

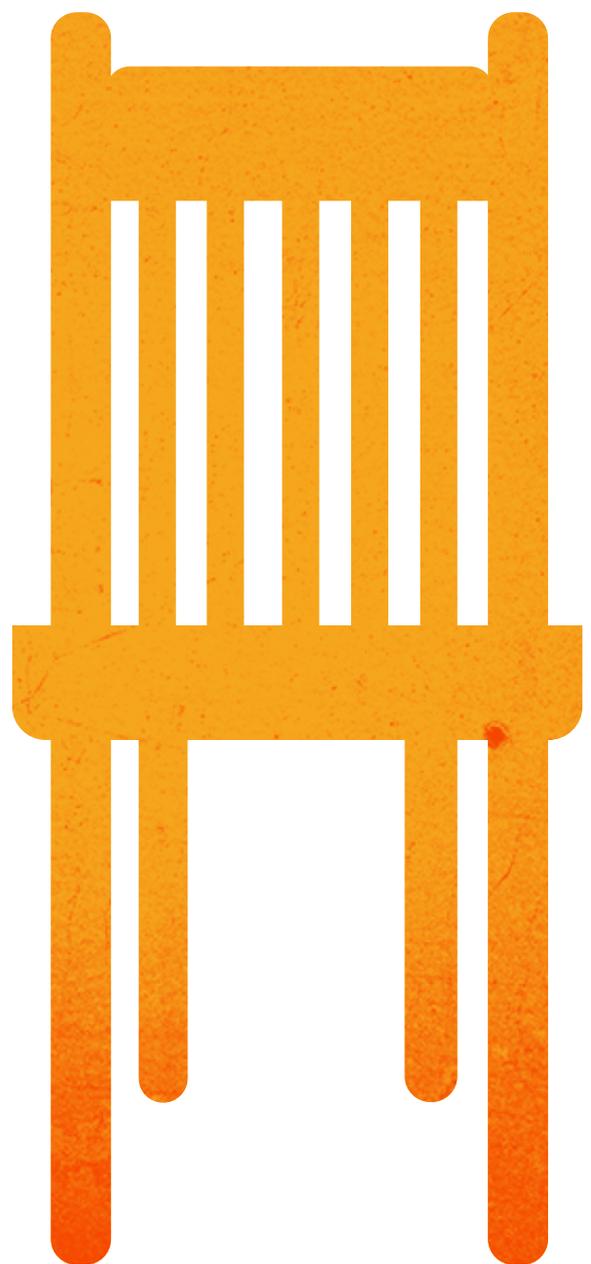
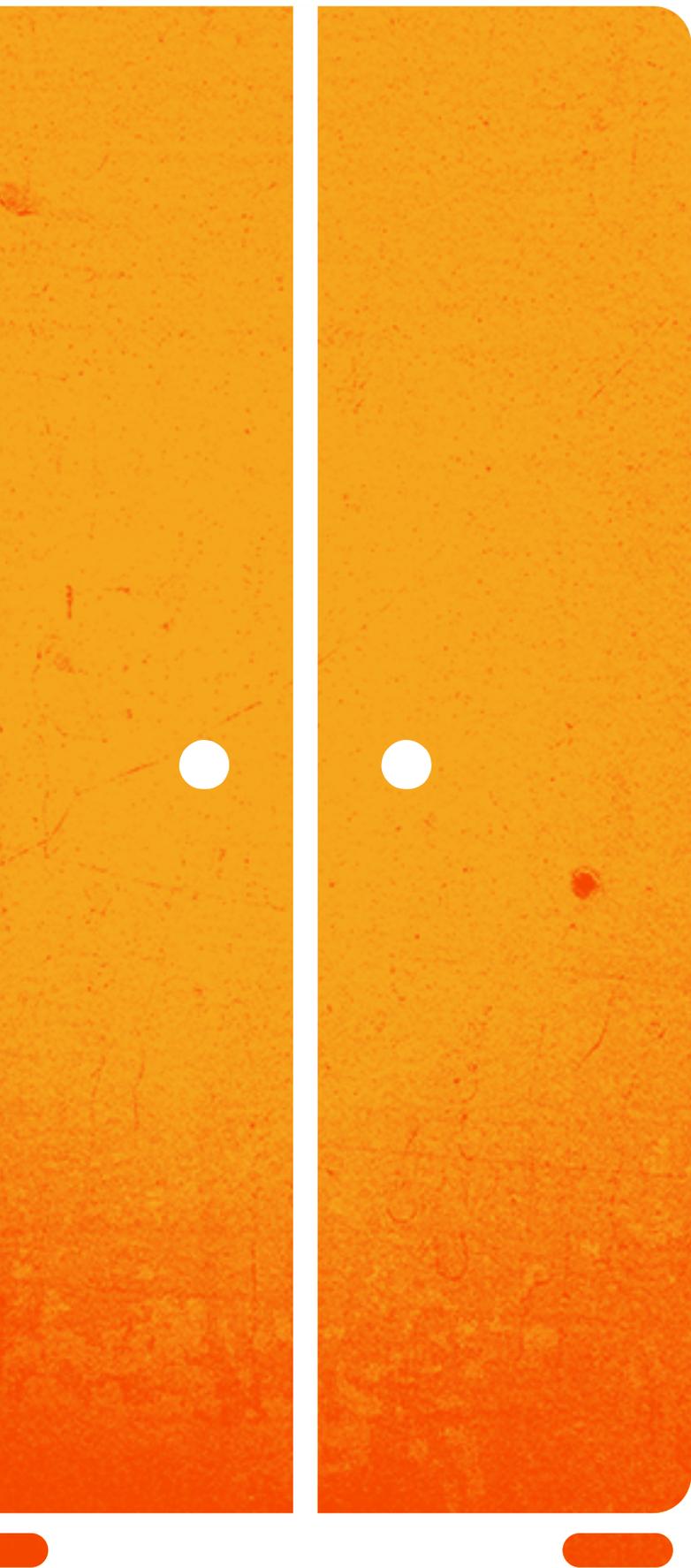
**END
FURNITURE
POVERTY**



Resetting Crisis Support:

Local Welfare Assistance 2021/22
& Household Support Fund

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FURNITURE POVERTY

End Furniture Poverty is the campaigning arm and social research arm of FRC Group, a group of charities and 100% not-for-profit social businesses. FRC Group has been providing furniture, both new and preloved, to people living in Furniture Poverty for over 30 years and reducing and eradicating Furniture Poverty is FRC Group's core mission. End Furniture Poverty was created in 2015 to raise awareness of the issue of Furniture Poverty; to improve our understanding of the consequences and the reality of living in Furniture Poverty; and to develop potential evidence-based solutions to ensure that everyone has access to the essential furniture items that they need to participate in their society and lead a secure life.

This is End Furniture Poverty's third report examining crisis support through Local Welfare Assistance schemes, following The Postcode Lottery of Crisis Support (2021) and The State of Crisis Support (2022). We also work closely with the grant making sector, the pre-loved furniture sector and the social housing sector. Our Blueprint for Furniture Provision in Social Housing is available on our website, along with a range of useful guidance, research and support.



ACKNOWLEDGEMENTS

We appreciate the immense pressures local authorities face so we would like to thank all the local authorities who completed our Freedom of Information requests. We would also like to thank Liverpool City Council, Derbyshire County Council, Norfolk County Council and Oldham Metropolitan Borough Council for their time and expertise, helping us to compile case studies on their excellent schemes. These four local authorities, (along with some others that we did not feature), showcase how crisis support can be a lifeline for vulnerable residents, and also how they can ultimately provide broader cost savings for a local authority.



KEY FINDINGS

End Furniture Poverty has published two reports examining Local Welfare Assistance (LWA) funding. The first, in 2021, *The Postcode Lottery of Crisis Support*, was the last year of 'normal' funding, before two years of additional Government grants due to Covid and now the cost of living crisis. It provides a useful benchmark, building on research by organisations like The Children's Society and Greater Manchester Poverty Action. Our second report, *The State of Crisis Support*, published in February 2022, showed that the additional Government funding did not flow into LWA budgets as anticipated, but instead, partly due to the lack of crisis support infrastructure as so many English LWA schemes had closed, it was used for direct grants with immense time pressures before funding was clawed back.

This report, *Resetting Crisis Support*, shows that the trends are all continuing. More LWA schemes in England have closed, more of the additional Government funding was used for targeted direct grants rather than open to applications, and yet more tight spending timescales have meant local authorities have been under huge pressure to distribute funding in their local area before deadlines mean the funding is returned to Westminster.

It is again a more complex funding picture than in the past as core funding for LWA is mixed with the additional emergency Government grants, but the fundamental picture is still the same, core funding for LWA by local authorities continues to drop, and sadly millions more people are looking for crisis support but unable to apply in many local authority areas.

We will continue to focus our attention on crisis support but in light of the Government's commitment to the Household Support Fund, and its success at creating a clear national identity for the scheme, we are pragmatically changing our approach with an emphasis now on a future for HSF.

We hope that the Government and local authorities are minded to implement our recommendations and recognise that this vital lifeline of support has to be adequately funded and be accessible to all, across the UK.



LWA Findings

- 35 Local Authorities did not operate a Local Welfare Assistance (LWA) scheme in 2021/22. This has increased from 32 schemes in 2020/21.
- Local authorities spent a total of £55.5m on LWA in 2021/22. Excluding 2020/21, this is the highest amount spent on LWA since 2015/16, largely due to additional Government funding provided through the Household Support Fund.
- Although overall spending was high by recent historical standards, the amount that came from local authorities' core funding was £30.5m – the lowest core spend on record and a 91% reduction on local authority LWA spend in 2010.
- 45% (or £25m) of LWA was funded by money from the Household Support Fund as opposed to core funding.
- Overall per capita LWA spend in England was £0.98 this year, down from £1.30 last year. Two thirds of local authorities have reduced their per capita spending in the last year.
- Furniture spend was £24m in 2021/22. This was 44% of LWA expenditure this year, an increase of 12% on the proportion spent on furniture in 2020/21. It is encouraging to see that local authorities recognise the vital role of crisis support in providing people with essential furniture and white goods.
- 58% of schemes spent over 50% of their funding on furniture this year, compared with 42% last year.
- The average award value has increased from £163 last year to £229 this year.
- There were approximately 242,000 awards made this year compared with around 449,000 in 2020/21, a 46% decrease in awards.

The Household Support Fund Findings

- The additional funding provided by the first tranche of the Household Support Fund (HSF) has provided a much-needed boost to LWA budgets, building on the boost provided by last year's collection of additional government grants.
- The first tranche of the Household Support Fund, in 2021/22, provided 9 million instances of support.
- 69% (£290m) of the HSF was distributed via targeted grants and 14% via Voluntary and Community Organisations. Only 6% was distributed via Local Welfare Assistance Schemes, and another 11% via parallel schemes of various natures.
- We estimate therefore that only 17% of the fund was available for people to apply to for support, leaving 83% of the HSF unavailable to be applied for by those in crisis.
- 59% of the targeted grants, or 41% of the entire HSF was distributed to families based on their eligibility for free school meals, a result of the guidance and data available to local authorities.

RECOMMENDATIONS

Key recommendations for Government:

LWA has a fragmented identity with many English authorities using different names, (as highlighted in The State of Crisis Support), and of course some local authorities are without a scheme entirely. The Household Support Fund has achieved excellent national recognition. It has been widely talked about in the media and people understand what it offers. Therefore, we believe that HSF should become the national vehicle for crisis support.

A national and extended HSF should:

- **Be fully funded for three years.** A funding settlement at the current rate of £1bn a year would allow local authorities to begin meeting the overwhelming need for crisis support, opening up millions of extra pounds to support people with food, fuel, and furniture. A long-term funding settlement would give local authorities the time necessary to make the funding available by application and avoid panic-spending on targeted grants. We believe that local authorities would have little difficulty in spending this funding, given the levels of need so clearly seen right now.
- **Be provided by all local authorities across England.** A nationwide crisis support scheme ensures no one is left without a safety net simply because they live in the wrong postcode.
- **Make use of Local Welfare Assistance Schemes that already exist.** These departments have knowledge and experience of providing crisis support. We essentially seek to rebrand them under the HSF identity.
- **Have a simple application process.** Anyone in financial crisis should be able to apply for funding through the HSF, rather than hoping they receive a government grant.
- **Build upon the brand identity that the HSF enjoys.** The Household Support Fund has been widely advertised by the UK government. Many people are therefore aware of its existence. If it was extended its profile could be raised even further.
- **Have minimal barriers to access.** Local authority websites should be clear, easy to access and signpost to an application form. It should be possible to complete the application form within 15 minutes.
- **Empower local authorities to use and develop their local knowledge to distribute it.** Local authorities know what is needed in their area and are aware of organisations they can work with to provide things like furniture.
- **Require a basic level of data monitoring** so local authorities could make informed decisions on how to improve provision going forward.
- **Be ringfenced** so that it is only used for crisis support, committing local authorities to supporting those in need.
- **Further ringfence 50% of funding for the provision of furniture and white goods,** as we know the impact provision of such items can have for people in building stable and dignified lives.

Recommendations for Government Guidance

Applications

- Specify that the HSF be open for anyone in financial crisis to apply for. Rather than being targeted at certain groups, it should be completely open for application, giving local authorities the best possible chance to reach as many people in crisis as possible.
- Be a first option, with no requirement that applicants first exhaust other avenues of support.
- Require applications to be processed within 48 hours and keep applicants updated throughout the process.
- Require a simple application process. Having a complicated application process reduces accessibility and limits the benefits of opening the funding to applications.
- Require local authorities to provide at least two methods of application for the scheme, such as online and face-to-face.
- Allow a more streamlined and efficient approval process to reduce the administrative burden on local authorities.

Webpages

- Require webpages to be clear, simple to use, and transparent about what is available.
- Encourage all local authorities signpost to the HSF webpage from their website home page.

Wider Processes

- Require meaningful signposting for wrap around support.
- Require the collection and publishing of data, including expenditure and number of awards provided.
- Encourage awareness of the scheme at all levels – people should be referred to the scheme when they reach out to local authority services for any financial support.
- Encourage local authorities to make use of good quality preloved furniture if possible.

Key Recommendations for Local Authorities:

- Adequately fund local crisis support to protect citizens from the damage caused by destitution and Furniture Poverty
- Make use of connections with local organisations, build local networks of support and engage with the third sector in their area.
- Ensure the appropriate staff and procedures are in place to effectively spend the HSF funding.
- Ensure schemes are signposted clearly, and staff know about them so they can guide members of the public towards them.
- Ensure at least two methods of application are available, especially for those in digital poverty who cannot apply online.
- Process applications within 48 hours, keeping applicants informed throughout the process.
- Keep the application process as simple as possible, and enable it to be completed within 15 minutes.
- Keep the approval process as simple as possible to make the scheme easier to administer and create efficiency savings.
- Make web pages clear, concise and transparent about the support available and the application process itself. Clearly list eligibility criteria, the time it is likely to take, and with the option to translate information into different languages.
- Consider using preloved items. Preloved furniture is a cheaper and sustainable option.
- Provide a full directory of wider support and work with local organisations and charities who can provide wrap-around support for residents, helping to prevent residents from reaching a crisis situation and to reduce future applications to the fund.

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').

Poverty – There are several measures of poverty in the UK, most of which focus on relative poverty, this approach, however, is problematic and may not reflect the actual cost of living. We use several key indicators of poverty in this report: including the number of households living below the Minimum Income Standard, in addition to other data, such as foodbank use, homelessness and rent arrears. The primary indicator, the Minimum Income Standard, sits within the 'consensual' approach developed by the sociologist, Peter Townsend. The MIS determines the minimum amount of income needed to achieve a socially acceptable minimum standard of living.

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.

- 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

Crisis Support is a collective term that includes Local Welfare Assistance (England), The Scottish Welfare Fund, the Discretionary Assistance Fund (Wales) and Discretionary Support (Northern Ireland).

Acronyms

CAB	Citizens Advice Bureau
CPI	Consumer Prices Index
CWG	Covid Winter Grant
CLSG	Covid Local Support Grant
DAF	Discretionary Assistance Fund (Wales)
DS	Discretionary Support (Northern Ireland)
DSF	Discretionary Social Fund
DHP	Discretionary Housing Payments
DWP	Department for Work and Pensions
EAG	Emergency Assistance Grant for Food and Essential Supplies
EFP	End Furniture Poverty
FOI	Freedom of Information Request
FSM	Free School Meals
HSF	Household Support Fund
HB	Housing Benefit
JRF	Joseph Rowntree Foundation
LA	Local Authority
LWAS	Local Welfare Assistance Scheme
LWA	Local Welfare Assistance, also known as local welfare provision. These are schemes in England only.
MIS	Minimum Income Standard
NAO	National Audit Office
NRPF	No Recourse to Public Funds
ONS	Office for National Statistics
PSE	Poverty and Social Exclusion
SWF	Scottish Welfare Fund
SF	Social Fund
TPO	Third Party Organisation
UC	Universal Credit
VCS Org	Voluntary and Community Sector Organisation

METHODOLOGY

Freedom of Information Requests

To collect data for this report, we surveyed the providers of all Local Welfare Assistance (LWA) schemes in the UK, and all the distributors of the Household Support Fund (HSF). We built upon our experiences of the last two years to develop a freedom of information request that, we believed, would provide us with a well-rounded picture of crisis support in the UK in 2021/22.

We sent a freedom of information request to all 152 upper-tier local authorities in England. This is one more than in previous years due to the due to the abolition of Northamptonshire, which was split into North Northamptonshire and West Northamptonshire. We also sent requests to the Welsh and Northern Irish devolved governments. Data regarding the Scottish Welfare Fund was freely available online¹.

We gathered data on the Household Support Fund from all English local authorities as part of our freedom of information requests. The Welsh and Northern Irish governments directly provided us with data as part of the request we sent to them. In Scotland, however, the devolved government were not able to provide us detailed information on the HSF, beyond the amount allocated by Westminster. For Scotland, we sent out additional freedom of information requests to all of the local authorities in order to gain a fuller picture of how the funding was distributed and spent. When writing these requests, we found using the correct terminology was vital. For example, Scottish local authorities recognised the money allocated to them as 'flexible funding'. When we used this phrasing, they were able to provide information on it; if we referred to it as the Household Support Fund, however, they were unable to provide information.

The actual freedom of information request was split into two sections, A and B. The first section contained a list of questions relating to LWA and the second section was about the HSF. This allowed us to analyse the data for both things as separate entities, while also recognising that they are intrinsically linked, forming part of the wider umbrella of crisis support.

The LWA section asked a series of questions about how LWA was spent and funded, allowing us to build upon our work in previous years and deepen our analysis. Our questions for the Household Support Fund referred to the first tranche of funding that ran from October 2021- March 2022. We asked how much funding authorities received, how much was spent, and how they distributed it.

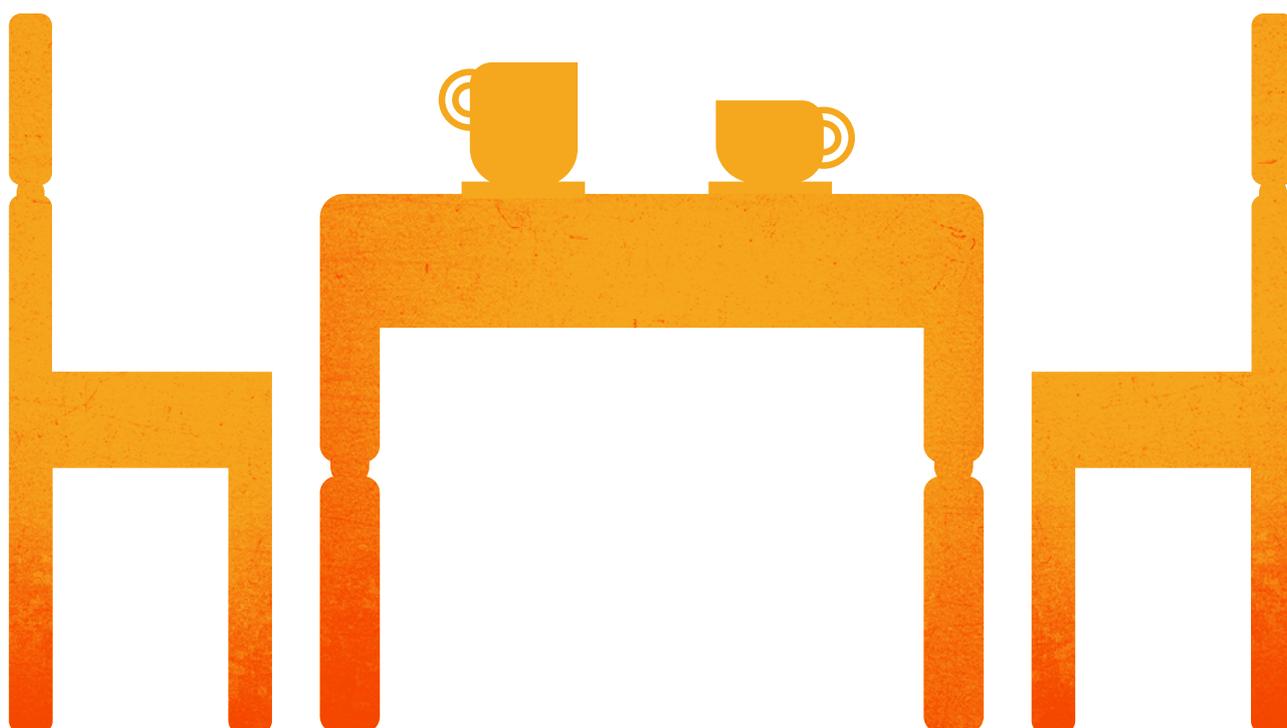
At the time of publishing we have received responses from 93% of English Local Authorities and we have responses from the devolved nations. We have received 29 responses from Scottish local authorities, of which there are 32.

Interviews

We also collected qualitative data for this report, in the form of interviews with key figures in four English local authorities. Each interview lasted approximately one hour, and was relatively structured, following a list of questions we designed to give us a good idea of how local welfare schemes are run in practice. Although we followed a structured list of questions, we found that there was plenty of space within the questions for respondents to digress, and explore thoughts naturally as they arose.

The main aim of the interviews was to uncover examples of best practice in crisis support provision, which we could display as part of this report, giving other local authorities real examples of how crisis support can be administered effectively. Indeed, the local authorities gave us many examples of creative, practical and effective ways to deliver local welfare. They are displayed in the 'case study' section of the report.

We also found that the interviewees provided informed perspectives on many other issues regarding crisis support. The interviews proved to be a rich source of qualitative data, containing comment and insight that could be used to deepen our analysis. We have therefore chosen to include some key quotes throughout the report, which relate to the issues being discussed.



PART 1:

INTRODUCTION



LOCAL WELFARE

REVISITED

End Furniture Poverty and Crisis Support

End Furniture Poverty (EFP) has published two previous research reports on crisis support in the UK. The Postcode Lottery of Crisis Support (2021)² and The State of Crisis Support (2022)³ fit into a growing body of research on the UK's welfare safety net, and Local Welfare Assistance (LWA) in particular⁴⁵⁶⁷⁸. This research has highlighted the complex and often confusing nature of LWA, as local authorities try to help those they can, while working within increasingly tight budgetary restraints. Although in recent years local authorities have received much-welcome additional funding in the form of additional government grants, this has often made the picture even more complicated. Given the turbulent nature of crisis support in recent years, and the difficult economic conditions we currently face, it is therefore as important as ever to scrutinise the way crisis support is delivered, as we aim to get support to those who need it most.

Crisis support provides discretionary and immediate support to people in a crisis, for whom the normal social security system is no longer enough. It is delivered at a local authority level, and though it can be used for anything deemed necessary, its core focus is helping people with food costs, energy costs, and the purchase of furniture and white goods⁹. It is therefore of particular interest to End Furniture Poverty (EFP), as we aim to ensure people have access to the essential furniture they need. Big-ticket items such as beds, fridges and washing machines are the largest one-off purchases people on low incomes are likely to face. These are items that are required to have a socially acceptable standard of living, so it is vital that support is available for people to acquire them.

The DSF and Its Abolition

LWA (and its equivalents in the devolved nations) replaced the Discretionary Social Fund (DSF) in April 2013 as the main forms of crisis support in the UK. The DSF was a centralised scheme, administered by the DWP and delivered through Jobcentre Plus. In place for over two decades, the DSF was an essential lifeline for many people, allowing them to overcome the harmful nature of material deprivation and a lack of essential items.

The support available via the fund was relatively wide ranging and consisted of four key elements: Crisis Loan Alignment Payments, Budgeting Loans, Crisis Loans and Community Care Grants. These four avenues of support allowed for people experiencing different levels of crisis to receive support suitable for the situation:

- **Crisis Loan Alignment Payments** supported people during delays in benefit payments, or when waiting for their first pay check.
- **Budgeting Loans** helped people spread the cost of living expenses such as furniture, white goods and clothing over a longer period.
- **Crisis Loans** helped people meet their immediate short term needs when facing a crisis.
- **Community Care Grants** supported vulnerable people to live as independent a life as possible in the community, often helping someone escaping domestic violence or homelessness¹⁰.

With the abolition of the DSF, crisis support was devolved. England, Scotland, Wales and Northern Ireland were allowed to go in different directions, with Scotland, Wales and Northern Ireland opting for centrally funded schemes delivered by the Scottish local councils, the Welsh Government, and the Northern Irish Department for Communities respectively. The schemes are known as the Scottish Welfare Fund (SWF, Scotland), the Discretionary Assistance Fund (DAF, Wales), and Discretionary Support (DS, Northern Ireland). Since the new schemes were introduced, the per capita spending amongst the devolved nations has been consistently higher than it has in England¹¹.

The majority of this report will focus on crisis support in England where the implementation of LWA has been much more problematic.

Local Welfare Assistance, England

England decided to provide funding directly to local authorities and call it Local Welfare Assistance. The Government moved crisis support from a national to a local level as it was thought local authorities would be better placed to 'determine the support needs of local vulnerable people', responding with more flexibility and providing focused support based on local knowledge^{12,13}. From 2014/15, the funding was to be provided as part of the Revenue Support Grant. The Revenue Support Grant is the general government grant given to local authorities, which can be used to finance revenue expenditure on any service. At the time, the move to LWA was welcomed by many as an opportunity to better meet the needs of vulnerable people, as well as address issues regarding both underspending and excess demand¹⁴.

Such high hopes, however, were largely left unrealised. With the new approach, there was to be no statutory guidance on spending, and there would be no money ringfenced for crisis support. At a time when council budgets were being heavily reduced, there was always a possibility that local authorities would spend their money elsewhere, on statutorily required services. This is an issue that was raised by charities at the time¹⁵, and has subsequently been observed in End Furniture Poverty's research. For example, in 2020/21, despite a significant increase in funding due to Covid grants, LWA spending was still 74% lower than it had been in 2010/11 when the DSF was still in place¹⁶. As a result of the changes, some local authorities began to stop providing crisis support altogether, closing their LWA schemes. As of 2020/21, 32 local authorities no longer had a scheme, meaning approximately 13.06 million people in England were without access to crisis funding.

The move to LWA also had the effect of replacing the first two elements of the DSF with equivalents in the benefits system, as they became Universal Credit Advances and Budgeting Loans. Crisis Loans and Community Care Grants were incorporated into LWA. This reduced the scope of crisis support significantly, with a 75% drop in grants made in the first year of the new scheme¹⁷. Furthermore, the current system of Universal Credit Advances and Budgeting Loans has been widely criticised for making repayment deductions at unaffordable rates, pushing people further into financial insecurity¹⁸.

LWA is coming up to ten years old now and the story so far has been a steady decline in support for those who need it most. Although some councils are committed to it, others have had to make tough decisions. With no statutory backing or ringfenced funding, LWA has often been reduced or removed completely. The result is a patchwork of different schemes, the quality of which depends upon the attitudes of the local council. Whether a person receives crisis support is, in effect, a postcode lottery.

"We're in a really difficult financial climate, nationally and locally...everyone's under pressure... LWA is a discretionary area, there's no requirement to fund it, so it's under pressure"

English local authority on LWA funding, 2022



CRISIS SUPPORT: A NEW HOPE?

Additional Government Grants

The picture regarding crisis support may be changing, however. The Covid-19 crisis delivered several huge body-blows to our economy and pushed many people into, or put them at risk, of poverty. Even as we begin to recover from the pandemic, the aftershocks are still being felt – and compounded by the mix of factors that have created the current cost of living crisis. It is a frightening time for all, especially those on low incomes. Yet as the darkest storm clouds gather, there may be the tiniest of silver linings. With such extreme hardship staring us in the face, the risks have become impossible to ignore, and the Government has begun to provide a series of grants to support the vulnerable. Ideally, these grants would not be necessary, and the basic social security system would cover all potential crises. (EFP still calls for the £20 uplift in Universal Credit to be reinstated – a policy that would prevent thousands from falling into destitution.) But in the midst of the current crisis, the additional government grants implemented in recent years offer some hope for crisis support, by showing us that if the political will is there, funding *can* be found.

The Government has provided a succession of grants in response to the pandemic and subsequent crises. There have now been eight grants in total, with a ninth – the fourth tranche of the Household Support Fund set to become available in April 2023¹⁹. The grants were intended to support vulnerable households across the country facing economic hardship, and were to be distributed by local authorities in England as the Government believes they better understand the needs of their areas. Equivalent funding was provided to the devolved administrations.

The total value of the grants given to local authorities in England has been around £1.8 billion, a total that rises closer to £2bn if the funding allocated to the devolved nations is included. The grants have increased in size as the Government has increasingly realised the scale of the challenges people are facing. For example, the first grant – the Emergency Assistance Grant (EAG) – was worth £63m. The subsequent Covid Winter Grant was £170m and each tranche of the Household Support Fund has been worth £421m in England and £500m UK-wide.

At the time of writing, a 1-year extension of the Household Support Fund has just been announced (17/11/2022), pledging a further £1bn for 2023/2024.

Emergency Assistance Grant (EAG)	
Covid Winter Grant 1 (CWG1)	£63m
Covid Winter Grant 2 (CWG2)	£170m
Covid Local Support Grant 1 (CLSG1)	£59.1m
Covid local Support Grant 2 (CLSG2)	£40m
Household Support Fund 1 (HSF1)	£160m
Household Support Fund 2 (HSF2)	£421m
Household Support Fund 3 (HSF3)	£421m
Source: UK government ^{20,21,22,23}	£421m

The Household Support Fund

The HSF: Delivery

The Household Support Fund (HSF) was introduced on 30th September 2021, by the then Chancellor, Rishi Sunak, and Secretary of State for the DWP, Therese Coffey. The first £500m tranche of HSF money was made available from 6th October 2021 to 31st March 2022. The HSF was intended to be used to support 'households in the most need with food, energy and water bills', although there was scope for it to be used for 'wider essentials', including appliances and housing costs in 'cases of genuine emergency'²⁴.

Local Authorities were to have discretion to deliver the scheme through a variety of routes, working with District Councils and third-party organisations where appropriate. One of the reasons given for administering the fund via local authorities was that they are responsible for Local Welfare Assistance, and therefore have the experience of providing broad forms of support²⁵. Many local authorities did use the money to bolster their existing schemes, and some used it to create new schemes analogous to LWA²⁶. The majority of the fund, however, was delivered through targeted grants²⁷.

There have now been three £500m tranches of the HSF, and it is a key focus of our research. As one of the government's flagship policies to tackle poverty, and a significant sum of crisis support money, questions on the first tranche of the HSF formed half of our FOI request for this report. It has recently been announced that there will be a fourth tranche of a further £1bn, beginning in April 2023. This will be a year-long tranche, and is much welcomed by EFP, although we believe a permanent funding settlement, with consistent guidance would be preferable to another extension which offers little certainty for local authorities.

The delivery of the HSF and other Covid grants has been directly instructed by the Government guidance issued with each round of funding. Since the EAG, for which the guidance was loose and without ringfencing, each grant has come with different rules regarding how money should be targeted. The main guidance for the most recent grants has been as follows:

- For the **Covid Winter Grant**, 80% had to be spent on families with children, and 20% on 'other households'. Of the money that was spent in these two categories 80% had to be spent on 'food, energy and water bills' and 20% on 'other essentials' including appliances.
- For **HSF1**, the guidance required that at least 50% be spent on households with children. The remainder was available to households without children, including individuals.
- For **HSF2**, (announced at the end of March 2022 with a spend deadline of Sept 31st, 2022), the funding was split into thirds, with one third going to households with children, one third going to pensioners, and the remaining third being available to spend as local authorities see fit.
- For **HSF3**, (covering 1st October 2022–31st March 2023), the guidance is less restrictive, instructing local authorities to develop their own rationale for spending, and support a wide range of households, rather than focusing on one group. Local authorities must operate at least part of their scheme on an application basis, however, there is no specified amount.

The HSF Guidance: Last-Minute and Restrictive

While such significant sums of additional funding are welcomed, it is still important that the funding is spent in the most effective way and reaches those who need it most. Unfortunately, there have been major issues with both the delivery and content of the government guidance for the fund.

Firstly, guidance has often been issued so close to the scheme start date that local authorities struggle to implement it properly, and spend the funding in the most appropriate way. For example, the guidance for HSF1 was issued six days before the scheme opened²⁸, giving authorities less than a week to develop a delivery strategy. For the second tranche of funding, guidance was not provided at the last minute, but after the scheme had officially started. It was announced on 23rd March that the scheme would start in April, however, the guidance was not issued until May. To deliver millions of pounds of support in a way that best meets needs of the public takes more time to plan than several days allows for.

Secondly, local authorities have had to spend the funding within tight time limits set by the DWP. Authorities were unable to retain grant funding for the future, as any amounts unspent had to be returned to the Government, so it was imperative that they spent it by any means. The HSF time limits have been relatively reasonable compared to previous grants, at around six months compared to the 16 days given to spend the second Covid Winter Grant, for example. However, this is still a much shorter period of time than would be usual for local authorities to spend such large sums of money.

A third issue is that the ringfencing criteria for the first two tranches was relatively narrow with certain key criteria taking priority. For example, the HSF1 requirement that 50% be spent on families with children necessitated funding to be spent on what was undoubtedly a worthwhile group. However, our research suggests that in order to meet this requirement – and do so within the strict time limits outlined above – local authorities overwhelmingly relied on targeted grants to families eligible for free school meals, a distribution method previously used with the EAG and CWG as reported in the State of Crisis Support²⁹. The free school meal data is readily available and the apparatus to get grants to people in that category is already there. While many families were rightfully supported by this distribution method, it is likely that other groups missed out due to local authorities spending the money on a narrowly defined category.

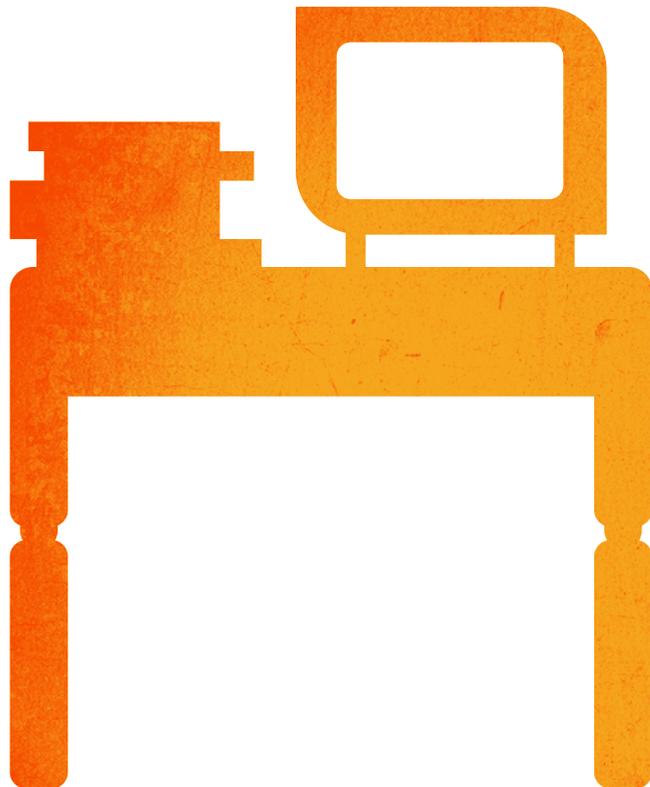
With time limits in place and narrow guidance released days before the funds need to start being distributed, it has not been easy for local authorities to deliver the fund effectively. There have been staffing issues, as councils could not offer any certainty regarding work contracts. More importantly, authorities could not develop thorough strategies for delivery, something that led to the prioritisation of certain ways of distributing funding such as direct grants, over other routes such as open applications that might have been more effective, but took more time to implement.

While central government guidance to support councils is welcome, both the way the guidance has been delivered, and the guidance itself, has been problematic. Thankfully, HSF3 has made some improvements, such as providing the guidance more than a week before the funding was due to open, and most importantly, the requirement for funding to be available via an LWA-like discretionary application, albeit with no minimum amount. This move is something we believe could be built upon to develop an improved crisis support offering.

At the time of writing, we are unsure what the HSF4 guidance will look like but we hope it is delivered to local authorities in a more timely fashion than previous guidance to allow them to adequately plan for delivery.

"Part of the nightmare of this funding we keep getting from government is that I have three permanent members of staff out of a team of 26...we're constantly onboarding and training people"

English local authority on the unpredictable nature of grant funding, 2022.



RESETTING

CRISIS SUPPORT

How to improve crisis support is something that EFP, and a range of other organisations have been examining and researching, for some time³⁰. In the State of Crisis Support, we campaigned for £485m of annual funding over three years for LWA. We also advocated for the development of a real national identity for LWA, to increase visibility and ease of access. Greater funding and visibility have not materialised for Local Welfare Assistance. However, despite the serious problems outlined above, the Household Support Fund indisputably has a strong identity and adequate budgets.

The levels of funding provided by the HSF and other Covid grants have been unprecedented. With the Household Support Fund, the Government has delivered £1.5bn to local authorities in total^{31,32}. The annual amount of the HSF (£1bn) is a necessary increase to the £485m we have been calling for, and we agree with the Government that this level of ongoing funding is the right amount. Continuing this approach could offer the greatest shake-up to crisis support seen since the abolition of the DSF, truly making a difference to millions of lives.

The HSF has also had success in establishing a visible brand. The Household Support Fund is well-recognised across the country and has a strong national identity. It enjoyed significant media coverage as the Government promoted it as a key part of its response to the cost of living crisis. In contrast, LWA has suffered due to its fragmented nature – schemes have different names and are administered differently depending on the area. Often, people don't know it exists at all.

This is why we believe that the Household Support Fund offers a unique opportunity to move forward with crisis support. While the HSF has two essential elements LWA is lacking, conversely, LWA has the ready-made solutions to some of the problematic features of the HSF. Local welfare schemes have the procedures in place to distribute funds effectively – whether that is helping people with their energy costs, or providing white goods to a family in need. They have local knowledge that can better ensure everyone who needs support gets it, and they are open to applications so people can seek out help. Moreover, LWA schemes are able to offer wrap around support services to help people deal with the wider issues they might have.

A Household Support Fund that made use of the existing LWA apparatus to deliver ringfenced, long term and adequate crisis support, could offer a more comprehensive level of crisis support than we have seen in England for over a decade. With the levels of funding available from the HSF, it would be possible to reinstate crisis support into the areas that have closed schemes, and ensure a safety net is available to everyone who needs it.

“We're using some of the HSF, not all, to boost the capacity of LWA...people have been able to come back more and we have increased the cash value of payments... We will struggle to get that back down when the HSF ends”
English Local Authority on the HSF, 2022

A Note on Universal Credit

Despite its potential to help people, it would be remiss of us not to mention the Universal Credit cuts that were made as the HSF was introduced.

The HSF has been subject to much criticism due to its position as part of the wider social security system. Upon its announcement, the deputy director of the Joseph Rowntree Foundation stated that the fund did not 'come close to meeting the scale of the challenge facing millions of families' due to the £20 Universal Credit cut taking place at the same time³³. The Trussell Trust estimated that the cut would push 1.2m people into poverty³⁴, and many people argued that the HSF was primarily announced to quieten the media noise around the benefit reduction. Indeed, 100 charities including ourselves signed a letter campaigning against the UC cut³⁵ – a cut that will total around £6bn a year.

As welcome as the HSF funding is, it does not counteract the effects of a £6bn cut to UC. The HSF has the power to help many people, but it is important to remember that the best way to support those in crisis is to have a well-funded social security system that prevents people falling into crisis in the first place.



POVERTY IN THE UK: FROM COVID CRISIS TO THE COST OF LIVING CRISIS

An Uneven Playing Field

Crisis support, Local Welfare Allowance and the Household Support Fund are all methods of supporting people in crisis from falling into poverty and destitution. It is worth considering the context in which they are being utilised. This section will provide a brief summary of the 'state of play' regarding the UK economy, for those on low incomes in particular. In understanding this context, we can understand why crisis support is so necessary.

In the UK, the general poverty rate has held relatively constant for most of the last two decades³⁶. This rate is above average amongst OECD and EU countries – higher for example, than other large Western European nations such as France and Germany³⁷. The levels of income inequality are also relatively high, with the UK's Gini Coefficient (a leading measure of income inequality) being the second highest in Europe according to some sources, behind only Bulgaria³⁸.

Table 2: Country and Gini Coefficient

Bulgaria	0.402
United Kingdom	0.366
Lithuania	0.357
Latvia	0.355
Romania	0.339
Italy	0.330
Spain	0.320
Portugal	0.310

*0=Complete Equality. 1=Complete Inequality.

**Source: OECD Data 06/10/2022.

While levels of poverty have been relatively stable over the past decades, this basic poverty statistic does not fully capture the direction of travel. Research by the Joseph Rowntree Foundation has shown that the proportion of people in 'deep poverty' increased by a fifth from 2002/03 to 2019/20 – rising by 1.8 million, from 4.7 million to 6.5 million people³⁹. Deep poverty is defined as having less than 40% of median income, as opposed to the usual poverty measurement of less than 60% of the median income. The rising level of deep poverty reflects a country with large levels of income inequality, where certain at-risk groups are far more likely than others to go without.

A Deepening Crisis

Such inequalities are not likely to be fully addressed any time soon. As the UK recovers from the economic impact of Covid-19, the current cost of living crisis has begun to take hold, dealing the economy a double-blow unlike anything seen in modern history. Growth has stagnated, and costs are rising at astonishing rates. Inflation reached over 10% in October 2022⁴⁰, causing a real-terms fall in income that will be felt by all.

On top of this, the energy price cap was raised by £693 in April 2022⁴¹, and by a further £529 in October 2022, to £2500^{42,43}. While the £2500 price cap has been championed by the Government as a victory for consumers, it was £1138 just over one year ago, in August 2021. A rise of over 100% in a year is nothing short of disastrous for household finances. Immediately prior to the publication of this report, the Chancellor of the Exchequer announced that the price cap will rise to £3000 in April 2023⁴⁴.

These dire circumstances affect everyone, but they affect those on the lowest incomes most acutely. People on low incomes are likely to spend a greater proportion of their income on energy, and are more likely to be pushed into poverty by price increases. To make matters worse, inflation has been driven by products from across the CPI basket including food and non-alcoholic beverages⁴⁵, which, like energy, make up a larger proportion of household spending amongst those with low incomes. Recent figures show food prices have risen by an average of 17% in the last year, with many items rising by much more. For example, vegetable oil rose by 65%, pasta by 59% and tea by 46%⁴⁶. Factor in the £1000 a year loss in benefits due to the £20 Universal Credit cut and it is clear low-income families are facing a cost of living nightmare: a three-pronged attack as inflation, energy costs, and benefit reductions combine to create misery for many.

The effects of this cost of living bombshell are already being felt, and borne out in research. In a survey of low-income households from May to June 2022, the Joseph Rowntree Foundation found people are experiencing great hardship. Alarming, they found that seven million low-income households went either without enough food or one household essential in the previous 30 days because they couldn't afford it⁴⁷. They also found that 3.2 million people have been unable to heat their home properly in 2022, a truly frightening statistic as we head into the winter months.

Other key warning lights have been flashing, too. Foodbank use has continued its relentless rise, growing by 81% in the last two years, and councils are widely concerned that homelessness levels are going to increase after the reduction seen during the height of the Covid-19 pandemic^{48,49,50}. Many households are taking on high-cost debt to cover costs, with low income households currently owing £22 billion in debt, and rent arrears up one fifth since October 2021⁵¹.

"Demand [for LWA] is now starting to increase significantly and we expect it to increase further... I think we'll see a huge increase in demand in the lead up to winter"

English Local Authority on increased demand for crisis support, 2022

Government Cost of Living Response

Central government has acknowledged the scale of the problem, and taken measures to address it. In May it was announced that £1200 in total payments would be made to the eight million most vulnerable families, a positive and highly necessary step⁵². The £400 payment that forms part of this is being made to all domestic energy customers and is a well-meaning measure, even if the untargeted nature of it is likely to lessen its impact: £400 delivered to a low-income family has much more impact than to a high, or even median-income one. Like the introduction of the HSF, these measures show a recognition at the highest level that people are struggling – and something needs to be done.

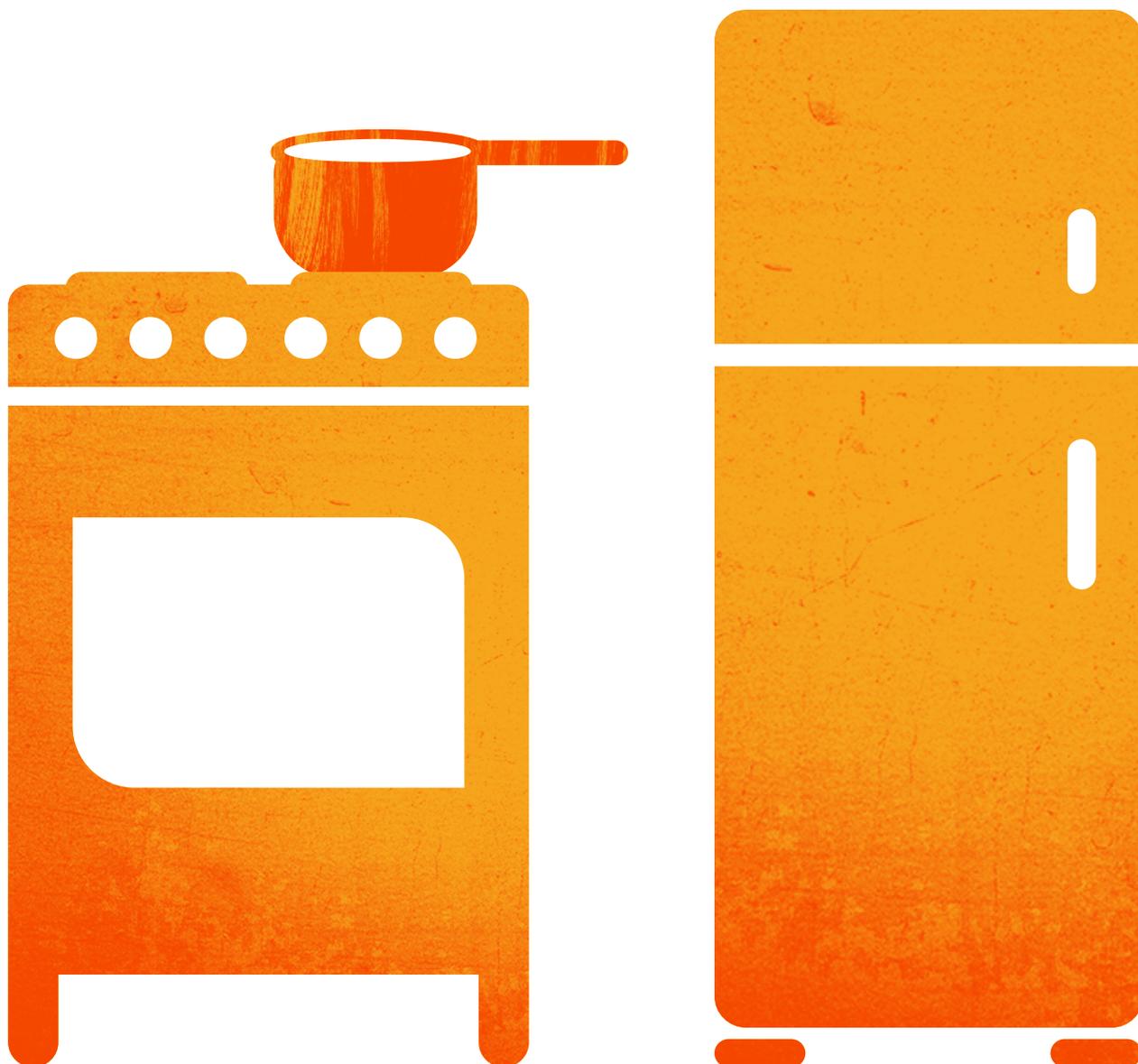
However, while these measures are welcome, they are increasingly insufficient to deal with a mounting problem. Since they were announced in May the energy price cap has increased again and living costs have continued to rise. Moreover, when one considers that energy prices have risen by £1223 since August 2021, the £400 energy payment does not seem particularly significant. There is also recent evidence to suggest people on pre-payment meters are not accessing the money⁵³. But perhaps the greatest problem with these measures is that they are not part of a coherent, long term strategy for dealing with increasing poverty amidst rising costs. They are one-off ad hoc payments, which while perhaps necessary due to emergency circumstances, do not and cannot replace a well-funded social security system, within which sits a fully-operational crisis support function, complete with local knowledge and well-developed infrastructure.

Welfare spending is not the focus of this research but it is relevant to any comment on the cost of living crisis response. We should therefore note that the UK spends relatively little on cash benefits comparative to other OECD countries. If we include in-kind benefits, the UK is much closer to the OECD average⁵⁴, but overall, the UK has fallen behind when compared to other developed nations⁵⁵.

The level of welfare you are entitled to fluctuates depending on your age and status, too. Current trends show money spent on pensioners is going up, whereas the amount spent on working age people and families is stagnating, or decreasing. Universal Credit is significantly lower for people under 25, and local housing allowance is generally only offered at the shared housing rate until the claimant is older than 35. In the long term, unemployment benefits have fallen 44% since 1980⁵⁶.

If you are on Universal Credit, it is difficult to make ends meet. UC payments fall well short of what the JRF consider to be the minimum income standard (MIS) for a socially acceptable standard of living. Research has shown that out-of-work families with children on UC receive 40% less income than they need to meet the MIS, and childless families receive 60% less⁵⁷. Moreover, gaining employment is far from a sure route out of income precarity: around 40% of those claiming Universal Credit are in work, a statistic that highlights just how difficult it is for those on a low income in the UK.

Analysis from earlier this year shows that even with the £1200 additional help, most people on UC will receive significantly less than they would have done if the Government had uprated benefits in line with inflation in April 2022 and added £550 to cover additional fuel costs⁵⁸. The November 2022 budget confirmed that benefits will rise in line with inflation in April 2023, however, people on UC have seen their real income reduced significantly for the majority of 2022 (and early 2023) as inflation soared to over 10%, and benefits were increased by only 3.1%. For many people, April 1st 2023 is too long to wait.



THE IMPORTANCE OF CRISIS SUPPORT: WHY PROVIDE IT?

There has rarely been a more crucial time in the fight against destitution and poverty in the UK. The mix of factors outlined above has worked to decrease stability and increase precarity for the most vulnerable in society. The safety nets in place are simply not strong enough to arrest a fall into financial crisis. It is in this context that we urgently renew our calls for a well-funded and coordinated crisis support system. And it is a call that can be answered: as we have argued above, the Household Support Fund represents a fantastic opportunity to reset crisis support. With it, we could put a coherent system in place to protect people during what is likely to be the darkest of winters.

Given the context, it should be clear why crisis support is necessary. We will, however, briefly outline some key justifications for it.

Crisis support is an essential buttress against poverty. Without discretionary crisis support, people are more likely to fall into homelessness, go without food, go without heating, be unable to clothe themselves, and experience poverty and destitution more severely. Without the appliances provided through LWA, many people would be unable to safely store or cook food and be forced to live below a socially acceptable standard of living. EFP believes that leaving people to live in such difficult conditions is unacceptable. It is worth reiterating: supporting the poorest in society is the right thing to do.

In addition to the material deprivation experienced by those needing crisis support, there are of course huge social and psychological impacts from being in crisis. Financial instability has been shown to affect mental health negatively⁵⁹ and the social exclusion of being in crisis is real. If you can't make ends meet, it becomes impossible to live a fulfilling social life. The same goes for Furniture Poverty: without a fully furnished house you cannot invite family into your home or live in a way that is socially acceptable. It should be clear then, that morally, the world's sixth-largest economy⁶⁰ has an obligation to provide crisis support.

There is also a financial case for a strong crisis support system. We know that spending money to help people can reap financial benefits further down the line.

There are health and social care savings associated with ensuring people have a minimum standard of living. Providing people with the requisite energy, food and furniture they need is likely to improve health and create savings for the healthcare system in the long run. Greater Manchester Poverty Action Group, in their report on LWA, note that people on low incomes make up a disproportionate amount of people using emergency care, so anything that can support those people is likely to create savings for the healthcare system⁶¹. Savings can also be made by crisis support keeping those at risk of homelessness out of hostels or temporary accommodation – preventing the need for expensive support services. Moreover, it has been shown that people are more likely to need mental health support during periods of financial crisis⁶².

Most research on LWA since 2016 has quoted the National Audit Office report of that year, but it is worth mentioning again. In that report, the NAO state that Milton Keynes evaluated their LWA scheme, and estimated that they would save £4.8 million a year across the public purse by making awards totalling £0.5 million⁶³. This is still the only cost-benefit analysis that has been done on LWA, but the figures are remarkable. If well-targeted spending on crisis support can make such savings (even with a less impressive ratio) it is something worth pursuing.

End Furniture Poverty are currently in talks with local authorities about the possibility of conducting a full cost-benefit analysis on LWA spending, which will build an even stronger case for crisis support.

"If we don't help people in need, we could end up spending £500 a week on temporary accommodation"

English Local Authority on financial savings from LWA, 2022



WHY PROVIDE FURNITURE?

Furniture Poverty is defined as the inability to afford or access basic furniture, appliances and furnishings that provide a household with a socially acceptable form of living. Furniture poverty has varying degrees. At one end of the scale is furniture insecurity; this is when you have what you need for now, but if something breaks you cannot replace it and you will move into Furniture Poverty. At the other end of the scale is furniture destitution; this is when a household has none or very few of the basic items they need. Of course, Furniture Poverty is just one subset of poverty in general. Fighting Furniture Poverty is part of a holistic approach to fighting poverty, that ensures we do not only apply sticking plasters, but weed out poverty at the roots.

Furniture Poverty can have a devastating impact on people's mental and physical health, and their financial and social wellbeing. There is a terrible stigma attached to living in Furniture Poverty, it can mean people become isolated and refuse to engage with family, friends and vital support – you are far less likely to invite someone into your home if you have not got a sofa for them to sit on. People can get into unmanageable debt trying to acquire furniture which can lead to the inability to afford food and fuel, pay rent, or afford other essential costs. Without a bed to get a decent night's sleep, or a fridge or cooker to safely store and prepare food, physical health can suffer, and it is very expensive to live in Furniture Poverty. The Poverty Premium means you can have much higher food bills because you are relying on takeaways and microwave meals (over £2,000 more a year), and laundrette costs can add over £1,000 to your annual washing bills⁶⁴.

It is therefore essential that crisis support continues to help people who need to access furniture. Furniture and white goods are expensive items that people on low incomes are unlikely to be able to afford. Despite their high cost, they are such a worthwhile investment as they empower people to live better lives, and make it less likely that those people will fall into poverty in the future.

“There is significant social value that can't be underestimated...a dining room table that might cost £200...you can't underestimate what it provides: a place to eat together as a family, for children to do homework, to socialise”

English local authority on social value, 2022



DEVOLVED NATIONS

As mentioned above, the majority of this report will refer to crisis support in England, where crisis support can be significantly improved. In the interest of being thorough, however, below is a precis of the key aspects of the devolved nations' schemes.

Scotland

The Scottish Welfare Fund (SWF) scheme has long been acknowledged as an example of strong crisis support. The Welfare Funds Scotland Act (2015) placed a statutory responsibility on every local authority to provide crisis support, ensuring everyone in Scotland can access a scheme⁶⁵. Scotland spent £9.05 per capita in 2020/21⁶⁶, a figure that demonstrates the Scottish Government's commitment to helping those in crisis when compared with England's spend of £1.30. Data is monitored and figures are published online, and clear guidance is provided for local authorities^{67,68}. The SWF provides grants rather than loans therefore not burdening people with additional debt.

Scotland received £41m of the £500m total HSF funding in the first tranche. £25m of this was provided to local authorities as 'flexible funding' which was to be used to tackle financial insecurity⁶⁹. As with the SWF, there was clear guidance on how the flexible funding should be spent. The guidance recommended a range of possible emergency financial assistance, as well as direct assistance to essentials and other activities. It is stressed that the scheme can be used to supplement the SWF. The money from the scheme could be carried forward and there were no strict deadlines within which the money must be spent.

Wales

The Welsh Discretionary Assistance Fund spent £8.07 per capita in 2020/21. It provides grants only, and is available in all local authorities. It is a centralised scheme and is relatively clearly signposted online for people to access⁷⁰.

Wales was allocated £25m as part of the Household Support Fund⁷¹. With this money, the Welsh Government created a Winter Fuel Support Scheme and combined it with Welsh Government funding. It was distributed throughout the 22 Welsh Local Authorities in the form of £200 payments to support households with paying their winter fuel bills. It was possible to apply for a payment, as long as the application was made before the 28th February 2022. Detailed guidance was delivered to Welsh Local Authorities on how to administer the scheme⁷².

Northern Ireland

Northern Ireland's Discretionary Support scheme is also centrally funded and makes use of both loans and grants. Northern Ireland spent £10.25⁷³ per capita in 2020/21 and they do not provide furniture or white goods directly, instead transferring money into the applicant's bank account⁷⁴. It is distributed by the Department of Communities, via the Finance Support Service, which aims to provide a fast and responsive service⁷⁵.

The Northern Ireland Executive received £14 million in additional funding from the HSF⁷⁶. There were no restrictions on how it was to be spent and it was not directly allocated to the Department of Communities. The Executive combined this with other funding to provide £55m to the Department of Communities. This funding then provided a one-off payment of £200 to 272,000 eligible individuals in receipt of means-tested benefits.

LWA SCHEME

DEFINITION

How we define a scheme decides which local authorities we deem as 'having an operational scheme' and which we decide have 'no scheme'.

Local Welfare Assistance Schemes should have the following characteristics:

- The scheme is a named service; for example: 'Crisis Support Scheme', 'Local Welfare Provision', 'Help in a Crisis', 'Household Support' etc.
- The scheme has an identifiable budget and/or line of expenditure.
- The scheme provides direct grants (cash or in-kind) to an individual/household.
- The scheme has a claims process, via which a member of the public can apply.
- The scheme has a specific webpage on the local authority's website which provides information about the scheme.

This definition is broad, and most extant schemes meet the criteria. Again, identifying 'no schemes' was relatively simple as the local authorities simply told us they did not operate one and the above criteria were clearly not met. There are, however, some local authorities who nominally have a scheme, but their scheme can't be considered to be fully operational. These schemes were considered outliers.

An outlier was any local authority that:

1. has a scheme but individuals cannot apply, they have to be referred by an approved referral partner for support.
2. has a scheme but do not use any core funding for it
3. has a scheme but it only provides loans and not grants

PART 2:

FINDINGS



LOCAL WELFARE ASSISTANCE

Operational Schemes in England in 2021/22

In 2019/20 we reported that 25 local authorities were without a functioning LWA scheme, rising to 32 in 2020/21^{77,78}. This left 13.06 million people without access to a scheme. In 2021/22 that number has increased to 35 local authorities. Based on the 2021 census population estimates, that leaves 14.29 million people without access to a LWA scheme – an increase of over one million people compared to last year.

Table 1: Upper-tier authorities in England without a scheme

BCP	Hillingdon	North	Redbridge	West Sussex
		Northamptonshire		
Bexley	Isle of Wight	Nottingham	Rotherham	Wolverhampton
Croydon	Isles of Scilly	Nottinghamshire	Slough	Worcestershire
Devon	Kingston	Oxfordshire	Southampton	
	Upon Thames			
Dudley	Leicestershire	Peterborough	Staffordshire	
East Sussex	Lincolnshire	Plymouth	Stoke on Trent	
Gateshead	North East	Portsmouth	West Berkshire	
Hampshire	Lincolnshire	Reading	West	
	North Lincolnshire		Northamptonshire	

Newly closed schemes in Bold.

The above table shows that there are three new 'no-schemes' in 2022. Croydon confirmed that they no longer have a local welfare scheme and Dudley replaced their scheme with a COVID-19 emergency grant scheme that finished in March 2022. Gateshead directed all of their funding to local foodbanks in 2021/22, which does not meet our criteria for a Local Welfare Assistance Scheme.

We have again categorised Bournemouth Christchurch and Poole as a no scheme, despite them reporting spending just £640 on LWA in 2021/22. The website does not allow people to apply, and the scheme appears to only offer advice and their FOI response says they dealt with 'two' applications. Spending £640 on an advice line that supported two people in an area of 400,000 people does not fit our criteria for a scheme.

Slough did spend some money on LWA in early 2021, but the scheme has now closed so we have classified it as not having a scheme.

Outliers

Our definition of a Local Welfare Assistance Scheme makes room for three outlier categories, as outlined above.

There have been significant changes regarding outliers from 2020/21.

Referral Only Schemes

Of the 11 authorities with schemes that couldn't be applied to last year, four now have an application process. They are: Blackpool, Cambridgeshire, Darlington, and Newcastle. Cambridgeshire and Darlington provide the application route through Citizen's Advice.

This year, there were seven local authorities with schemes to which an individual cannot apply. These local authorities generally required people to be referred by approved referral partners. This can allow for the provision of wrap around support and reduce demand on local authorities, but it also risks missing people in need who slip through the net.

Table 2: Referral Only Schemes 2021/22

Bromley	North Yorkshire
Camden	Rochdale
Enfield	Suffolk
Lancashire	

No Core Spend

Of the five authorities which did not use their core spending power in 2020/21, four (Cumbria, Hertfordshire, Herefordshire, Sefton) now use significant amounts of their own money, while one is a 'no-scheme' (Dudley).

There were five schemes in 2021/22 that did not use core spending power. While we recognise that the most important thing is that they do provide a scheme, this could be problematic in the future if no more additional government grants are forthcoming. With funding diverted elsewhere, it will be extremely difficult to redirect it back to LWA.

Table 3: LAs which did not use core spending power

Bracknell Forest	Wandsworth
Blackburn	Warrington
Havering	

Loans Not Grants

There was one scheme in 2021/22, Bradford, that did not provide grants, instead opting for repayable loans. This is classified as an outlier as at least it is providing support, but we believe people on low incomes should avoid taking on additional debt where possible.

CRISIS SUPPORT

SPEND 2021/22

This year, our freedom of information requests again asked local authorities in England about their overall crisis spend, and the proportion of LWA that was funded by additional government funding.

Our findings on overall spend presented a continuation of the trends that we observed in previous years. Core spend by local authorities continued to fall, with additional government grants providing a much-needed, albeit temporary, boost to LWA spending. This continuity is encouraging for our research, indicating that our findings can be considered accurate. To be consistent with previous research, we will present the overall findings first in the context of the decline in spending seen since 2011.

Figure 1: Total expenditure on crisis support in England.

DSF spend 2010/11 and 2012/13

LWA spend since 2015/16

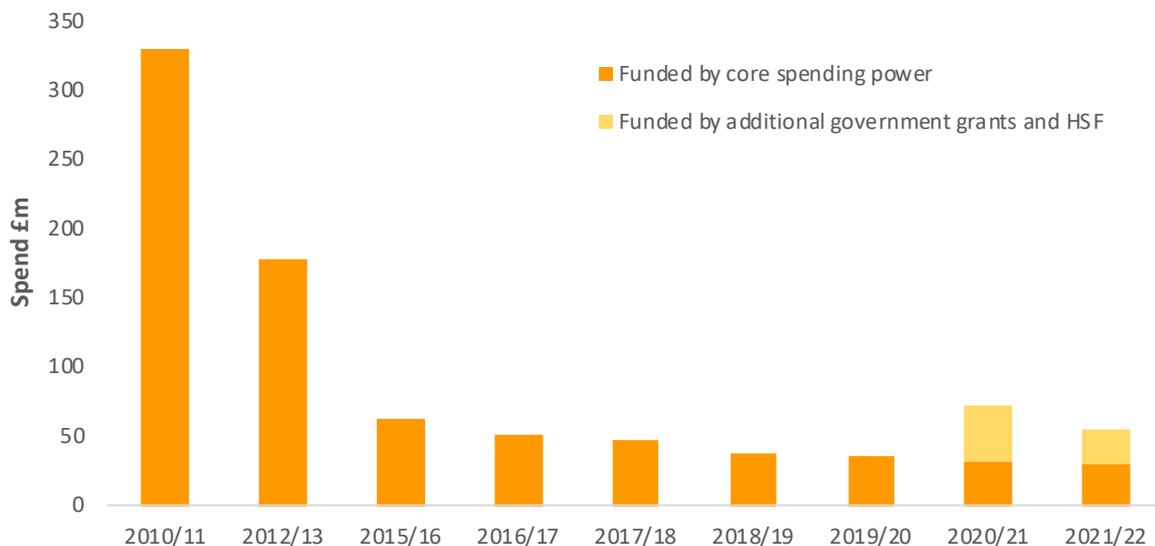


Figure 1 shows that while 2021/22 LWA spending remains higher than pre-pandemic levels, it has fallen on the previous year. England's total spend this year was £55.5m, a 25% decline on last year's total of £73.6m. Although the spend is lower than that in 2020/21, the overall spend on crisis support is higher than any year since 2015/16. With such economic hardship in the UK right now, this is a positive development.

As with 2020/21, the higher level of LWA was driven by government grants. The core spend of local authorities – approximately £30.5m – is in fact the lowest amount of core council funding spent on LWA yet recorded. This illustrates a continuation of the long-term reduction in money allocated to LWA by local authorities. The UK Government has reduced grants to local authorities by 63% in real terms since 2010, according to the Institute for Government⁷⁹. As LWA has no statutory backing, it is unsurprising that core spending on it has significantly decreased in this context.

Figure 2: Proportion of LWA coming from core spending power and government grants in 2020/21 and 2021/22, England.

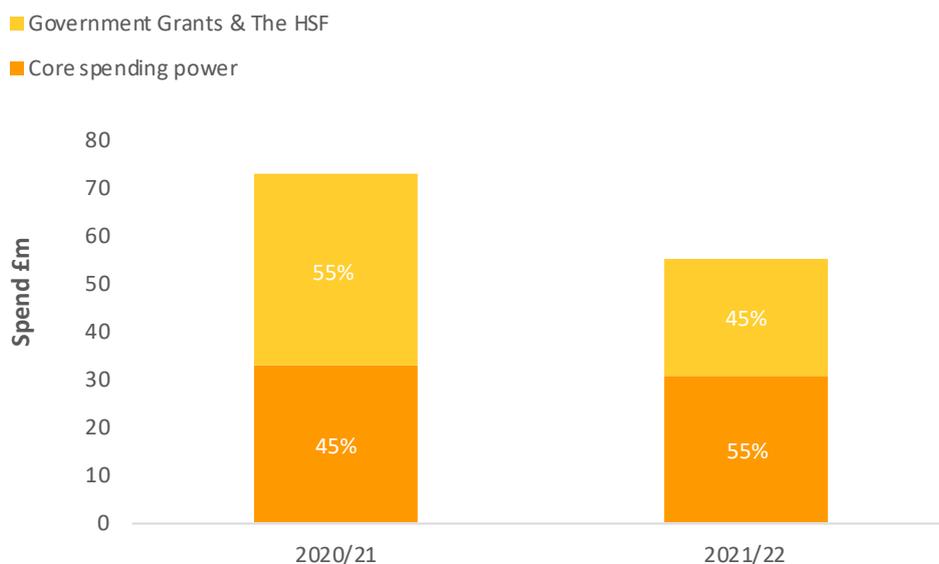


Figure 2 illustrates the LWA spend in the previous two years in more detail. The proportion of LWA that came from additional government support (previously Covid grants, now the HSF) has fallen from 55% to 45% since 2020/21. Though this means the proportion coming from core spend has risen slightly, the overall monetary amount is less due to the lower overall spend.

With an average of 50% of LWA coming from additional government grants over the previous two years, it is clear that crisis support would suffer significantly if that funding is cut. It is encouraging that the government has recently announced a fourth tranche of the Household Support Fund. However, a long-term funding settlement is needed to give local authorities the certainty they need to put comprehensive crisis support strategies in place. As things stand, our crisis support system is being propped up by short-term government grants, which may or may not be renewed.

LWA SPENDING

ACROSS THE UK

2021/2022

Table 4: Total spend and spend per capita across England, Scotland, Wales and Northern Ireland 2019/20 - 2021/22

	Total Spend 19/20	Total Spend 20/21	Total Spend 21/22	Per Capita 19/20	Per Capita 20/21	Per Capita 21/22
England	£35.8m	£73.6m	£55.5	£0.64	£1.30	£0.98
Scotland	£37.6m	£49.5m	£54.1m	£6.89	£9.05	£9.42
Wales	£13.2m	£25.6m	£27.5m	£4.19	£8.07	£8.76
Northern Ireland	£12.9m	£19.5	£28.1m	£6.81	£10.25	£14.90

Table 4 shows the total and per capita spends across England, Scotland, Wales and Northern Ireland over the last three years. The figures show that there has been an increase in both the total spend and the per capita spend for each of the devolved nations from 2020/21 to 2021/22. These increases come on top of what was already a much larger per capita spend in Scotland, Wales and Northern Ireland.

In England, per capita spending has gone down on 2020/21. It remains above pre-pandemic levels, but compared to the devolved nations the amount on offer is inadequate. 2021/22 is therefore another year in which, despite HSF money being available, LWA in England has been relatively underfunded. The fact that Scotland's overall spend is approximately the same as England's, despite their population being a tenth of the size, speaks volumes about the difference in support that is available in the two countries.

PER CAPITA SPEND ON LWA IN ENGLAND

The LWA spend per capita in England was £0.98 this year, down significantly from the £1.30 seen in our findings last year. There was a wide range in the amount local authorities spent per capita, with most local authorities staying at the same end of the scale as they were in previous years. The median amount spent amongst local authorities was £0.50, with the largest spend in Islington at £8.71 per capita and the smallest by an operational scheme in Wokingham at £0.02. This demonstrates the importance of the attitudes of a particular local authority in deciding how much funding is secured for crisis support.

While the affluence of local authorities of course has some influence on the amount spent on crisis support, it does not fully account for the wide range of per capita spends amongst authorities. Even areas of relative affluence will have residents experiencing crisis and poverty who need additional support so we do not believe this is a credible argument for extremely low per capita spend.

Figure 3: Local Authority Spend per Capita across Three years (2019 – 2022), England

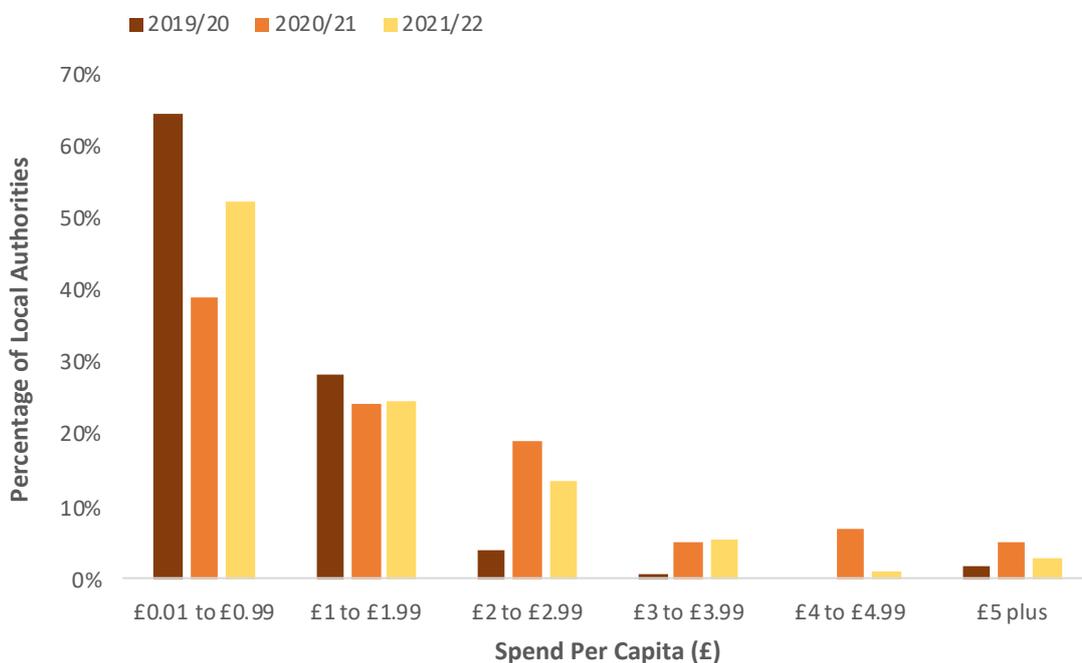


Figure 3 shows the percentage of local authorities whose per capita spending was within a certain bracket over the last three years. Since 2019/20 there has been a clear increase in the percentage of authorities that spend above £2 per capita, as additional government support has become available. In 2019/20, around 7% of local authorities spent over £2 per capita whereas 37% did so in 2020/21, and 23% did so in 2021/22.

While an improvement on 2019/20, the figures from this year show a movement back towards lower per capita spending compared to 2020/21. In 2021/22, 52% of local authorities' per capita spending was in the lowest bracket of £0.01 to £0.99, an increase of 13% on 2020/21. There were also 15% fewer local authorities spending above £2 per capita, and the number of authorities spending above £4 fell by two thirds, from 12% to 4%.

A reversion back towards low per capita spending was somewhat expected given the various ways local government spending was boosted in 2020/21. However, there were still significant additional funds available in 2021/21: the £421m available via the first six-month tranche of the Household Support Fund to local authorities in England, was only slightly less than the combined government grants available in the previous year. The reduction in per capita spending therefore suggests that local authorities have not redirected much of that funding towards LWA, possibly as a result of the limitations imposed on that fund. This demonstrates that spending HSF money on LWA has been very challenging, given the guidance and time limitations. It is a concerning development that additional government grants appear to have arrested the fall in LWA spending for one year only, with the decline beginning again in 2021/22.

Overall, 66% of local authorities with operational schemes have reduced their per capita spend compared with last year, 2020/21.

Compared with a pre-pandemic year, 2019/20, 64% of operational schemes have increased their funding, due to the influence of additional government grants. However, the fact that 30% of schemes still spent less per capita on LWA in 2021/22 compared to 2019/20, despite two years of significant extra funding, further serves to illustrate the difficulty of providing crisis support when it is not statutorily required.



APPLICATIONS AND AVERAGE AWARD VALUE, ENGLAND

Table 5: Local Welfare Applications and Awards over four years, England

	Total Apps.	Total Awards	% Successful	Average Award (£)
2018/19	274,920	173,300	63%	£221
2019/20	304,126	182,215	60%	£196
2020/21	556,103	449,607	81%*	£163*
2021/22	403,688	242,701	60%	£229

*in the State of Crisis Support, these figures were reported as 79% and £167. The figures have changed slightly due to data received after the publication of that report.

Table 5 shows the number of applications and awards over the last four years. It also shows how the percentage of successful awards and the amount of the average award have fluctuated over those years.

In 2021/22, the average award value was £229, up significantly on last year's figure of £167. Alongside this, there was a fall of 21% in the number of successful applications. These figures show a return to figures more similar to pre-pandemic levels, and the re-establishing of longer-term trends.

An exceptional level of crisis support was provided in 2020/21. Table 5 shows us that a far greater number of awards were made in 2020/21 than usual, and that the success rate – normally around 60% – was higher than normal. This gives an indication of the unique challenge that the pandemic posed, and efforts local government made to provide crisis support to meet it.

However, the current cost of living crisis is likely to pose as great a threat to living standards in the UK, as it deepens the economic aftershocks of the pandemic. While the number of awards rose in 2020/21 to meet the demand resulting from the Covid crisis, the demand is still high in 2021/22, and is expected to rise as the cost of living crisis takes hold. The Household Support Fund is currently allowing for the number of awards made to remain relatively high, though it has fallen to be more in line with pre-pandemic years. We await the specifics of HSF4 to see how the funding arrangements will support LWA schemes going forwards.

Though the number of awards was significantly lower in 2021/22, the average award value was higher. The average award value was in fact the highest over the four years of data we have available. This is a positive development. It is very possible that the £290m of HSF money spent through targeted grants may have supported many low-income families with food and fuel costs, thus allowing LWA to be spent on larger grants.

A higher average award value does fit in with our findings on furniture expenditure. Our findings suggest that authorities have spent a greater proportion of LWA on furniture this year. Furniture and white goods are (a) expensive items and (b) require more discretion in their provision, meaning if more LWA is spent on such items there are likely to be fewer awards, of greater value.



FURNITURE

PRICES AND

FURNITURE SPEND

Furniture Prices

In the last year the price of goods and services has risen dramatically across the board, and furniture is no exception. With prices rising, living standards are falling – especially for those on the lowest incomes. In times like these, furniture may not be at the forefront of the collective consciousness as government and charities aim to ensure those on low incomes have access to food and fuel. But providing people with the facilities to cook, clean and maintain a socially acceptable standard of living is a fundamental part of the fight against poverty. Furniture provision can make a significant impact upon people's lives, improving their physical and mental health, and saving them money in the long-run.

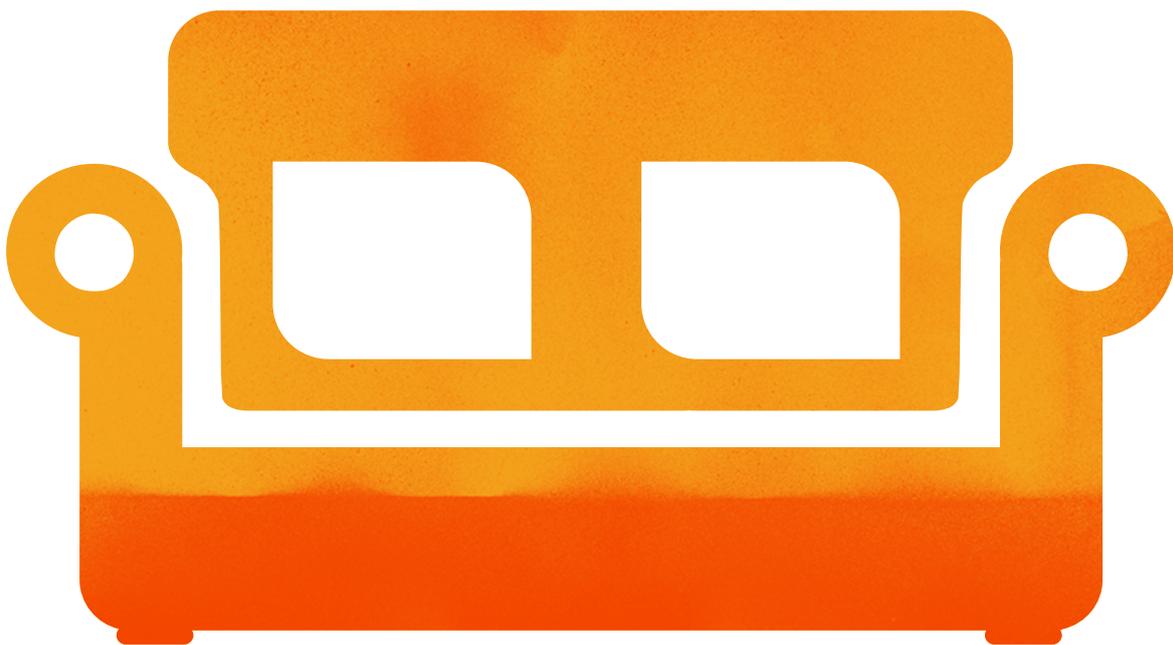


Figure 4: Inflation of basic essential living costs since 2019, CPI Index

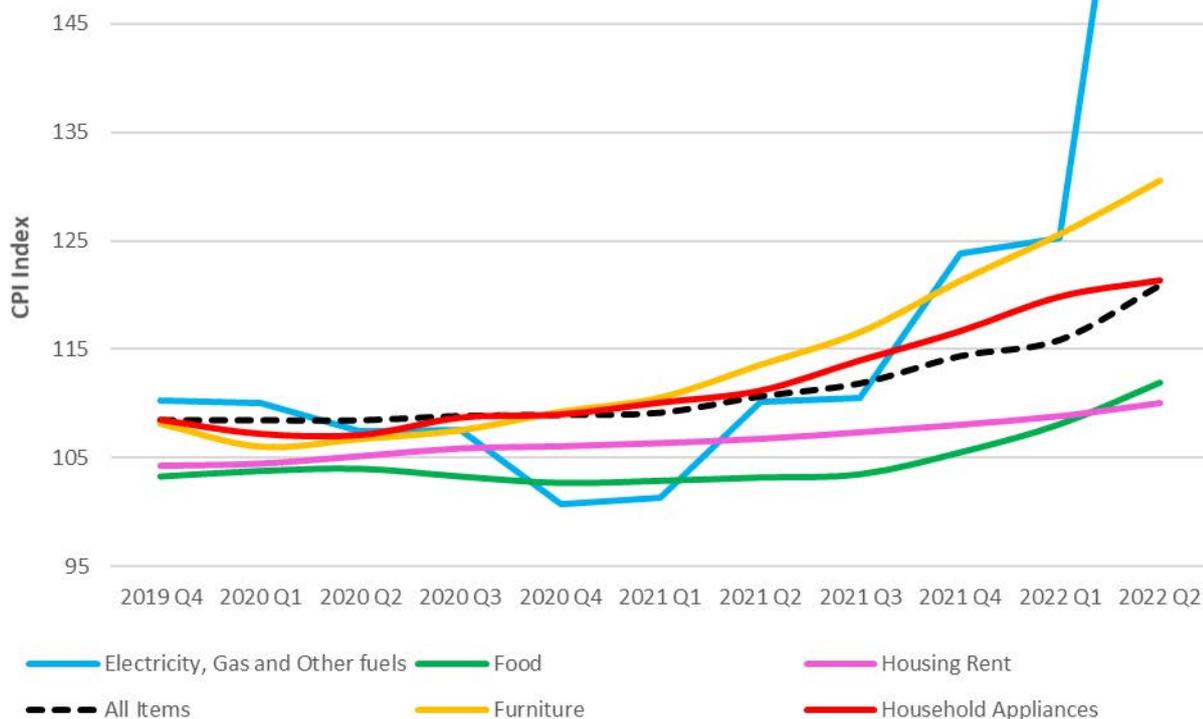


Figure 4 shows how basic living costs have increased in price since the final quarter of 2019, just before the Covid 19 pandemic. Costs have been rising steadily since 2016⁸⁰ and began to accelerate from mid-2020 onwards. The outstanding figures are, of course, those relating to fuel costs. The above graph shows how a pattern of plateau followed by extreme price jumps has set in since the introduction of the price cap in 2019. We can clearly see three huge leaps in the price of 'electricity, gas and other fuels' reflecting the price cap increases of February 2021, August 2021, and April 2022. The £693 increase in April 2022 means fuel prices have risen 87% since 2015, taking the line for fuel prices quite literally 'off the chart' before the final quarter of 2022.

The two living costs that have increased the most after fuel are furniture and household appliances. The cost of furniture is up by approximately 25% since the final quarter of 2019 and household appliances are up by approximately 16%. If we go back further, the cost of such items has risen by 50% and 29% respectively since 2010.

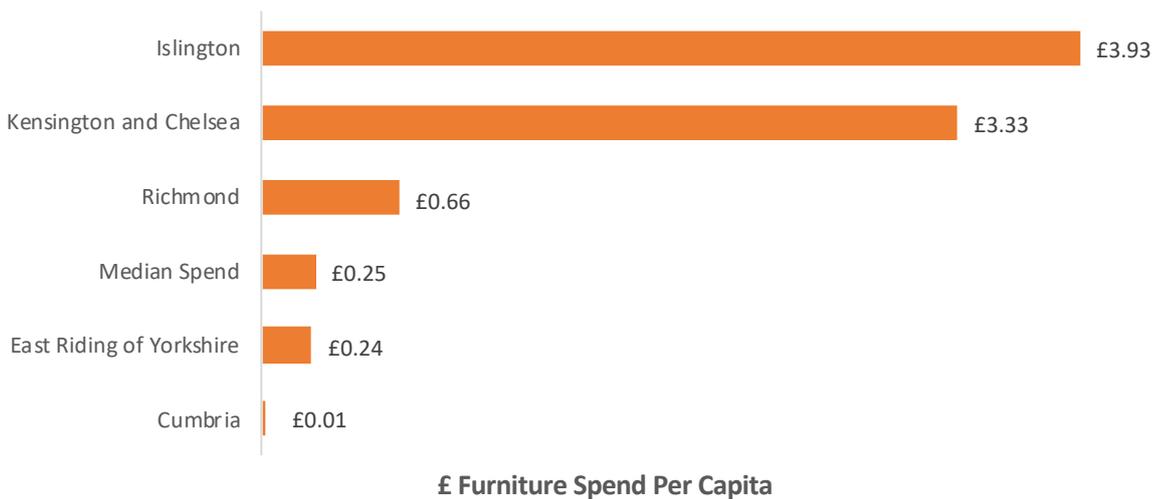
As furniture and white goods are expensive items to begin with, these increases are likely to push them further out of reach for those on low incomes. In combination with a general inflation rate of over 10% and soaring food costs⁸¹, the likelihood of people being unable to afford expensive items will increase. We are therefore likely to see incidences of Furniture Poverty increasing drastically, along with all of the associated issues.

Furniture Spend

In total, the English local authorities spent £24m on furniture provision in 2021/22, approximately 44% of all LWA funding. This is an increase of 12% on 2020/21 and gives a per capita spend of £0.42. The median amount spent by local authorities was £57,000, with the highest amount spent being approximately £1.3m and the lowest around £1500. The highest per capita spend on furniture was Islington at £3.90, and there were 46 local authorities who did not spend anything on furniture, either because they did not run an LWA scheme, or they chose not to spend money on furniture. Amongst those who did run a scheme, there were three authorities whose spend per capita on furniture was £0.01 or less.

The wide range of different amounts spent on furniture across England further illustrates the patchwork nature of LWA, and how support with furniture and white goods is highly dependent on the local authority in which someone lives. To ensure consistent support is available, a fully funded, national crisis support scheme is needed, with adequate amounts of money ringfenced for furniture.

Figure 5: A wide range of furniture spending across different local authorities, England



Proportion of LWA spent on furniture

Figure 6: Furniture and white goods as a proportion of LWA expenditure, England, 2020/21 & 2021/22

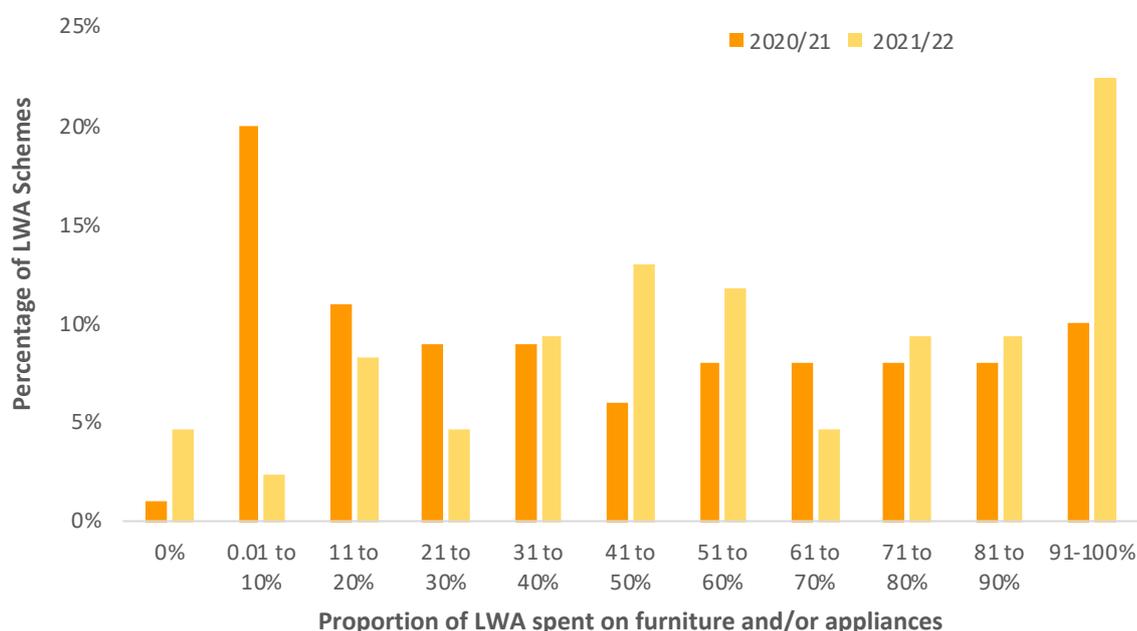


Figure 6 shows the proportion of LWA expenditure on furniture and white goods in 2020/21 and 2021/22 across different brackets. The data for the two years shows an increase in authorities spending a higher proportion of LWA on furniture and white goods. In a positive development in the fight to end Furniture Poverty, the proportion of local authorities who reported spending over 91% of their funding on furniture more than doubled, going from 10% to 22%. A similar trend was seen at the other end of the scale as the percentage of authorities spending less than 10% of their funding on furniture provision went from 20% to 2%. 58% of local authorities spent more than half of their funding on furniture and white goods in 2021/22, with only one bracket (61%-70%) not showing an increase on 2020/21.

Along with the overall proportion of LWA spent on furniture rising from 32% to 44%, these figures are an encouraging trend. They show that local authorities recognise the importance of providing furniture to help people in need, and suggest that the HSF may have freed up a greater proportion of LWA to be spent on furniture, as it provided targeted grants to those on low incomes, and the economy recovered slightly from the pandemic. With hardship likely to rise as the cost of living crisis deepens, it is important that long-term and ringfenced funding is available to authorities, so we do not see the positive trends reverse, with authorities having to focus on more immediate crisis support.

As a note of caution, figure 6 shows that there has been a fivefold increase in the number of operational schemes reporting spending 0% of their LWA on furniture. This further highlights the importance of ringfenced funding and good guidance; without it, local authorities may be forced to divert crisis funding away from furniture and towards statutorily required areas, despite the benefits that furniture provision brings.

HOUSEHOLD SUPPORT FUND

The Household Support Fund has thus far allocated three tranches of £500m to be spent by local authorities across the UK, with £421m allocated to English local authorities and the remainder to the devolved nations as per the Barnett formula. The total £1.5bn value of the HSF is a significant sum – over three times the amount of all the previous Covid grants combined. In November 2022, it was announced that a further £1bn of funding will be provided across the UK, from April 2023 to March 2024.

Data Collection

Our freedom of information requests referred to the first tranche of the funding, which required that at least 50% be spent on families with children.

Our questions asked local authorities how much money they were allocated as part of the HSF and the proportion of this money that was spent. We then asked authorities to provide a breakdown of how the funding was delivered to households and individuals. We firstly asked how much of the funding was distributed via targeted grants. We then asked how much money had been delivered by alternative means – in particular how much had been allocated to Local Welfare Assistance, Voluntary and Community Sector Organisations, and the setting up of parallel schemes similar to LWA.

In the 'targeted grants' section we asked for a further breakdown of how the grants were targeted. Local authorities were free to specify exactly how they targeted grants, but we did ask about certain key ways of targeting people. We asked for the percentage of the funding they allocated to people in the following categories/in receipt of the following benefits:

- Eligible for free school meals
- Universal credit
- Council tax support
- Tax credit
- Discretionary housing payments

By and large, local authorities made a good attempt to provide us with breakdowns of their spending based upon the above categories. We believe we have enough data from our FOI responses to draw conclusions about how the fund was spent. In particular, the majority of local authorities were able to provide us with the percentage that they spent on targeted grants – only 20 local authorities did not provide this data. However, our data must be taken with slight caution as some local authorities could not provide a complete breakdown based on our categories.

It was not a requirement of the HSF that authorities should record and publish detailed data regarding how it was spent. The main requirements laid out in the guidance were: (1) that 50% be spent on households with children and (2) that eligible spends include: food, energy and water, essentials related to energy and water, wider essentials, and housing costs. Therefore, we found the local authorities could tell us the ways in which they had met these criteria, but

struggled more to tell us how they had ensured a broad distribution of funds to the most vulnerable across society.

Due to the 50% to families and children obligation, we found 83% of authorities provided data regarding free school meals. It was clear that providing grants to families who were eligible for free school meals was the main way in which local authorities met that criterion.

HSF Spending

The majority of local authorities overcame the timescale challenges and managed to spend their whole quota. Out of 152 local authorities, 32 reported an underspend. The total underspend reported by local authorities was £6,412,802, a 1.5% underspend as a proportion of the £421 million total. Local authorities should be praised for getting the funding out in time, racing against stringent time limits, as funding could not be recouped if unspent. Despite this, however, £6m is not an insignificant sum – over 10% of this year's LWA spend. One hopes that this money is not lost and can be reinvested in the communities it was allocated for.

The £500m equates to a £7.50 per capita spend across the UK population. When the amount of LWA available per capita is £0.98, it is clear that this amount of funding is a potential game-changer for crisis support. In England, nearly nine million awards were made, at an average award value of £46.85.

Figure 7: Distribution of the Household Support Fund, England

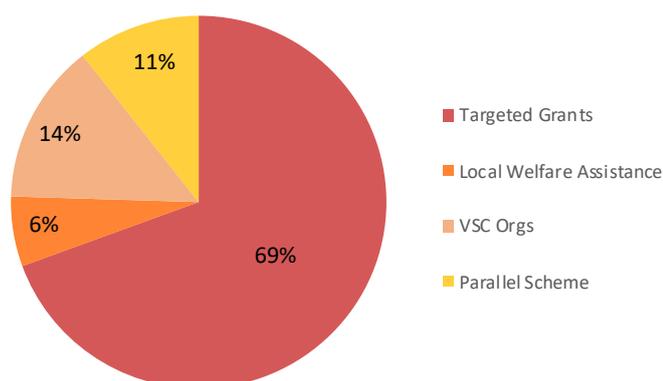


Figure 7 shows the proportion of HSF funding that was delivered via various means, by local authorities in England. It shows the core breakdown between Targeted Grants, Local Welfare Assistance, Voluntary and Community Organisations, and the provision of a Parallel Scheme. The results should be taken with some caution because authorities were not required to record a breakdown based on our categories, as discussed above. This meant 26 local authorities (17%) did not provide us with a breakdown of HSF spending based on our categories.

The majority of the HSF was delivered via targeted grants, at 69%. The remaining 31% was delivered to Local Welfare Assistance Schemes (6%), Voluntary and Community Organisations (14%) and Parallel Schemes (11%). If these proportions were to apply to the entire fund in England, we can approximate that around £290m was spent on targeted grants with £25m, £58m and £46m delivered via LWA, VCS Organisations, and parallel schemes respectively.

Our figures suggest that only 17% of the funding was available for people to apply for (the 17% being a combination of the proportions that went to LWA and parallel schemes). The remaining 83% was targeted, or delivered directly to organisations by local authorities. Targeted grants allow for the quick distribution of funding, which was essential given the HSF time restraints. However, we believe that application processes are vital for good crisis support, as they allow people to self-assess their circumstances and get help. Local authorities cannot know about

every case of hardship in their area, regardless of how much data they have at their disposal. Established crisis support avenues, like LWA, provide robust, well-tested, application processes that ensure a fair distribution of funds.

This, to an extent, was recognised by those local authorities who allocated 11% of funding to parallel schemes set up alongside, or in lieu of, LWA. Our findings show 44 local authorities set up parallel schemes to distribute the funding. The exact nature of these schemes varied depending on the local authority, but their existence points towards a desire amongst local authorities to ensure funds got to those who were not likely to be targeted with grants.

14% of the HSF was spent on voluntary and community sector organisations. Analysis of our FOI requests reveals that the most commonly used organisation was the foodbank. We know foodbank use is at an all-time high, so this is no surprise.

Figure 8: Distribution of Targeted Grants, England

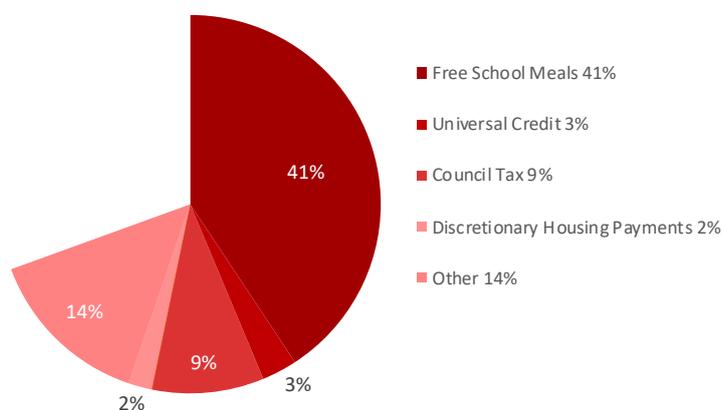


Figure 8 shows how the targeted grants were allocated in England, with the other means of distribution left blank. The percentages given are therefore how much of the entire HSF was allocated to people in those categories.

Of the targeted grant categories, by far the most common was 'eligibility for free school meals'. 41% of the HSF was delivered via targeted grants to families with children eligible for free school meals. This is a direct result of the guidance for the first tranche, which required a minimum of 50% be spent on families with children, and highlights the importance of getting guidance right for future tranches. It is certainly positive that local authorities are supporting those on free school meals, however, there was undoubtedly an element of expediency in the way these funds were distributed.

In fact, government data⁸² shows that on average 80% of the HSF was spent on families with children – a much higher proportion than required by the guidance. This figure includes the entire fund, and all families with children, not just those eligible for free school meals. Leaving only 20% of a public fund available for those without children is likely to leave many groups missing out on support. It is important that crisis support funding is available for people across society.

Changing guidance

HSF2

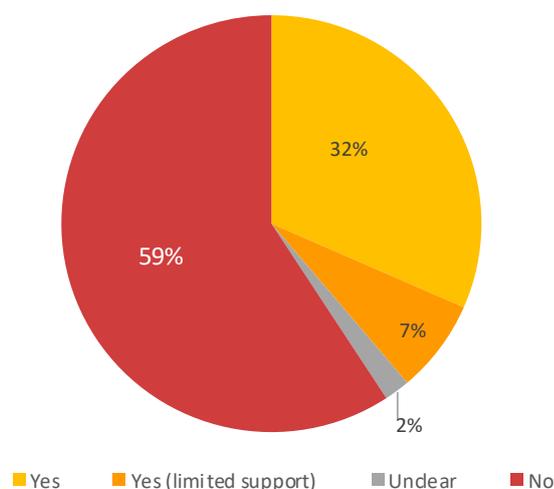
Guidance issues have been recognised by the DWP, who have changed the guidance for the subsequent rounds of the HSF. With HSF2, the guidance required that one third be ringfenced for pensioners and another third for households with children. Some of the local authorities we spoke to as part of this research informed us that the pensioners requirement has been difficult to meet, as pensioners are a hard to reach and proud demographic, unlikely to come forward for awards.

To give us further insight into HSF2, we assessed every local authority website in July and August 2022 to examine how the second tranche was being presented to the public. We found 48 local authorities advertised an application process online, with a further ten authorities having an application process that was no longer open. This suggests that 39% of local authorities had an application process that at one point was open to members of the public. Of that 39%, 7% of schemes were limited in their scope: several of these schemes were closed because authorities had spent all their funding, or were only available to a specific group of people. 59% of local authority websites had no application process advertised.

This is visually represented in figure 8, and appears to be an improvement on HSF1.

*Based off analysis of 152 Local Authority Websites

Figure 9: HSF2 Website Analysis - Could members of the public apply for support?



HSF3 & Moving Forward

With the third tranche, the Government has recognised the importance of a robust application process. The HSF3 guidance requires that a proportion of the funding be available via application, and puts much more responsibility on local authorities to allocate the fund responsibly – requiring them to have a 'clear rationale or documented policy framework' explaining their distribution. However, with no targeted percentage provided for this, there are concerns that the third tranche will follow the trends of the first two and still leave many groups unable to access support.

We do however welcome this development as a step towards the Household Support Fund we want to see. The findings presented in figure 7 support the suggestion that local authorities were limited by the narrow guidance, delivered without enough time for them to prepare, and with strict time limits. In general, HSF1 saw a scramble for expediency in the delivery of funds, leading to the overwhelming majority of it being delivered by the somewhat scattergun method of targeted grants. By providing local authorities with more discretion to spend HSF, and making more use of LWA knowledge and apparatus, the money could be distributed more precisely. We are currently awaiting the guidance for HSF4.

PART 3:

CASE STUDIES



As part of this research project, we spoke to four local authorities about their local welfare schemes. By conducting in-depth interviews with key individuals in LWA delivery, we got a picture of how crisis support is delivered in England, in 2022. We chose four local authorities with a reputation for providing comprehensive crisis support to residents, and could therefore provide us with examples of best practice. The authorities we spoke to were from different parts of the country, and face different challenges due to their geography and demographics. Thanks to the time and expertise so kindly provided by the individuals we spoke to, we were able to gain an insight into Local Welfare Assistance and the ways it can be delivered effectively.

The following section will provide a short summary of the unique features of each LWA scheme. These are the things each local authority does well, and offer examples of the various different and creative ways a crisis support scheme can be administered.

We have also included information about the wider benefits each local authority believes their scheme confers on residents. At EFP we strongly believe that local welfare schemes confer all sorts of benefits on local populations, so it is encouraging to see this reflected in the qualitative data collected here.

Liverpool

Best Practice

- Have the second-highest local welfare budget in the country, at £3.1 million.
- Provide cash via PayPoint. Recipients get a text message that they can take to a local retailer in exchange for cash. It is quick and easy, allowing people to access funds within seconds of being approved.
- Deliver 'Home Needs' awards through which they provide 'anything that a family needs to set up a home', providing all the essential items necessary at an average spend of around £700 per household.
- Are able to process furniture requests relatively quickly – within ten days – as they have a good working relationship with local furniture suppliers and reuse charities.
- Actively promote the scheme through various routes: they promote it through the local Poverty Action Group, leaflets, intranet, social media, libraries, one stop shops and more.
- Provide an in-depth benefits maximisation service. They engage with the DWP on behalf of service users to ensure they are getting everything they are entitled to, noting: "we want them to be financially independent so they don't have to come back to the scheme."
- Are flexible with the number of awards people can receive – the limit is meant to be 2, but they often allow more because 'people are in crisis and we can't leave them'.

Wider Benefits

- State their scheme has a strong impact on the prevention of homelessness, keeping people off the streets.
- Point out the "social value that cannot be underestimated," created by the scheme, noting that the provision of a dining table may cost £200 but allows for years of eating together as a family, provides a place to do homework, and a hub from which to socialise.

"We've taken a view as officers and politicians too... short term we are spending £3.1m but it is difficult to put a figure on how much this is saving residents and the local authority, by keeping people in their home, keeping them fed and warm. We would see people presenting in different ways, homeless and destitution, overwhelmed in different ways. If we didn't help people with short term need, we could end up spending up to £500 a week in temp accommodation."

Oldham

Best Practice

- Provide a wide range of furniture, white goods and appliances: 'most things people will need'.
- Have developed 'starter packs' to cover commonly required items. For example, a kitchen starter pack and a bedding pack are available. They are able to quickly respond to common requests and provide people with the items they need.
- Will floor a main room or a bedroom; flooring a whole property is prohibitively expensive but they recognise the benefits of flooring, especially for those with young children.
- Is a part of the Coordinated Crisis Support Programme, and has used the advice received as part of this programme to improve their scheme. Working with their external CCS officer has given them a fresh pair of eyes and new ideas.
- Aim to be flexible in their approach, reacting to changes in need. For example, they provided Covid cleaning packs during the pandemic, and have recently developed cold-weather packs containing hot water bottles, blankets, film for behind radiators to retain heat, and more, as a reaction to the cost of living crisis. They are always trying to-problem solve through crisis support.
- Provide preloved furniture, utilising a strong connection with a local reuse charity.
- Strive to be fair to all service users, providing equal opportunities for support year-round.
- Constantly re-evaluate their offering: "We used to provide a bed and mattress, but recently thought – why not provide bedding as well?"

Wider Benefits

- Stress the preventative effect of crisis support, saying it can prevent homelessness and therefore makes significant financial savings for other areas of the council.
- Understand that by providing intelligent support, they can save residents money while providing external benefits, too. For example, they are considering providing slow cookers to help people save on gas, as well as get health benefits from home-cooked meals.

"We're trying to make sure that someone who comes to us on April 1st gets the same as the person who comes on March 31st...We need to be fair"

"Whoever was Director of Finance or the Leader agreed to continue crisis support because they thought it was right for the council and its residents... Oldham's the third council I've worked for and it is far more councillor driven. They are very present and know what they want for the residents, so that could feed into why we decided to continue with a scheme."

Derbyshire

Best practice

- Offer white goods and furniture through their 'exceptional pressure grants', which aim to replicate the community care grants provided through the DSF.
- Provide flooring, as they realise the benefits it can have, noting it is a health and safety risk not to provide it in some circumstances. They pay a carpet shop directly to provide and install flooring in an important room.
- Undertook mapping research to ensure that their chosen method of cash delivery – via the post office – was suitable for service users. They concluded that, despite being a rural county, most people had access to a post office.
- Have strong relationships with local furniture suppliers, making use of both new and preloved furniture to provide a well-rounded offer.
- Have infrastructure in place to provide immediate emergency support in extreme circumstances, overriding eligibility requirements – this was put in place following flooding in the area.
- Have used the HSF funding to provide more and greater awards, loosening eligibility requirements where possible, and allowing some people to get double the support they would have otherwise been offered.

Wider Benefits

- Carry out an applicant survey every year. People regularly report that receiving an award makes them feel less stressed, allows them to eat healthier, and improves their children's wellbeing.
- Work closely with social care services, as they strongly believe providing LWA supports those services, reducing the load upon them and saving money long-term.

"We can't do flooring in every circumstance, but it can be a health and safety risk not to have flooring, or if someone's got really young children, toddling or learning to walk, we can't do every room, so we look at a living space and maybe a bedroom and contribute flooring"

"It's much more cost effective for us to pay for beds to keep families together. The deep cleans we might do for adult social care services, that's about keeping them in their own homes. We're trying to keep people in their own homes. It's preventative, looking at the health outcomes, too."

"One of the main things people tell us is that the awards make them feel less stressed, that mental load of not having essential items...as well as being able to eat healthier, and benefits for their children's wellbeing."

Norfolk

Best practice

- Give staff a lot of discretion in awarding crisis support: 'nothing is set in stone. If one of my advisors decide that someone should be awarded support, they get it authorised.'
- Have made use of the HSF funding to provide extra support, for example, they have paid off people's energy arrears up to £1000.
- Provide a huge variety of support, a lot of which is due to their position as a rural county:
 - Their household items package includes furniture, and white goods, but also provides laptops, dongles and mobile phones to ensure people are connected.
 - Their food and fuel team can provide car insurance for someone's first month of work.
 - They arrange bespoke deliveries of food and other items to get to hard-to-reach households.
- Provide carpets for people with a physical disability.
- Delivered goods directly to pensioners to meet their obligations under the second tranche of the HSF.
- Work with local organisations to provide reused items, including reused white goods.
- Do not require people to be on benefits in order to access support. If people have savings for a specific reason, such as flooring, they allow them to keep their savings and provide them with support.
- Put a strong emphasis on holistic support. They look at what tipped people into crisis and aim to provide solutions. They do not just signpost to support agencies, they directly refer people to them.
- Provide adult education courses, including financial education, and a bitesize cooking course which teaches people to cook efficiently.
- Partner with 65 different organisations, who they meet with quarterly to discuss ways to improve crisis support.
- Support people who are classed as having 'No Recourse to Public Funds', noting it doesn't cost the council much to help these people while they get refugee status.

Wider benefits

- Norfolk point out that by the provision of specialised furniture to disabled people, they have kept people out of hospital, creating tangible savings for the NHS.
- There is significant social value in providing adult learning courses: financial advice keeps people out of debt and in their homes, allowing for children to stay living with their parents to provide a solid platform for their development.
- Crisis support stops people going into supported or residential care, creating savings for the council

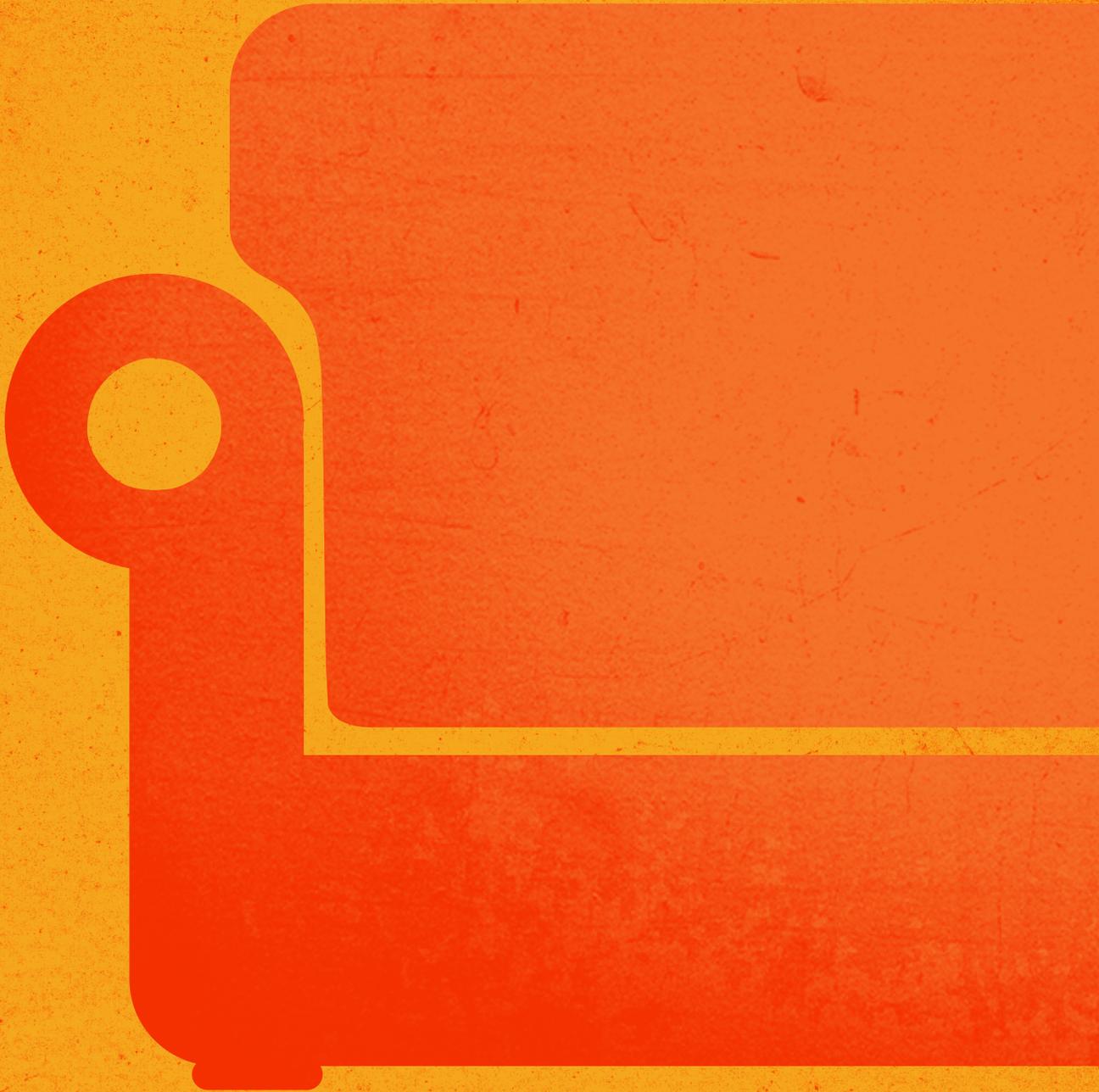
"There are massive pockets of deprivation...There's a need in the county and it seems to be a given that we will provide a safety net for our residents. I hope that it carries on"

"When we're doing discretionary awards, we look at the social and financial value for that person and us...for example, there was a very young mum...on paper she was chaotic but she had never had any guidance.... She got budgeting advice, clothes for the kids, we sorted out the house sending back rented furniture and replacing it with items from us...It's massive, absolutely massive. We've been involved in strategies where children can go back to their parents...The benefits are massive. You can stop a lot of people going into supported or residential care."

PART 4:

CONCLUSION AND

RECOMMENDATIONS



Crisis Support Trends in 2021/22

The introduction of government grants, that began as a response to Covid and have continued in order to combat the cost of living crisis, are a paradigm shift for crisis support. They are the biggest single change to our safety net seen since the Discretionary Social Fund was abolished in 2013, and offer an opportunity to reset our crisis support system in the UK. They are not a panacea, and can only make a small impact on alleviating poverty in the UK, such are the levels of inequality and deprivation. However, that small impact on a national scale, can be huge for individuals, making a real difference to people's lives.

EFP continued our analysis of LWA spending this year, and saw a continuation of trends seen over recent years. The amount of core spending power that local authorities spent on LWA was down from £33m to £30.5m and there were three fewer local authorities running a scheme, leaving more people without access to support. There were however some positive developments this year, such as an increase in the proportion of LWA spent on furniture and the relatively high overall spend of £55.5m. Both of these figures appeared to be the influence of the HSF, illustrating the growing importance of that funding on how crisis support money is spent.

With the introduction of the first 6-month tranche of the HSF, an extra £500m was available for crisis support, that could be allocated to LWA, but did not have to be. This complicated things somewhat, adding a whole new focus for our research. We studied both sources of funding separately, but were always aware that they must be considered together, as how the HSF was spent inevitably had an influence on how councils allocated LWA funding.

Several of our LWA findings appear to demonstrate the influence of the HSF. An increased proportion of LWA being spent on furniture, for example, suggests that the HSF provided more immediate crisis support, freeing up LWA funding for furniture. The drop in overall LWA applications despite worsening economic conditions also suggests that people may have been finding support via the HSF.

The HSF: How was it spent, and what does this tell us?

Our report shows that the HSF was largely spent in ways that reflect (a) the particular guidance of the tranche and (b) the restrictive time limits and unrecoverable nature of the funding. Only 6% of the funding was provided to local welfare schemes, to make use of their expertise in providing crisis support. To have such departments, replete with local knowledge of how to provide crisis support, not being a particularly large part of the largest crisis support settlement seen in many years, is to us quite a large oversight. It is important to use the expertise that is out there to help deliver support effectively.

More broadly, only 17% of the HSF was open to applications. On a positive note, the fact that 44 out of 152 authorities allocated 11% of the total HSF money spent to alternative schemes suggests there is some appetite amongst local authorities to provide funding that can be applied for beyond LWA schemes. On the other hand, having 83% of the HSF unavailable via application gives very little opportunity for members of the public to seek out support for themselves. Distributing money via targeted grants, or siphoning it to VCS organisations can be effective in some cases, but it is largely a broad-brush approach; an application system allows for a finer attention to the details of each case.

This is why it would be useful to bring both methods of crisis support together under one umbrella, combining the best features of both. Having two alternative avenues of crisis support is messy and fragmented, serving to increase confusion as to what support is available. People may be able to apply for one, both, or neither depending on their local authority. They may get money in the form of a targeted grant, or they may not. Having a clearly defined, unified, and coherent crisis support system would make the whole process easier to follow for applicants and local authorities alike. Moreover, having one avenue of crisis support would allow the Government to cherry-pick the best aspects of both extant schemes. Therefore, we recommend bringing LWA and the HSF together under the branding of the Household Support Fund, which would allow us to move forward with a new and improved system of crisis support.

An Extended Household Support Fund – What Would It Look Like?

The new Household Support Fund as proposed by EFP would combine the best elements of LWA, with the positive aspects of the HSF. It would be a fully funded and national crisis support scheme that corrects the imbalance that currently exists, wherein what support you are entitled to depends on your particular local authority. Importantly, the funds would be ringfenced for local crisis support so financially challenged local authorities could commit to spending money on supporting those in crisis.

The opportunity to develop such a scheme is there now. To do so would iron out many of the problems with the way crisis support has been delivered in recent years, and improve what has been on offer. Such a scheme could reset crisis support in England, and standardise the support available across the UK.

The Provision of Furniture and White Goods in England

A Significant Year

2021/22 was a significant year for the provision of furniture and white goods through crisis support. There were only five operational schemes that did not provide furniture, and 44% of all LWA money went on its provision, 12% more than in 2020/21. In England, 58% of local authorities spent more than half of their funding on furniture and white goods, compared with 42% last year. The figures show a strong move in the right direction, with local authorities prioritising the provision of furniture more than in recent previous years. This was also made possible by the Household Support Fund, which allowed them to meet the more immediate needs of food and fuel.

In 2021/22, 22% of local authorities spent over 90% of LWA funding on furniture and white goods, up from 10% in 2020/21. It is encouraging to see that many local authorities will provide furniture if they are given the means to.

Furniture Poverty

At End Furniture Poverty, we continue to raise awareness about Furniture Poverty, and the difficulties it poses for those affected by it. Of course, it is a subset of wider poverty – if people have issues with obtaining furniture, they are likely to have issues in other areas of their lives too. We are ultimately aiming to reduce and end poverty in the UK. But Furniture Poverty does have its own, distinct challenges. Obtaining or replacing furniture or white goods is a huge cost for any family, especially for those on low incomes. If you are on a low income, they are probably the most expensive single items you will buy; they are almost certainly the most expensive things that can be considered essential – although we acknowledge that sadly fuel bills are starting to reach similar levels.

Obtaining the essential items is difficult for all sorts of reasons beyond simply the price. On a practical level, moving furniture items is prohibitive. If you do not have help, getting even free furniture to your home is difficult. And while there are charities and reuse organisations that support those on low incomes with access to furniture, they cannot meet the huge levels of demand across the country.

All of this leads to people living in Furniture Poverty, and suffering as a result. We know the Poverty Premium that comes with having limited access to the furniture and appliances you need: living without a cooker adds at least £2,100 per year to the average food bill and living without a washing machine adds over £1000 per year to laundry expenses. Replacing broken items is a financial shock to a household, such unexpected costs often being a reason for families taking on high-interest debt. There are also significant health and social costs as people cannot access fresh food, welcome family or guests, and experience social exclusion. Furniture Poverty has a real impact.

Many of those in Furniture Poverty live in social housing. Although social housing is often provided to people who have just experienced a traumatic event, like homelessness or domestic violence, only 2% of social housing is provided as furnished as opposed to 29% in the private sector. EFP have recently published a report that explores this issue, and provides a blueprint for social landlords to provide furnished tenancies⁸³.

The difficulty of obtaining furniture, and the positive impact provision can have on people's lives, means that providing furniture through crisis support is more important than ever. With a permanent Household Support Fund giving local authorities the reassurance of a long-term funding settlement, we could ringfence funding to ensure 50% is spent on furniture and white goods, and begin to end Furniture Poverty. By providing people with the items they need, and bringing them out of Furniture Poverty, we can ensure they live their lives with dignity, and the hope of a better future for themselves and their family.

With this vision in mind, we make the following recommendations for the Government, and local authorities.



Key recommendations for Government:

LWA has a fragmented identity with many English authorities using different names, (as highlighted in The State of Crisis Support), and of course some local authorities are without a scheme entirely. The Household Support Fund has achieved excellent national recognition. It has been widely talked about in the media and people understand what it offers. Therefore, we believe that HSF should become the national vehicle for crisis support.

A national and extended HSF should:

- Be fully funded for three years. A funding settlement at the current rate of £1bn a year would allow local authorities to begin meeting the overwhelming need for crisis support, opening up millions of extra pounds to support people with food, fuel, and furniture. A long-term funding settlement would give local authorities the time necessary to make the funding available by application and avoid panic-spending on targeted grants. We believe that local authorities would have little difficulty in spending this funding, given the levels of need so clearly seen right now.
- Be provided by all local authorities across England. A nationwide crisis support scheme ensures no one is left without a safety net simply because they live in the wrong postcode.
- Make use of Local Welfare Assistance Schemes that already exist. These departments have knowledge and experience of providing crisis support. We essentially seek to rebrand them under the HSF identity.
- Have a simple application process. Anyone in financial crisis should be able to apply for funding through the HSF, rather than hoping they receive a government grant.
- Build upon the brand identity that the HSF enjoys. The Household Support Fund has been widely advertised by the UK government. Many people are therefore aware of its existence. If it was extended its profile could be raised even further.
- Have minimal barriers to access. Local authority websites should be clear, easy to access and signpost to an application form. It should be possible to complete the application form within 15 minutes.
- Empower local authorities to use and develop their local knowledge to distribute it. Local authorities know what is needed in their area and are aware of organisations they can work with to provide things like furniture.
- Require a basic level of data monitoring so local authorities could make informed decisions on how to improve provision going forward.
- Be ringfenced so that it is only used for crisis support, committing local authorities to supporting those in need.
- Further ringfence 50% of funding for the provision of furniture and white goods, as we know the impact provision of such items can have for people in building stable and dignified lives.

Recommendations for Government Guidance

Applications

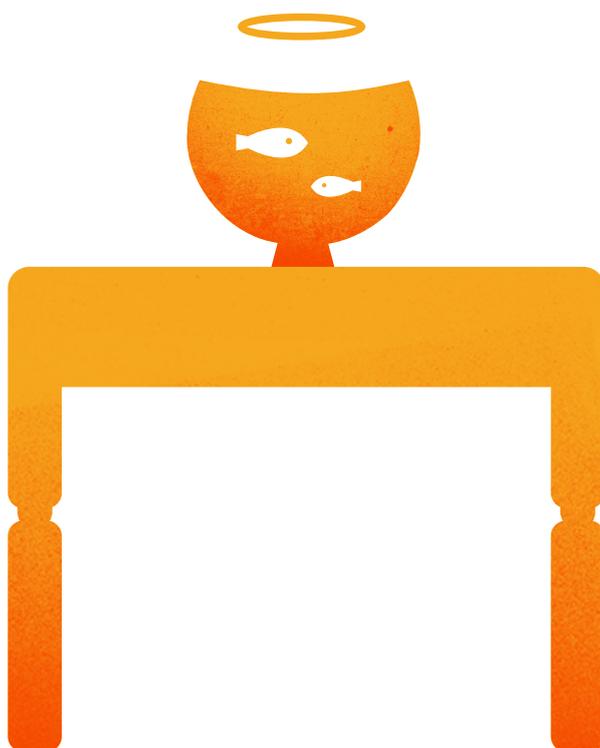
- Specify that the HSF be open for anyone in financial crisis to apply for. Rather than being targeted at certain groups, it should be completely open for application, giving local authorities the best possible chance to reach as many people in crisis as possible.
- Be a first option, with no requirement that applicants first exhaust other avenues of support.
- Require applications to be processed within 48 hours and keep applicants updated throughout the process.
- Require a simple application process. Having a complicated application process reduces accessibility and limits the benefits of opening the funding to applications.
- Require local authorities to provide at least two methods of application for the scheme, such as online and face-to-face.
- Allow a more streamlined and efficient approval process to reduce the administrative burden on local authorities.

Webpages

- Require webpages to be clear, simple to use, and transparent about what is available.
- Encourage all local authorities signpost to the HSF webpage from their website home page.

Wider Processes

- Require meaningful signposting for wrap around support.
- Require the collection and publishing of data, including expenditure and number of awards provided.
- Encourage awareness of the scheme at all levels – people should be referred to the scheme when they reach out to local authority services for any financial support.
- Encourage local authorities to make use of good quality preloved furniture if possible.

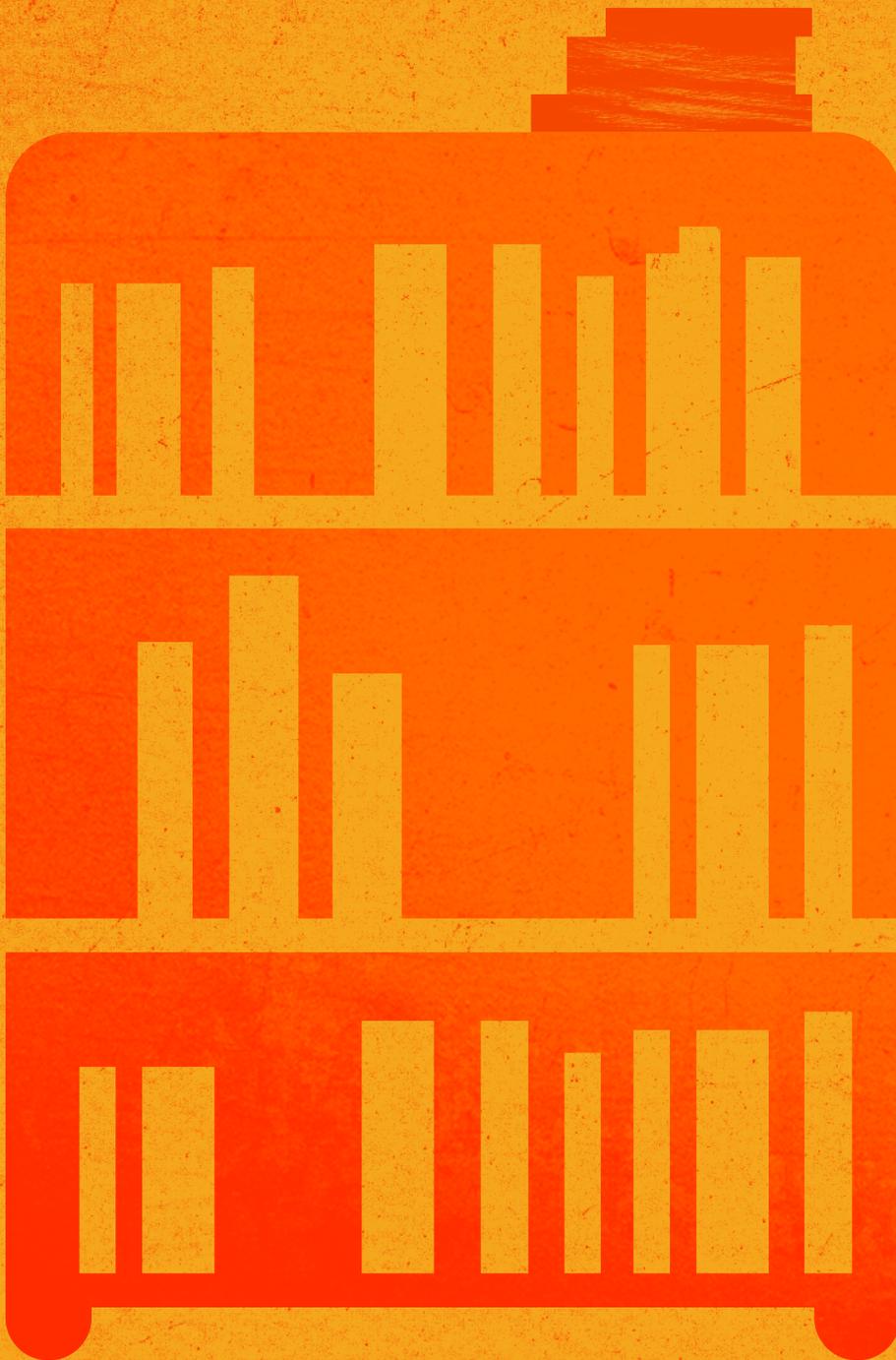


Key Recommendations for Local Authorities:

- Adequately fund local crisis support to protect citizens from the damage caused by destitution and Furniture Poverty
- Make use of connections with local organisations, build local networks of support and engage with the third sector in their area.
- Ensure the appropriate staff and procedures are in place to effectively spend the HSF funding.
- Ensure schemes are signposted clearly, and staff know about them so they can guide members of the public towards them.
- Ensure at least two methods of application are available, especially for those in digital poverty who cannot apply online.
- Process applications within 48 hours, keeping applicants informed throughout the process.
- Keep the application process as simple as possible, and enable it to be completed within 15 minutes.
- Keep the approval process as simple as possible to make the scheme easier to administer and create efficiency savings.
- Make web pages clear, concise and transparent about the support available and the application process itself. Clearly list eligibility criteria, the time it is likely to take, and with the option to translate information into different languages.
- Consider using preloved items. Preloved furniture is a cheaper and sustainable option.
- Provide a full directory of wider support and work with local organisations and charities who can provide wrap-around support for residents, helping to prevent residents from reaching a crisis situation and to reduce future applications to the fund.



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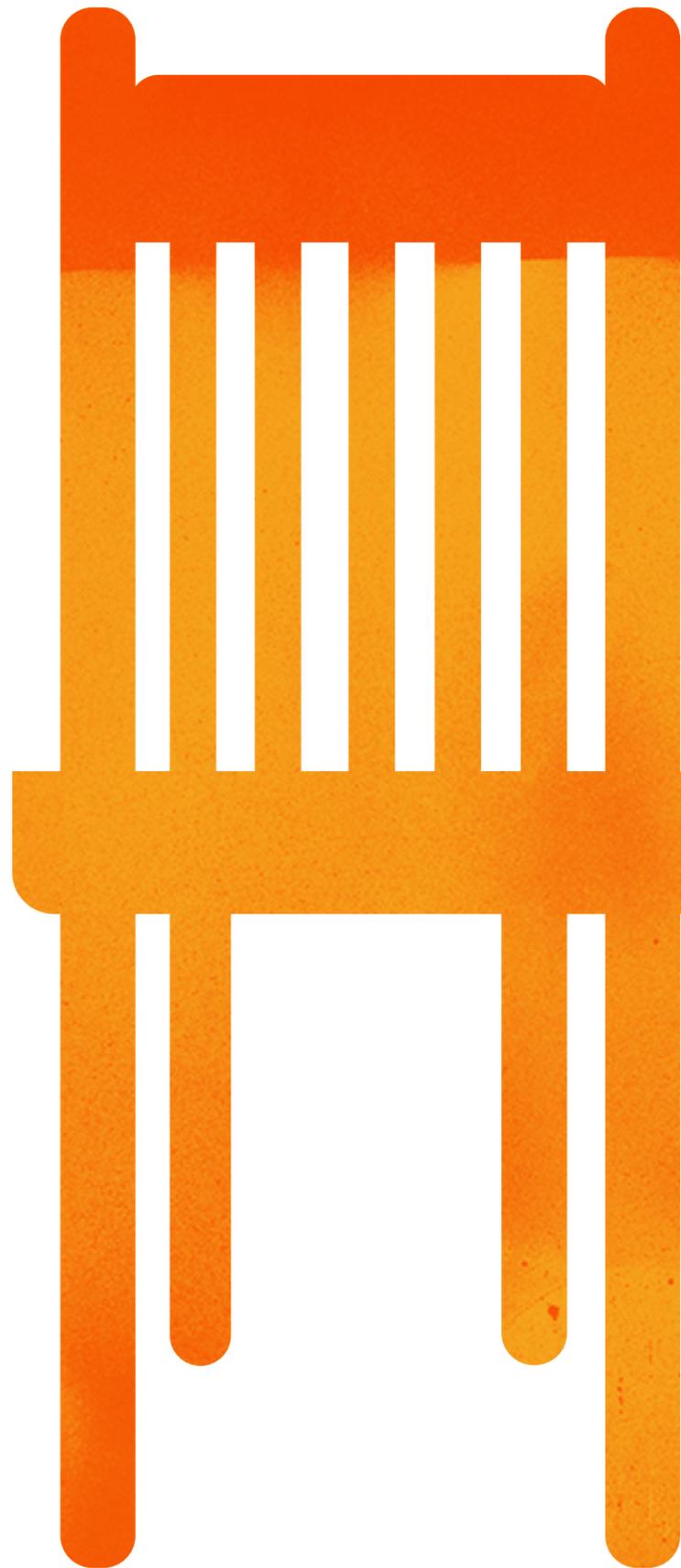
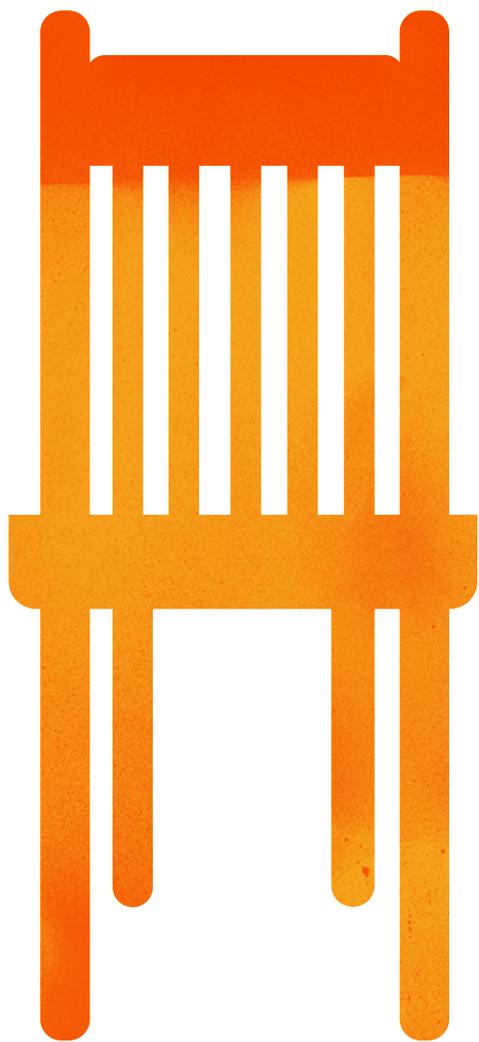


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