funded to July 2019)
Emergency fuel vouchers
- Grants to District and Borough Councils to support individuals requiring furniture and white goods, or other items.
- Small budgets available to Family Support Services for the purchase of items that families may need (e.g. furniture, white goods, clothing etc.)

When we examined the Hampshire County Council website, and www.connecttosupporthampshire.org.uk, a website managed on behalf of Hampshire County Council, both direct people to furniture reuse organisations to buy low cost furniture. There was no direction to a district council to seek furniture support. The responses from the District Councils are below and we examined each of their websites to find any information on furniture provision through any kind of LWASs scheme. None of them had any information at all. Some referred people to local furniture reuse projects but none of them had any kind of application process for people to obtain essential furniture items.

District council responses:

New Forest: 'We do not have a budget as this is administered by Hampshire County Council, and not New Forest District Council.'

Test Valley: 'I am writing to inform you that the information you requested is not held by Test Valley Borough Council. This is dealt with by Hampshire County Council in Winchester.'

Eastleigh: 'In May 2013, EBC were awarded a Local Welfare Allowance fund of £10,000 of which we have £3,664.93 remaining. We have not received a top up to this fund and will continue to offer LWA payments until this pot is exhausted.' Their provision includes gas/electric top ups, food, and travel. The work with a local charity to provide reused furniture.

Fareham: 'Unfortunately we are unable to provide you with the information that you have requested as furniture provision through any form of Local Welfare Provision/Assistance comes under Hampshire County Council's authority.'

Gosport: This council has a small scheme and told us that they provide 'essential furniture, white goods, transport, clothing, and carpets'. However, expenditure for 2019/20 was only £3,421. They said that their 'supporting families programme and budget now help by Children's service and not by District authorities'.

Havant: 'Please be advised that Hampshire County Council, as the upper tier local authority, are responsible for Local Welfare Provision/Assistance or local crisis fund within Hampshire.'

Winchester: 'We do not administer the Local Welfare Assistance Scheme, we believe it is administered by Hampshire County Council.'

East Hampshire: 'Please be advised that Hampshire County Council, as the upper tier local authority, are responsible for the Local Welfare Assistance Scheme within East Hampshire.'

Basingstoke and Deane: 'Basingstoke and Deane Borough Council, as a district local authority, has no responsibility for local welfare provision and, therefore, does not hold the information requested. The authority responsible for this function is Hampshire County Council and your request should be referred to this authority.'

Hart: 'The answer to all is zero for HDC; the Local Welfare Assistance Scheme is a county initiative, therefore we recommend that you request this information from Hampshire County Council.'

Rushmoor: 'Unfortunately, we are not the correct authority for this request, if you have not already done so, you may wish to contact Hampshire County Council.'

Decision taken: Based on the fact that none of the lower tier councils provide no or very minimal crisis support we class Hampshire County Council as not having an LWAS, however the response above should be noted.

Worcestershire

Worcestershire County Council: 'In Worcestershire, the information you have requested is dealt with by the District Councils.'

District council responses:

Malvern Hills: This district council sent us a joint response for themselves and for Wychavon District Council.

Their spend in 2019/20 was £4,500 and Wychavon's was £9,214. They stated that the 'scheme is limited to the provision of fridges and microwaves to people presenting as homeless who are on low incomes and do not have these items already or the means to purchase them.'

Wychavon: See above.

Worcester: have an active scheme with a relatively large spend. For 2019/20 their spend was £124,604. The scheme covers 'vouchers for food/baby consumables, voucher for pre-payment gas or electric energy meter, white goods'. This is a unique example of delegated local welfare assistance where there is in fact a scheme with a larger budget.

Wyre Forest also have a scheme wherein they provide furniture and white goods. Their spend for 2018/19 was £32,898, and £23,436 in 2019/20.

Bromsgrove: No response

Redditch: No response

Outcome: Based on the above, Worcestershire's district councils appear to provide limited, patchy, and insufficient crisis support, therefore, we classed Worcestershire County Council as not having a scheme, however the support in these areas should be noted.



Appendix B: Liverpool's Poverty Action Group

Liverpool City Council provides one of the best-funded local welfare assistance schemes in England, offering a range of furniture and white goods as well as emergency cash grants. The city has suffered some of the most severe Government budget cuts in the UK, despite containing some of the most deprived wards, yet their commitment to supporting their residents in a time of crisis is a clear example of what can, and should be done.

This commitment is evident not only through Liverpool's local welfare assistance, but also through its creation of a Poverty Action Group in 2013 following the report from the city's Fairness Commission (2012). The aim of the group is to bring together partners, networks and Council departments that are involved in tackling poverty and providing crisis support services, and to maximise resources and minimise duplication of services. They work to a 'basic needs list' put together by the group and formalised by the council.

The group includes Trussell Trust, FareShare, the local food alliance, Citizens Advice Liverpool, Liverpool Charity and Voluntary Services, academics, Liverpool Clinical Commissioning Group, representatives from Council departments such as Children's Services, Revenue and Benefits, Public Health, and several others.

Chaired by a senior Councillor, attended by a senior council member of staff, and supported by the Chief Executive's Policy Team, the group meets regularly to ensure a coordinated approach to tackling acute and chronic poverty and supporting those living in poverty.

Liverpool's approach provides a valuable blueprint for coordinating crisis support, not as an alternative to adequate local welfare assistance but to enhance and build on the support it offers as well as tackling poverty in the immediate and long term..

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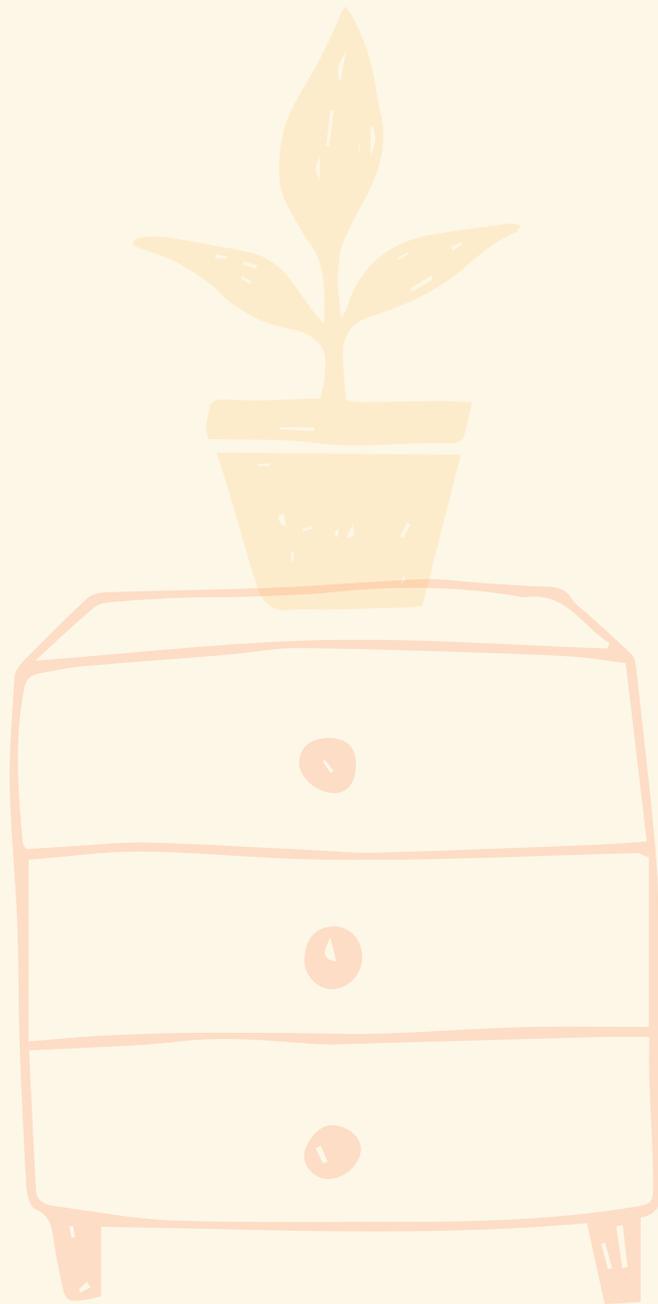
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