

**END  
FURNITURE  
POVERTY**

# The Extent of Furniture Poverty in the UK

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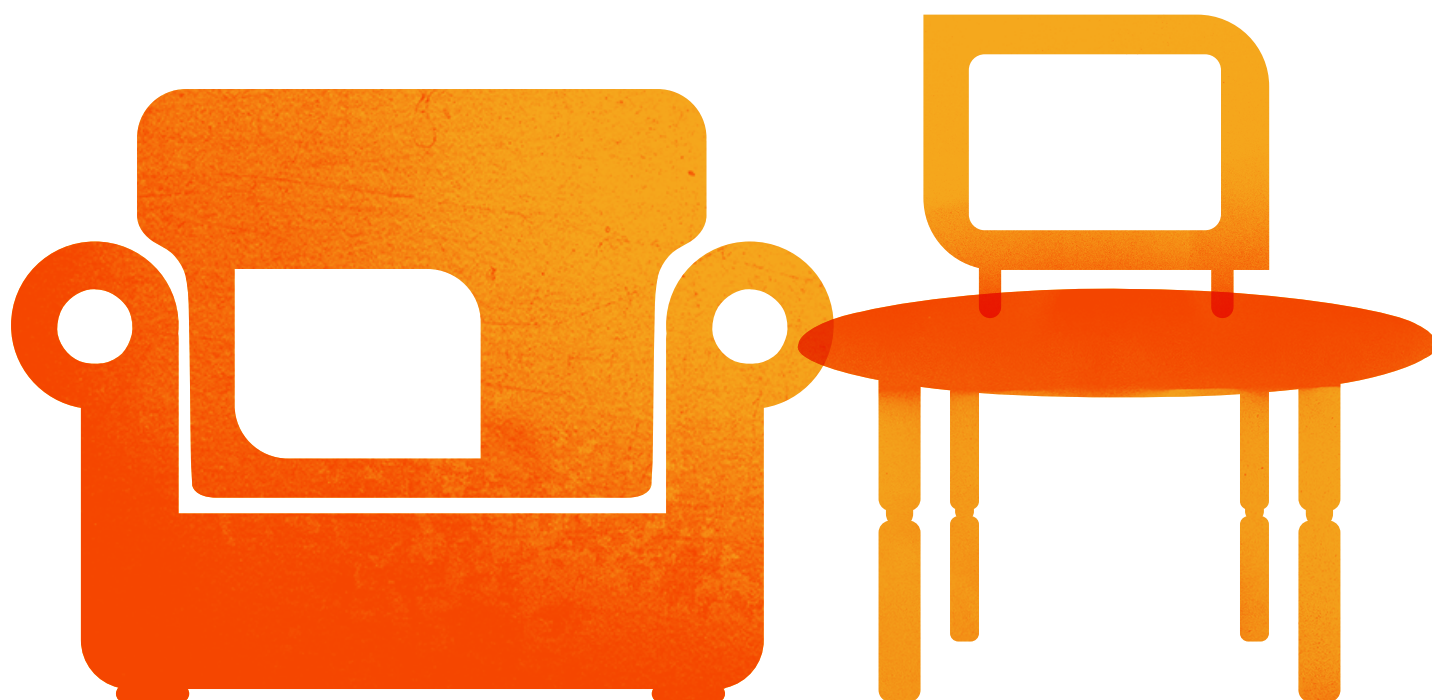
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# ABOUT END FURNITURE POVERTY

End Furniture Poverty is the campaigning 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 society and lead a secure life.

End Furniture Poverty produces annual reports examining Local Welfare Provision, guidance and support to the social housing sector to encourage and enable them to provide furniture to their tenants, and works closely with the grant-making and furniture reuse sectors.



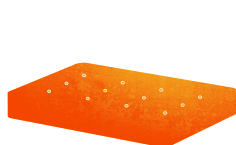


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# ABOUT THE ESSENTIAL FURNITURE ITEMS

End Furniture Poverty's list of the essential furniture items was drawn up through a national survey, to establish an informed consensus on which items are necessary to achieve a basic standard of living.

The Essential Items are:



Bed, bedding and mattress



Table and chairs



Sofa and /or easy chairs



Wardrobe / drawers



Carpets or flooring in living rooms and bedrooms



Curtains or blinds



Washing machine



Refrigerator and freezer



Cooker /oven



Television

For a full discussion, please see End Furniture Poverty (2018) 'Essential Items List', Available at: <https://endfurniturepoverty.org/research-campaigns/understanding-furniture-poverty/the-essential-items/>

For this research, survey participants were asked about their ownership or access to all of the essential items, except a television. We decided not to include a television for this piece of research, as television is now watched on many devices, and we plan to revisit our Essential Items list in the near future.



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# ACKNOWLEDGEMENTS

We would like to thank everyone who took the time to share their stories about the impact of living without essential furniture items. This includes the ten people who took part in the in-depth interviews and everyone who took the time to complete our online survey. It is never easy to share personal stories, especially when it can involve reliving difficult or traumatic periods in life, or when it emphasises the challenges that are currently being experienced, but sharing that reality is invaluable to drive change. Thank you all.

We would also like to thank the National Centre for Social Research who were commissioned to carry out our national survey. They took a great deal of time to work through the findings with us and their patience and expertise was very much appreciated.





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# KEY FINDINGS

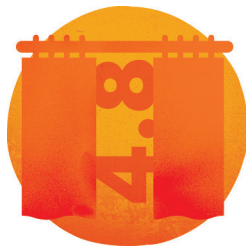
This research uncovers the true scale of furniture poverty for the first time. The findings confirm that the problem is immense. In the UK, there are many millions of people living without the essential furniture items we all need. Our research demonstrates that some groups are affected more severely than others.

Furniture poverty must be addressed and our recommendations provide a starting point on the route to end furniture poverty.

## National Findings



**9% of UK adults** (18+) are missing at least one of the essential furniture items.



There are **4.8 million** adults living in furniture poverty.



Further analysis suggests that at least **9% of children** (0-17), or 1.2m children, are also in furniture poverty.



Therefore, End Furniture Poverty estimate that, in total, there are at least **6 million** people in the UK experiencing furniture poverty.



Over **1 million** adults are in 'deep furniture poverty', meaning they are missing three or more items.



There were over **9 million** individual items missing from British homes in 2022.



Using an average cost of £250 per item, this means it would cost approximately **£2.25bn** to end furniture poverty. For context, the commissioning budget of the NHS in 2022/23 is £153bn.



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## Who is affected most?

### Income & Economic Activity

- 60% of those in furniture poverty come from the lowest income quartile
- 22% come from the upper two income quartiles, demonstrating that furniture poverty is difficult to move on from, even when you have an above-average household income
- 29% of unemployed people are in furniture poverty, compared with 2% of retired people
- 15% of those in full time education are in furniture poverty, a finding that supports reports that students are struggling to afford living costs
- There are 1.8m working adults living without essential furniture items

### Ethnicity

- 25% of black and black British people are living in furniture poverty, compared with 7% of white British people
- Across all minority and mixed ethnic groups, 16% are missing essential items

### Relationship Status and Household Composition

- 26% of single-adult households with children are living in furniture poverty
- 16% of all single people are living without essential items
- Those who have experienced a relationship breakdown are 12% more likely to be in deep furniture poverty than those who have a partner

### Disability

- 55% of all adults experiencing furniture poverty, or 2.6m people, have a disability.
- Living with a disability means you are nearly three times more likely to experience furniture poverty than non-disabled people

### Social Housing

- 26% of people in social housing are living without essential furniture, compared with 15% in the private rental sector and just 3% of homeowners
- There are 2.3m people in social housing who cannot access the essential furniture items
- There are 760,000 adults in social housing alone who cannot access flooring, 9% of all adults in the sector

### Age and Sex

- Young adults aged 30-39 are the most likely age group to be in furniture poverty: 13% of 30-39-year olds are living without essential items, compared with 4% of over 60s
- 9% of both men and women are experiencing furniture poverty nationally



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### Individual Items

In 2022, the number of adults living without each essential item was:



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Dining table and chairs: **2.4m**



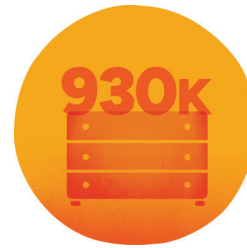
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Flooring: **1.2m**



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Freezer: **940,000**



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Clothing Storage (wardrobe or drawers): **930,000**



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Curtains or blinds: **870,000**



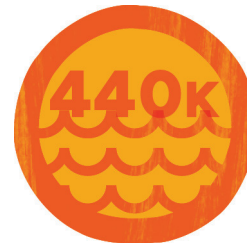
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Sofa or easy chairs: **740,000**



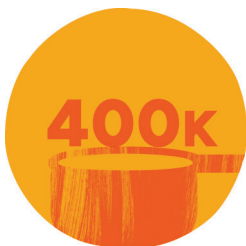
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A place in a bed for each child: **740,000**



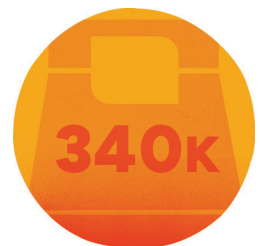
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Washing machine: **440,000**



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Cooker or oven: **400,000**



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A bed for an adult: **340,000**



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Fridge: **260,000**



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## Impact of Furniture Poverty

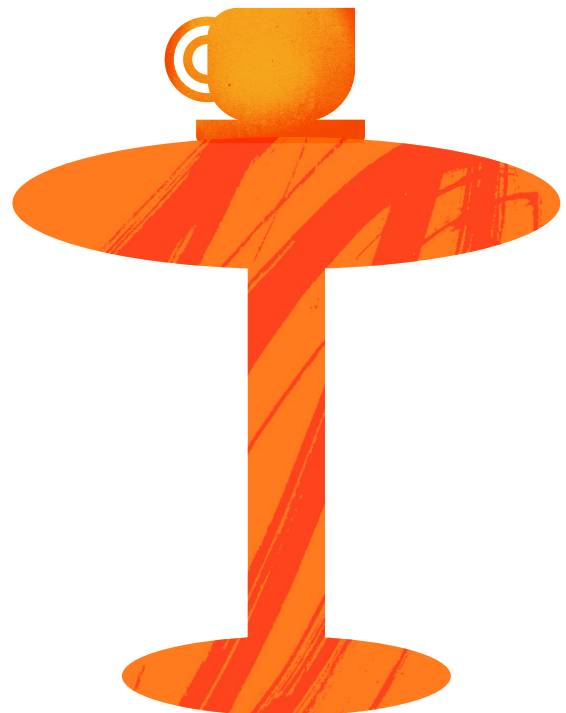
People living in furniture poverty reported the following impacts:

### Physical Health

- 7 in 10 had problems sleeping due to missing essential items
- 7 in 10 of those with long-term conditions or disabilities said that living in furniture poverty made their condition worse
- 6 in 10 reported physical pain
- 6 in 10 found it more difficult to eat healthy meals as a result of missing essential appliances

### Mental Health and Social Wellbeing

- 9 in 10 felt stressed or anxious living without items and were aware that they may not be able to replace the items they do have if they break
- 8 in 10 felt more depressed as a result of living without essential furniture items.
- 8 in 10 of respondents said they felt less able to invite people over
- 7 in 10 of our respondents said that living without essential items made them feel socially isolated
- 7 in 10 felt ashamed or embarrassed by their home



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# RECOMMENDATIONS

Our research has highlighted the scale of furniture poverty and it is much more widespread and entrenched than previously realised. Therefore, we believe the scale of the solution needs to be equally significant. End Furniture Poverty will continue to work with all relevant partners, politicians, social landlords, businesses and the third sector to develop the necessary solutions, but in the meantime, there are some crucial steps that we believe should be immediately implemented:

## Government

- Local Welfare Assistance (LWA) should effectively be 'rebranded' as the Household Support Fund (HSF), creating a unified system of crisis support in the UK. This will utilise the national recognition that the HSF has achieved.
- It should be available in every local authority in the UK, as opposed to the current patchwork of support available due to closed LWA schemes.
- We also urge the Government to make the new Household Support Fund permanent and continue the current levels of funding of £1bn per annum for at least three years.
- Ringfence 50% of the HSF funding for the provision of furniture, furnishings and appliances.
- England and Scotland should follow the Welsh Government's example and introduce standards in social housing requiring that all habitable rooms, staircases and landings should have suitable floor coverings.

## Social Housing

- The Government and the social housing sector should work together as soon as possible to move towards a minimum of 10% of housing stock to be provided as fully furnished.
- The social housing sector should immediately stop the removal of flooring of a reasonable quality from properties when tenants leave, and instead clean and leave in place for incoming tenants.

## Reuse

- All social landlords should create reuse schemes, working with furniture reuse charities if necessary, to make use of furniture and appliances left behind in properties. These items can then be gifted to tenants who require one or two essential items.
- The Government and the devolved assemblies should work with local authorities, industry and the third sector to establish regional reuse hubs, to begin to treat furniture and appliances as the valuable commodities they are, and use them to end furniture poverty, with the additional benefit of working towards net zero targets.



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## Welfare

The Government should implement the recommendations of the 'Guarantee our Essentials' campaign, with the requirement that Universal Credit should protect people from going without essentials<sup>1</sup>. This should enshrine in legislation:

1. an independent process to regularly determine the Essentials Guarantee level, based on the cost of essentials (such as food, utilities and vital household goods) for the adults in a household (excluding rent and council tax);
2. that Universal Credit's standard allowance must at least meet this level; and
3. that **deductions** (such as debt repayments to government, or as a result of the benefit cap) can never pull support below this level.



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# METHODOLOGY

The aim of this research is to uncover the true scale of furniture poverty in the UK. Doing so is vital to understand the problem and advocate for change.

To achieve this the report draws on three original data sources. These are:

- Primary survey data from questions we included in the National Centre for Social Research (NatCen) probability-based opinion panel survey.
- Interview data from semi-structured interviews with people experiencing furniture poverty.
- Online survey data collected by End Furniture Poverty, regarding the impacts of living in furniture poverty.

Our research therefore employs a mixed methods approach, utilising quantitative and qualitative data.

## Primary Survey

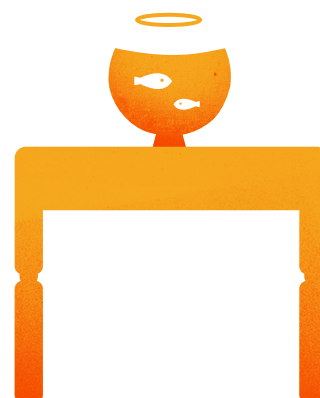
End Furniture Poverty included two questions on the NatCen opinion panel survey, a probability-based research panel that provides high-quality estimates of the target population. It is inclusive of under-represented groups, as NatCen take extra measures to avoid in-built bias and ensure a representative sample<sup>2</sup>. During our analysis, the data was weighted to further minimise the impact of bias and guarantee the results are representative of the target population. For our survey, we had a sample size of c. 5700.

Respondents were asked which of the essential items they did not have and why they did not have them.

- Respondents were considered to be experiencing furniture poverty if they said they needed an item but could not afford or otherwise obtain it.
- They were considered not to be experiencing furniture poverty if they did not have an item because they did not want or need it.

Respondents were able to select multiple items, allowing us to see the differing 'depths' of furniture poverty.

The NatCen Panel surveys are designed to yield a representative sample of adults aged 18 or over living in the UK. Our survey results therefore only relate to adults (18+) unless otherwise stated. To reach the total number of adults and children experiencing furniture poverty in the UK, we conducted further analysis with NatCen.





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### **Qualitative Interviews**

End Furniture Poverty conducted 10 in-depth, semi-structured interviews with individuals experiencing varying degrees of furniture poverty. These interviews allowed us to capture a range of different lived experiences of living without the essential furniture items.

Care was taken to ensure the interviewees felt comfortable to share the experiences they wanted to, and had their voice heard in a safe environment. All participants were given full anonymity so they could freely express their experiences. They were reimbursed for their time.

### **Impact of Furniture Poverty Survey**

To support our national survey, End Furniture Poverty conducted an online survey of 343 individuals living without at least one essential furniture item. We asked them how furniture poverty was affecting their physical and mental health, and social wellbeing. These surveys allowed us to gain further insight into the impact of furniture poverty on an individual level.





# INTRODUCTION





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# WHY NOW?

## Poverty in the UK

In 2023, the UK is facing a poverty crisis. People are struggling to deal with the rising cost of living as inflation soars, the economy stagnates, and while some government support has been forthcoming, it does not meet the levels of need.

Between October and November 2022, 7.2 million low-income households went without essentials such as food, a warm home, or toiletries as reported by the Joseph Rowntree Foundation. The number of families in arrears with their household bills has more than tripled in the last three years, now standing at 4.7 million. Debt and borrowing continues to increase, with low income households now owing £4.6 billion in high-cost credit<sup>3</sup>.

These figures are staggering, and reflect the scale of the challenges facing those on low incomes in the UK. In total, there are 13.4 million people in poverty across the country, with approximately a quarter of all children experiencing life below the poverty threshold<sup>4</sup>. And though the overall poverty level has remained relatively stable over the last two decades, deep poverty has increased significantly, from 4.7 to 6.5 million people<sup>5</sup>. In modern Britain, going without is a reality for many.

## Furniture Poverty

Within this landscape, sits furniture poverty. Furniture poverty is the inability to afford or access the basic furniture, appliances and furnishings that provide a household with a socially acceptable standard of living<sup>6</sup>. It is a chronic issue, and there are often more acute needs that need to be met before we reach furniture on the hierarchy of needs - such as providing food, energy, and decent accommodation. However, once these needs are met, furniture and appliances are essential for anyone to lead a fulfilling life and participate in society.

Furniture poverty is a continuum which has varying degrees. At one end there is furniture insecurity – where a household has the items they need for now, but if something breaks or needs replacement they will not have the savings to do so and may move into furniture poverty. At the other end is furniture destitution, where a household has none or very few of the items they need. In between these two points are many lived experiences of furniture poverty, all coming with their own unique challenges.

In this report we are introducing a new distinction to furniture poverty. Our data allows us to see how many items people are missing, and as such we can look at the depth of furniture poverty. We have classified those people who are missing three or more items as experiencing 'deep furniture poverty'. Not all of this group is experiencing furniture destitution, but they are experiencing the more severe effects of furniture poverty.

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Living without a bed, a cooker, a freezer, or any other essential furniture item impacts negatively upon your physical and mental health, as well as your financial and social wellbeing. It increases your living costs, and decreases your living standards. When we know that millions of people are struggling to afford essentials such as food, we know they are unlikely to be able to afford furniture items too. For someone on a low income, furniture and appliances are likely to be the most expensive items they need to acquire. Previous research has estimated that one in seven low-income families are missing at least one essential household appliance<sup>7</sup>.

### Access to Furniture

End Furniture Poverty (EFP) have developed a wealth of resources for those who wish to understand Furniture Poverty. Our research has shown that while demand for furniture is high and widespread, access to it is not.

Local Welfare Assistance (LWA) has been reduced in scope significantly in recent years. LWA is crisis support provided by local authorities and is a key route for people to access furniture and appliances at a time of crisis. There were over 14 million people in England without access to a Local Welfare Assistance Scheme in 2021/22<sup>8</sup> as at least 35 local authorities have closed their schemes, (data from summer 2022), a number that is likely to rise as local authority budgets are increasingly stretched<sup>9,10</sup>.

The Household Support Fund, created by the Government in Autumn 2021, is a welcome and substantial source of funding that can be used by local authorities for furniture provision, but there are severe limitations to it. It is currently a temporary fund and the initial tranches have been distributed primarily through targeted grants, which do not offer the situation-specific support people in crisis need<sup>11</sup>.

In the social housing sector – where many tenants are on low incomes – only 2% of accommodation is provided as furnished<sup>12</sup>. This is particularly problematic in a sector that offers housing to people on low incomes and who can be exiting traumatic life-stages such as homelessness or domestic abuse.

Unfurnished social lets are generally completely empty: they are offered without any white goods, furniture, flooring or window-coverings. Even when flooring is left by the outgoing tenant it is common for social landlords to remove it, regardless of the state it is in. EFP's research has shown that social housing tenants are highly likely to be in furniture poverty.

In this context, the price of buying furniture has increased by 31% since January 2020, and the cost of appliances has increased by 17%<sup>13</sup>. At the time of writing, real term wages have decreased by 3.1% on the year<sup>14</sup>, and though in-work poverty has fallen since 2019, it is still high, with 61% of households in poverty having at least one adult in work<sup>15</sup>. When wages are low and prices are high, furniture is difficult to access.

The challenges of accessing furniture on a low income are compounded by the UK's inadequate social security system. Universal Credit (UC) has been much-derided for its poor implementation, low payments and system of punitive advances and budgeting loans<sup>16</sup>. Research has shown that, in 2022, out of work families on UC took home only 52% of what they needed to reach Joseph Rowntree Foundation's Minimum Income Standard, even with the Government's cost of living payments<sup>17</sup>. Moreover, the removal of the £20 uplift to UC is still being felt by low-income families, with the cost of living payments and Household Support Fund doing relatively little to plug the £6bn gap left by that policy decision.



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### **This research is needed now**

Throughout our research and campaigning work, EFP have spoken to many different people experiencing furniture poverty. The extensive qualitative data we have gathered has given us a strong indication of the scale of the issue. We know many people are living without furniture, and we know that when people are provided with the items they need, it can have a transformative effect on their lives.

Furniture poverty is widespread, and growing. For those on low incomes, the essential items are difficult to access and the support available to get them is limited. Given the current economic outlook<sup>18</sup>, the cost of living crisis, and the worrying amounts of people experiencing poverty as outlined above, the time is right to uncover the true scale of furniture poverty in the UK. By undertaking this research, EFP will be able to accurately quantify the extent of furniture poverty and bring the reality of this often-overlooked form of poverty to the attention of policymakers, and the country as a whole.



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# WHY IS IT IMPORTANT?

Having access to the essential items allows people to take part in many of the activities necessary for a basic standard of living. A comfortable bed and mattress on which to sleep provides the foundation for any day: being well-rested is essential to our physical and mental health. Proper flooring is vital for maintaining a warm, safe home and provides significant savings on energy bill payments. Access to the essential white goods is necessary for cooking and storing nutritious food, as well as providing families with the clean clothes one needs to participate in work, school and social events. Without storage and seating, a house is simply not a home.

## **Impact of Furniture Poverty Survey**

As part of this research, EFP conducted a secondary survey which asked people about the effects of furniture poverty. The results were clear: living in furniture poverty is extremely damaging. Our respondents repeatedly reported feelings of social isolation, depression and anxiety, as well as experiencing health difficulties associated with living in furniture poverty.

EFP were confident that people in furniture poverty would report the negative consequences of living without. However, we were still shocked at the unanimity of the responses. The survey shows that the vast majority of people in furniture poverty are suffering from strong harmful effects. The findings will be presented in this section, which outlines the main impacts of furniture poverty.

## **Physical Health**

Furniture poverty can have serious consequences for your physical health. Primarily, living without the essential appliances limits your ability to consume nutritious food. Instead, people are forced to rely on food that requires little or no preparation. EFP have spoken to many people who live solely on meal deals, take-aways or microwave food due to a lack of essential appliances. Additionally, living without a fridge causes serious issues for people who need to store medicines, as they are unable to store them at the correct temperature.

There are other health consequences, too. Without a washing machine, you can be left to wear dirty clothes. This can be particularly harrowing if you need to wash them regularly – previous research has highlighted the impact of living without a washing machine on those who are incontinent<sup>19</sup>. Without a proper, supportive place to sleep, people are unable to rest and often left to live in pain. This in turn affects performance in work and at school, and can put a strain on relationships. Sleep deprivation can cause a range of health problems, including heart and kidney disease, high blood pressure, diabetes, strokes, obesity, and depression<sup>20</sup>.



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### Our secondary survey found:

- **7 in 10** people living in furniture poverty had problems sleeping due to missing essential items
- **7 in 10** of those with long-term conditions or disabilities said that living in furniture poverty made their condition worse
- **6 in 10** reported physical pain
- **6 in 10** found it more difficult to eat healthy meals as a result of missing essential appliances

“You’ve got to get your health right first. Without health everything else just collapses... You have to be able to eat healthily and once you’re into poverty levels, it’s impossible. And everything people say about the 30 pence meal, it’s nonsense, because you are making so many assumptions about the availability of things like electricity, or a hob to cook on.” James, on living without the ability to cook for himself

### Emotional Impact

Living in poverty has been shown to have negative effects on your mental health<sup>21,22,23</sup>, impacting negatively upon your wellbeing and sense of self-worth. Experiencing poverty can make you feel anxious and depressed, and the same is true of furniture poverty. Those without essential items have lower wellbeing scores than the national average<sup>24</sup>, as living without clean clothes, healthy food, or a proper place to sleep weighs heavy on the mind.

There is significant social stigma that comes with living in furniture poverty. Without furniture and appliances, people feel embarrassed to invite their family round and it can be difficult to have your children to stay which is a real challenge for estranged parents. A lack of clean clothes can lead to being ostracised at school or in the job market. In EFP’s report No Place Like Home (2021), a common theme amongst the parents interviewed was that they felt like a failure as a parent for being unable to provide a fully-furnished living space for their family. This was repeated in our interviews this year.

### Our survey found:

- **9 in 10** people felt stressed or anxious living without items, aware that they may not be able to replace the items they do have if they break
- **8 in 10** felt more depressed as a result of living without essential furniture items.
- **8 in 10** of respondents said they felt less able to invite people over
- **7 in 10** of our respondents said that living without essential items made them feel socially isolated
- **7 in 10** felt ashamed or embarrassed by their home

“They obviously don’t invite their friends around. It’s not a normal childhood for them. You know, they feel that it’s embarrassing for them. Yeah, it’s hard for them to understand why we don’t have these things. They go to school and that, my five-year-old daughter’s come home and said: “They’re talking about their bedrooms and what they have in their rooms and the colours and everything like that.” And it’s hard for her to understand why she can’t have a pink bedroom, you know?” Maisie, on living without beds for her children

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## Financial Challenges

Financially, living without key appliances can be difficult. There is a 'Poverty Premium' associated with living in furniture poverty, which compounds the difficulties those on a low income are already facing.

Research by Turn2Us<sup>25</sup> in 2019 estimated living without a:

- Cooker adds £2184 per year onto a food bill for a family of four, due to reliance on takeaways and ready meals.
- Fridge and/or freezer adds £1365 per year onto the average family food bill, due to an inability to buy in bulk, store food, and freeze food for future use.
- Washing machine adds £1039 per year to a family's outgoings, as they would have to go to the laundrette instead.

Since then these costs will have risen, as the price of energy has increased and inflation has been historically high<sup>26,27</sup>.

**"As far as food is concerned, takeaways are much easier for me. I'm spending so much money, you know, I'm leaving myself short and then probably not eating for a couple of days"**

Peter, on living without a cooker and fridge/freezer

With the long-term savings that the essential items can provide families, it is clear that they are foundational to building a life in which people can thrive. When we consider this alongside the physical, mental, and social benefits, access to furniture emerges as fundamental to attaining the basic standard of living we all need.

**"[Living without the essential furniture items] has a massive, massive impact on the ability to do things. On the ability to find hope, to keep going, which is, you know, one of the key things when you've been homeless for a few years. You're like going, you know, do I keep getting up every day? Is, is there any point to doing this?"**

James, on living without the essential items.

## Cost to Public Purse

Finally, it is worth noting the wider societal impact of furniture poverty. Like all poverty, it creates significant costs to the public purse. Health and social services must step in when people experience the negative consequences of living without. Gaining work can be difficult when you have more pressing concerns, like how you will store your food, leading to increased expenditure on unemployment benefits. People getting into unmanageable debt trying to acquire items can mean they are unable to pay the rent, leading to evictions and temporary housing costs for local authorities.

Enacting measures to prevent these outcomes has long-term benefits to public health, and can create savings across the public sector. Rather than waiting to deal with the consequences of poverty for individuals, it is better to deal with the causes earlier on by putting preventative measures in place<sup>28</sup>.

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# CASE STUDY



## Peter

Peter has been living without several essential furniture items since he went through a marriage break up about 18 months ago. He suffers with a rare inherited brain disease, which causes strokes and dementia. Until they separated, his wife was caring for him. Now, he has had to leave their shared accommodation and find his own. He is living without a cooker, fridge, freezer, washing machine and blinds. His flat is partly carpeted and though he has a bed for himself, he does not have one for his son to sleep on when he visits.

Since he moved, Peter has been struggling with accessing nutritious food. He does not have a microwave so has been relying on takeaway food, which has health and financial consequences:

*“as far as food is concerned, takeaways are much easier for me. I’m spending so much money, you know, I’m leaving myself short and then probably not eating for a couple of days”*

A lack of white goods is problematic for him as he is prescribed medication that must be stored in a fridge. As he does not have one, he has been taking them to and from a friend’s house in a binbag. This makes it difficult to organise what he needs to take, something that is already challenging given the effects of his condition, as one of his symptoms is memory problems:

*“I keep taking my medication but some days I forget what I have taken, carrying them around in a binbag.”*

This obviously has a negative impact on his physical health, but it also affects Peter’s mental health:

*“Yes it is [affecting my mental health]. I constantly suffer with anxiety and a lot of things like that”*

As with everyone we interviewed, it is often the social effects of furniture poverty that hit hardest. Spending time with loved ones is the thing we all value most, even at the expense of our own health.

Peter has a young son, and if he could access a bed, blinds and the rest of the essential items he is missing, there is nothing he would love more than to have him stay with him:

*“Well my young lad is nine and I miss having him. I want him to come over, and I’ve taken him to see my flat but there’s nothing in it. He wants to stay but I said you can’t stay here yet. But he will do - one day, he will do - definitely.”*



# FINDINGS



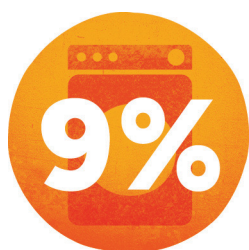


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# THE SCALE OF FURNITURE POVERTY: NATIONAL FINDINGS

Our survey data, gathered by the National Centre for Social Research (NatCen) as part of their probability-based opinion panel survey<sup>29</sup>, is the most robust research that has yet been done on the issue of furniture poverty in the UK. It offers many statistically significant findings, that can be generalised to the whole UK adult population, unlike previous studies which have only focused on low-income families.

On a national scale, our findings show that:



Of UK adults are **missing essential furniture** items because they cannot afford them.



Extrapolated to include children, this means there are **6 million people in furniture poverty across the UK.**

People are classed as experiencing furniture poverty when they are missing one or more essential item. While End Furniture Poverty (EFP) have long-known that the scale of furniture poverty in the UK is large, the numbers are stark. **Nine percent of UK adults, a total of 4.8m people, are missing at least one essential item, with many missing several.**

Further analysis suggests 9% of children, or 1.2m, are living in furniture poverty. This means that there are 6m adults and children living in furniture poverty, more than the population of Scotland<sup>i</sup>.

The figures are shocking. But it is important to remember that within them are many individual lives, all of which are experiencing the negative consequences of living without the items we all need.

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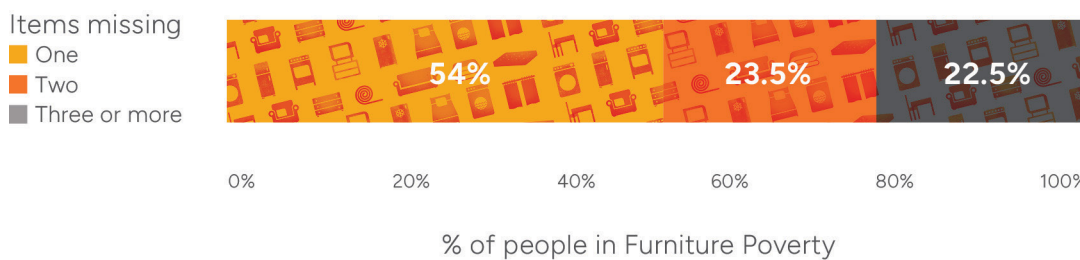
<sup>i</sup> Our survey data relates to UK adults (18+). For the national figure we conducted further analysis with NatCen that allows us to state the total number of adults and children experiencing furniture poverty. The following findings relate to the UK adult population only unless otherwise stated.

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### The Depth of Furniture Poverty

Within the 4.8 million adults experiencing furniture poverty, some people are missing more items than others. There are differences in the depth of furniture poverty, with 77.5% of people missing one or two items and 22.5% missing three or more. This 22.5% are considered to be in 'deep furniture poverty'. Within that number are those experiencing furniture destitution: these are people with none or very few of the essential furniture items.

**Figure 1:** The depth of furniture poverty



#### In the UK:

**2.6m** adults are missing one item

**1.13m** are missing two items

**1.08m** are missing three or more items.

The majority of those experiencing furniture poverty are missing one item. This was to be expected: as furniture poverty becomes more extreme, fewer people are likely to be experiencing it. Interestingly though, there is little difference between the number of people missing two items and those missing three or more. This is largely because the 'three or more' category represents a much wider range of options, however, that over one million people are in deep furniture poverty is cause for concern and demonstrates the cumulative effect of missing items.

Furniture poverty can become entrenched; the more items you are missing the more difficult it becomes to access the furniture and appliances you need due to the associated costs of living without, and the increased likelihood you are dealing with other complexities. Once you are in furniture poverty, it is difficult to get out.

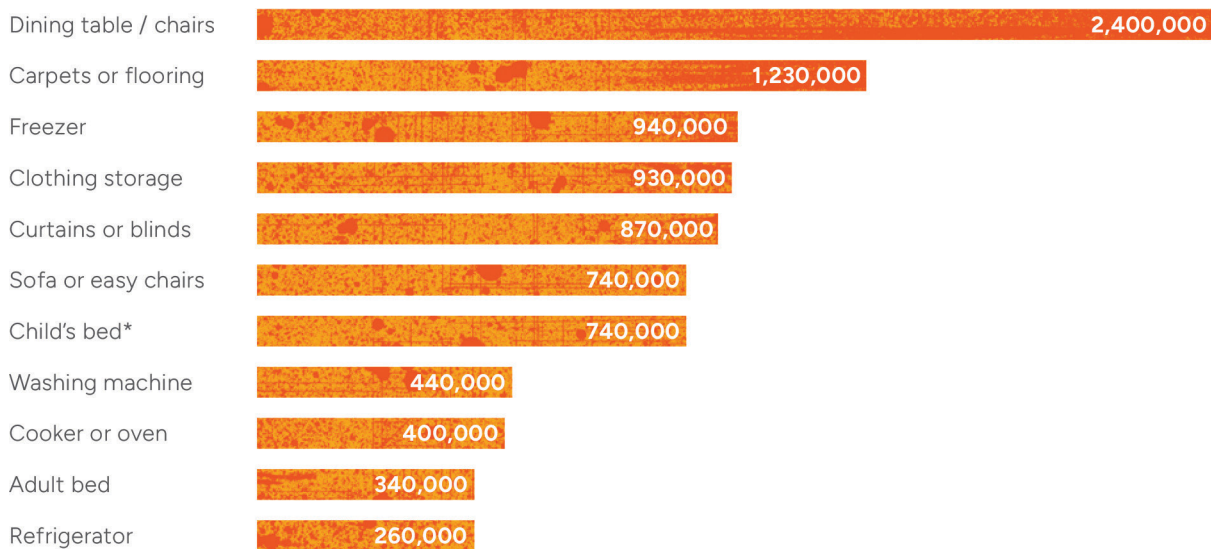


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### The Detail of Furniture Poverty

In addition to the differing depths of furniture poverty, the detail of what people are missing varies widely. There are large numbers of people missing every essential item on our list, but some are in greater demand than others. Overall, our findings show that there were over nine million essential items missing from British homes in 2022.

**Figure 2:** Number of UK adults missing individual furniture items



\*In our survey, adults were asked if they were living without 'an individual place in a bed for each child'.

Figure 2 shows the number of people living without each essential furniture item in the UK. The figures are concerning, and even those items that are lacked by the fewest people are still missed by many. For example, the lowest item on the list, a refrigerator, is missed by 260,000 people. That is the equivalent of the population of Nottingham being unable to store fresh food and essential medicines.

At the other end of the scale comes a dining table and chairs. A staggering 2.4 million people are living without them because they cannot afford to buy or otherwise obtain them. This figure shows us the vast range of furniture poverty, and further emphasises the scale of the issue: there are millions of people living without a place to eat, work, study and socialise as a family.

Although all of the items are essential to attaining a basic standard of living, there does appear to be a hierarchy to which items are missed. There are two main reasons for this. Firstly, if people can only obtain a limited number of items, they are likely to choose something that has an impact on their ability to survive, such as a fridge or a cooker. Secondly, we know that certain items are extremely difficult to obtain if you are on a low income. For example, flooring is nearly impossible to get through local welfare schemes, and rarely provided in social housing<sup>30</sup>.

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It must be stressed however, that while people must make pragmatic decisions, there is no element of free choice here. We believe the UK is a country in which people should be able to thrive, not simply survive. Every item missed is an item that people need but cannot afford.

With nine million essential items missing from British homes, the challenge of addressing furniture poverty is immense. Using an average cost of £250 per item, EFP estimate it would cost £2.25bn to end furniture poverty. Though an eye watering sum, this is not impossibly large when considered in the context of the UK's overall public expenditure.

Of course, ending furniture poverty is not that simple. To do so would involve the eradication of all poverty and an unprecedented change in the distribution of resources towards achieving social justice. But it does provide us with a ballpark figure to consider solutions to the problem.



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# CASE STUDY



## Jill

Jill is a single parent who now lives in temporary social housing accommodation after previously being homeless. Having spent a significant amount of savings on flooring her previous home, she has particularly struggled to get flooring for her new accommodation.

*"It's cement downstairs and upstairs it's wood with a lot of nails sticking out. It is a hazard... I have a young child".*

Like many people who are offered social housing, Jill was surprised that no flooring was provided when the landlord knew she was coming out of homelessness. As she is getting back on her feet, Jill would have welcomed the previous tenant's flooring being left in, and is confused why it is not, pointing out that almost all private landlords provide flooring.

*"Imagine someone new is coming, they would be so happy to have the carpet [from the previous tenant]"*.

She has repeatedly tried to get some support to help floor her home, so her and her daughter can have a safe, warm place to live. She has had to be really determined to explore avenues of support where there is little signposting available.

*"It is very hard to find even anyone to signpost you [to get help with furniture], so it's very difficult. You really need to not give up. Even if you're determined to find some help, there's almost nothing available."*

As a mother, it is very important for Jill to cook healthy food for her daughter. This is something that is difficult if you do not have all of the necessary appliances and eating out is not an option on a low income:

*"If I want to go to restaurants and get healthy food. I'm going to spend 20 pounds on me and her. How can you spend 20 pounds if you're living off a few pounds?"*



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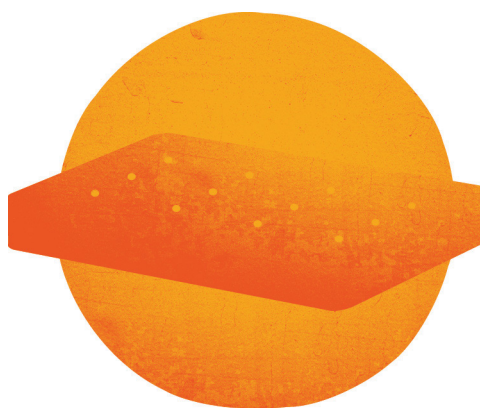
# THE ESSENTIAL ITEMS

Our survey revealed that there are large numbers of people missing each of the essential items. Each item is essential because it serves a function that is necessary to participate in modern society, at a socially acceptable level. Not having each item also comes with its own unique set of challenges, as outlined in this section of the report.



**740,000**

Adults are missing a place  
for their child to sleep.



**340,000**

Adults are living without a bed  
for themselves.

We all know the importance of a good night's sleep. Sleeping properly is of extraordinary importance to the proper function of our mental and physical health. When we are tired, we cannot fully participate in work or school, we struggle to socialise, we are not ourselves.

Over 1 million people in the UK are living without a place to sleep. That the majority of these people are children, for whom sleep is essential to grow and develop healthily, is scandalous.

In December 2022, a petition to create a 'national sleep strategy' to end bed poverty was debated in parliament. In particular, the debate focused on child bed poverty, due to the (a) particular importance of sleep for young people's development, and (b) the increasing prevalence of bed poverty amongst children. From listening to teachers and front-line organisations such as bed-charity Zarach, it is clear that bed poverty is an issue on the rise.

These statistics give an idea of the extent of the issue, but it is always important to think about the lived reality for the people who make up the numbers. As explained by Catherine McKinnell MP, who chaired the bed poverty debate:

**"Child poverty is more than a statistic, it is a painful grinding experience...it means growing up in stressful households, going without the same educational and development opportunities as your peers."**

**"A bed is a safe space for a child; it offers warmth, independence, privacy, and comfort."**



## 1.2 million

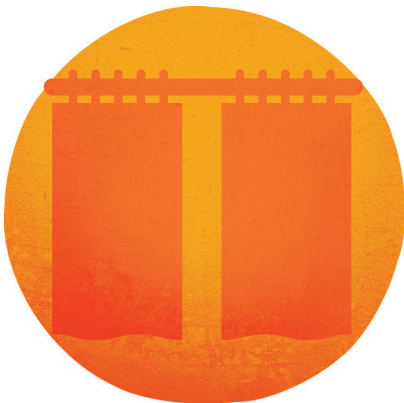
People are living  
without flooring.

Living without flooring is dangerous, especially when you have mobility issues or have children. Flooring is necessary to provide a safe and comfortable place to live, that is heated properly in winter. Often, properties are left with cement floors, or old floorboards that are hard and cold. If a carpet was previously installed, there may be sharp carpet grippers left in the property which are a health and safety risk.

It is particularly common in social housing to let properties without flooring. They are not safe, and they are not a home.

It is very difficult to obtain flooring while on a low income. Flooring is not provided in the majority of social lets, and is costly to purchase and install. Moreover, flooring is not something you can easily take with you to a new property, creating extra difficulties for those living more transient lifestyles.

**"It is cement downstairs and upstairs it's wood and lots of nails sticking out. It is a hazard, it is really not ideal. I have a young child."** Jill, on living without flooring



## 870,000

People are living without  
curtains or blinds.

Window-coverings are essential for keeping a living-space properly heated, and for creating privacy.

Especially for people who are coming from traumatic situations, the feeling of being safe that window-coverings provide is hugely important. When you finally have your own space, you want to be able to get home and relax, feeling safe and secure.

**"I've not got any blinds yet, so I can't get my head down to sleep properly"**  
Peter, on living without blinds

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I'm living on processed food. Yeah. Yeah. So your energy levels are hit by the chronic fatigue in the first place and then compounded by the fact that you are just putting unhealthy food into your body.

James, on living without appliances to cook and store food

A fridge allows for the safe storage of food and essential medicines. Not being able to do those things can have a big impact on your health.

Living without the ability to cook healthy food and instead relying on cold food and microwave meals has a large impact on physical health and family finances.

**260,000**

People are living without a fridge.



**400,000**

People are living without a cooker.



**2M**  
White goods  
are missing from  
British homes.

**440,000**

People are living without a washing machine.



**940,000**

People are living without a freezer.



A washing machine is essential for cleaning clothes to participate in work and social events. Wearing unclean or damp clothing is bad for health and often leads to feelings of social exclusion.

Having to use a laundrette can add over a thousand pounds a year to household expenditure.

"For two or three kilogrammes you were looking at about 10 pounds and anything more than to just wash it you were looking at an extra four or five pounds... Olivia, on the costs of living without a washing machine

A freezer allows people to freeze food, cook in bulk, and store cheaper food for long periods. Doing so can have a positive impact on family finances, and physical health.

"I can't freeze my food when I cook in bulk. Like, I literally don't have anywhere to put my food." Olivia, on living without a freezer



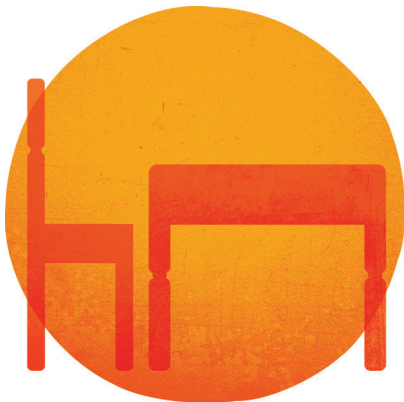


**740,000**

people are living without a sofa  
or easy chairs on which to sit.

A comfortable place to sit is essential to invite family and friends to your home, and to relax and un-wind after a long day. Living without can cause feelings of stigma, shame or embarrassment due to having nowhere to sit.

**"[Living without a sofa] was horrible because I just felt like I wasn't providing a basic thing for my daughter. I felt ashamed...my daughter shouldn't be living like this...and obviously I don't have visitors, they say we'll pop round, come and see your new place and I'm like, no, I'll come to you"** Anne, on living without a sofa



**2.4 million**

people are living without a  
dining table and chairs.

A dining table and chairs provide a place for families to eat, socialise, do homework, entertain friends, apply for jobs, and work from home.

Having a place to spend time with your family, study and socialise is essential to a child's development.

**"I had to be sure my daughter has a table and chair so she can do her homework"**  
Gareth, on the importance of having a table

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# CASE STUDY



## Sophie

Sophie had a long career as a nurse before a cancer diagnosis last September meant she had to give up her job. She had to move with her two children to a different part of the country to be closer to her family so they could help out while she receives treatment for her illness.

She has been offered social housing, for which she is very grateful: “I was lucky to get a house, being near my sister and I’m thankful for it.”

The house was provided completely unfurnished. Though she has managed to obtain some items online, such as beds and a fridge, furnishing a whole house is challenging, even with some savings accumulated when she was well enough to work. Sophie has found a cooker and flooring particularly difficult to obtain and is being forced to live without both.

As a mother, Sophie prioritises providing her children with healthy and nutritious food. Without a proper cooker this is hard work. To avoid a diet of microwave meals and takeaways, Sophie has managed to obtain a slow cooker. To ensure her children have food that is ready for lunch and despite her poor health, she has been waking up in the early hours of the morning to put food in the slow cooker.

“It’s very important. I have to feed them. I’m a mum, that’s my job...I was up at 3am making meatballs and it’s in the slow cooker now. Because they eat at lunchtime, I do it that way. Just being inventive, I suppose.”

While providing healthy food has been tough, Sophie’s biggest concern is the lack of flooring in her property. Flooring a property is the most expensive item on the essential furniture list, and living without it is having a serious impact upon family life.

“Flooring is the worst. Flooring is worse than anything. Because it is cold. It’s concrete.”

“It’s going to be about £700 to £800 to get flooring put in and it’s very difficult because there’s no way that I’m ever going to be able to get that money from anywhere, and it’s really frustrating because it means we are all upstairs. Without a sofa and without flooring we are all in our bedrooms. I’m in my bedroom now.”

“I haven’t seen the kids hardly – they’re just connected to computers or sleeping now... we don’t socialise hardly. That’s worse than anything.”

Sophie is trying to access the items she needs through her local welfare scheme, but is not hopeful that she will be able to access flooring. To provide flooring for her family she is considering going back to work, despite being extremely ill.

“What I’m thinking is that I might try and get to work again. Even though obviously, I’m going for treatment and stuff, working is the only way I can see that I’m going to provide flooring.”

# WHO IS AFFECTED MOST BY FURNITURE POVERTY?

Furniture poverty is not distributed equally. As with poverty, it is deeply rooted in a person's income and affected by other socioeconomic characteristics. For example, if you are on a low-income, live in social housing and are from an ethnic minority background, the likelihood of you being in poverty is much higher than if you are white-British and own your own home. Similar patterns occur in the distribution of furniture poverty.

Our data allows us, for the first time, to look at a range of socioeconomic variables and assess which groups are most at risk of furniture poverty. The figures presented below relate to the 4.8m adults (18+) experiencing furniture poverty.

## Income

Income is the main determinant of poverty<sup>32</sup>. It is therefore of no surprise that those on the lowest incomes are far more likely to be in furniture poverty than other groups.

**Figure 3:** Percentage of people in furniture poverty across household income quartiles



Figure 3 shows the percentage of people experiencing furniture poverty across household income quartiles. As expected, furniture poverty is heavily concentrated amongst those on the lowest incomes, with 60% of those in furniture poverty coming from the lowest income quartile. However, a relatively large amount - nine percent - come from the highest income quartile, demonstrating a finding that was repeated throughout the dataset: once you are in furniture poverty it is difficult to get out, regardless of socioeconomic status.



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Our analysis showed that socioeconomic variables, such as age or ethnicity, are a good indicator of whether someone is likely to experience furniture poverty. However, once in furniture poverty the differences between groups often dissipated (with some exceptions, discussed below). Thus, even those on relatively high household incomes may find themselves missing items and unable to obtain them.

This is due to the nature of furniture items. Furniture and appliances are big ticket items: they are expensive to buy, transport, install, and maintain. Once you are living without them, it takes a significant investment to gain access again.

### Economic Activity

Linked to income is an individual's main economic activity. Unsurprisingly, unemployed people are far more likely to be in furniture poverty than other groups. **Our data shows that 29% of unemployed people are in furniture poverty**, making them 14 times more likely than retirees to live without essential items. Two percent of retirees and six percent of employed people are living without furniture and appliances.

Interestingly, 15% of those in full time education are in furniture poverty, a finding that reflects the growing number of reports that students are struggling to make ends meet, and are at risk of becoming 'the forgotten group in the cost of living crisis'<sup>33</sup>. Recent evidence shows one in five students at Russell Group universities are considering dropping out because of the cost of living crisis<sup>34</sup>.

Although unemployed people are the most likely group to be in furniture poverty, a far greater number of employed people are without essential items. There are **1.8m working adults in furniture poverty**, as they are by far the most numerous employment category. We know that in-work poverty has gradually increased over the last two decades<sup>35</sup> and our data supports this, demonstrating that paid-employment does not always offer a sufficient buffer to going without.



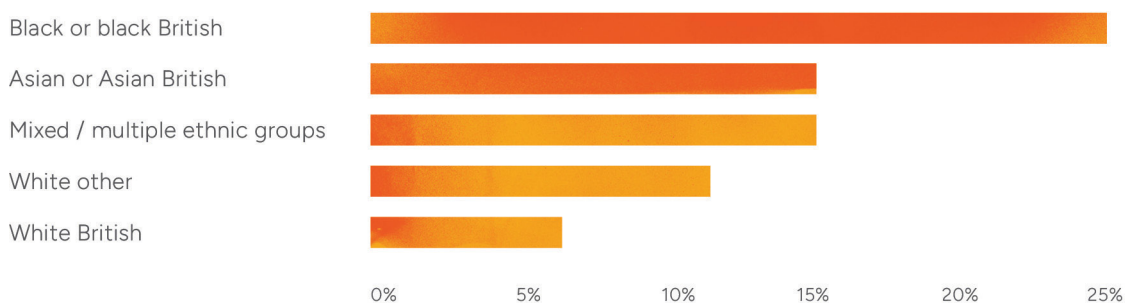
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## Ethnicity

People from minority ethnic groups are more than twice as likely as those from a white British background to experience furniture poverty. Our results show 7% of white British people are going without essential items, compared to an average of 16% across all other ethnic groups. When we look at particular ethnic groups, our findings reveal that 25% of black and black British people are living in furniture poverty.

This is an astounding figure: a quarter of an entire ethnic group are living without the furniture items that they need to attain a socially acceptable standard of living. And while it is not out of step with other poverty research<sup>36,37</sup>, the scale of the difference is stark. We must be mindful of the wide variation that exists within ethnic groups, but this result is indicative of an imbalanced society, where life-chances for different groups are far from equal.

**Figure 4:** Proportion of ethnic groups in furniture poverty



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## Disability

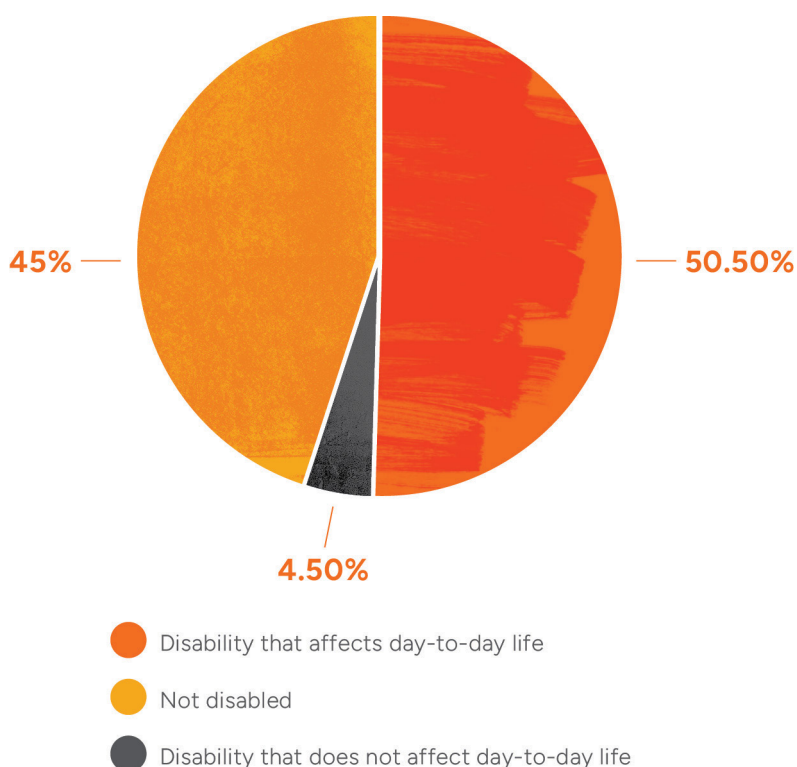
The impact of having a disability is enormous. We found that **55% of all adults missing essential items in the UK have a disability**. This means that 2.6 million disabled people are living without essential furniture items. **Disabled people are nearly three times more likely than non-disabled people to be in furniture poverty.**

Wider poverty research tells us that living with a disability makes you much more likely to experience poverty<sup>38</sup>. Disabled people may face barriers to work and can have additional living costs due to the health impact of living with a disability<sup>39</sup>.

There are further barriers when it comes to accessing furniture. Disabled people can have specific furniture needs, such as specialised seating and beds, which may be more expensive. Such needs are usually not catered for through local welfare assistance schemes and grant providers; even if a general grant is given, it is likely to have been costed without specialist furniture needs in mind. Furthermore, if you have a physical disability it can be difficult to move furniture, and pick it up for yourself.

All of this combines to make those living with a disability a highly at-risk group. Around four in ten families in poverty include someone who is disabled<sup>40</sup>. Nearly six in ten people in furniture poverty have a disability. What is already an at-risk group for poverty becomes even more at-risk for furniture poverty.

**Figure 5:** Proportion of those in furniture poverty who have a disability



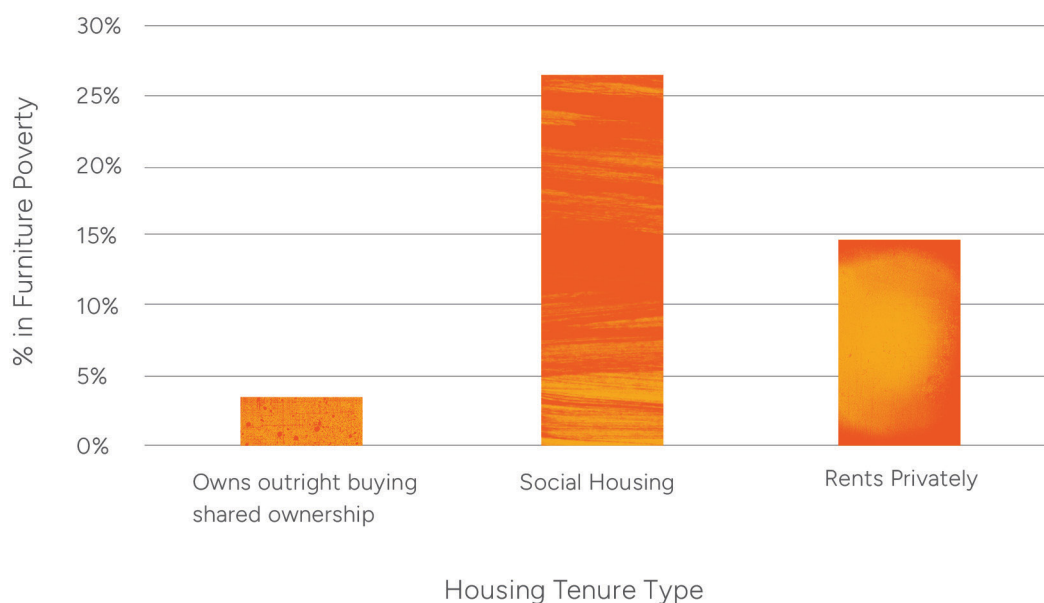


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## Housing Tenure

Housing tenure is one of the strongest indicators of furniture poverty according to our survey results. Whereas only 3% of homeowners are missing an essential item, 26% of those in social housing are and 15% of private renters are. These results reflect the ever-growing disparity between those who own their homes and those who do not.

**Figure 6:** Housing tenure and furniture poverty



## Social Housing

Our data shows that people in social housing (26%) are over eight times more likely to be in furniture poverty than those who own their own home (3%).

In the UK, around 65% of people own their own home, while 17% rent privately and 17% live in social housing. Despite being approximately 17% of the UK population, social housing tenants make up 48% of those in furniture poverty. There are therefore 2.3 million adults in social housing who cannot access essential furniture items.

These findings support EFP's previous research, which has found that furniture is extremely difficult to obtain for those in social housing. Even amongst individuals on an extremely low income, those in social housing are still more likely to be in furniture poverty. This is due to both the difficulties those in social housing often face, and the way furniture is provided (or not provided at all) by social landlords. People in social housing are often on low incomes, and many are offered housing as they move on from traumatic life events.

Social housing properties are usually offered completely unfurnished, with only 2% of social lets coming with any furniture at all<sup>41</sup>.

Additionally, recent research by Resident Voice Index found that social tenants find furnishing their property difficult, with 73% unable to cope with an unexpected household expense<sup>42</sup>.

## Private Rental Sector

The bleak statistics relating to social housing must not obscure the similarly concerning figures relating to the private rental sector. Fifteen percent of private renters are missing essential items, compared to 3% of homeowners.

This is clear evidence of the power imbalance that exists in the UK housing market. The gulf between those who own and those who do not has consistently widened over the last 20 years as private rents have increased, in turn financing a rise in multiple-homeownership for landlords<sup>43</sup>. Renters are regularly paying more than the recommended 30% of their wages on rent and living in financial insecurity<sup>44</sup>. In this setting, it is difficult to replace costly broken furniture and appliances.

## Tenure and Individual Items

EFP's previous research has shown that white goods, flooring and window coverings are difficult to obtain for those in social housing. Our data supports this, and shows that across the board, social tenants are missing the most items.

Table 1: Items missed across different types of housing tenure			
Item	Owns outright	Social Housing	Rents privately
Washing Machine	93,000	254,000	90,000
Fridge	70,000	149,000	12,000
Freezer	187,000	433,000	306,000
Cooker	123,000	195,000	77,000
Adult bed	115,000	127,000	98,000
Flooring	275,000	760,000	112,000
Curtains/Blinds	252,000	460,000	160,000

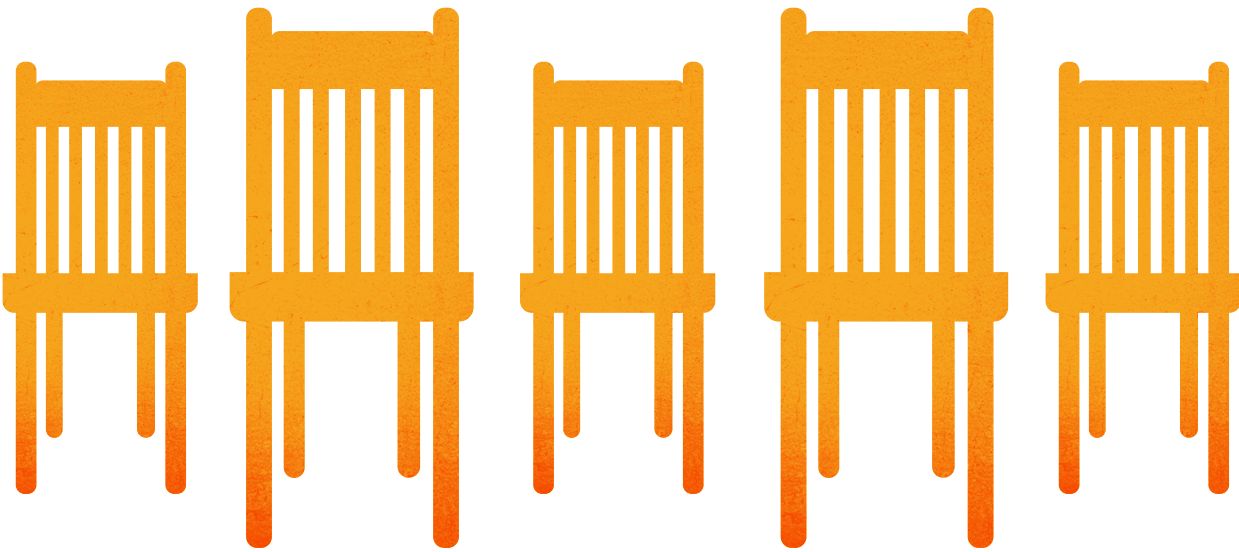
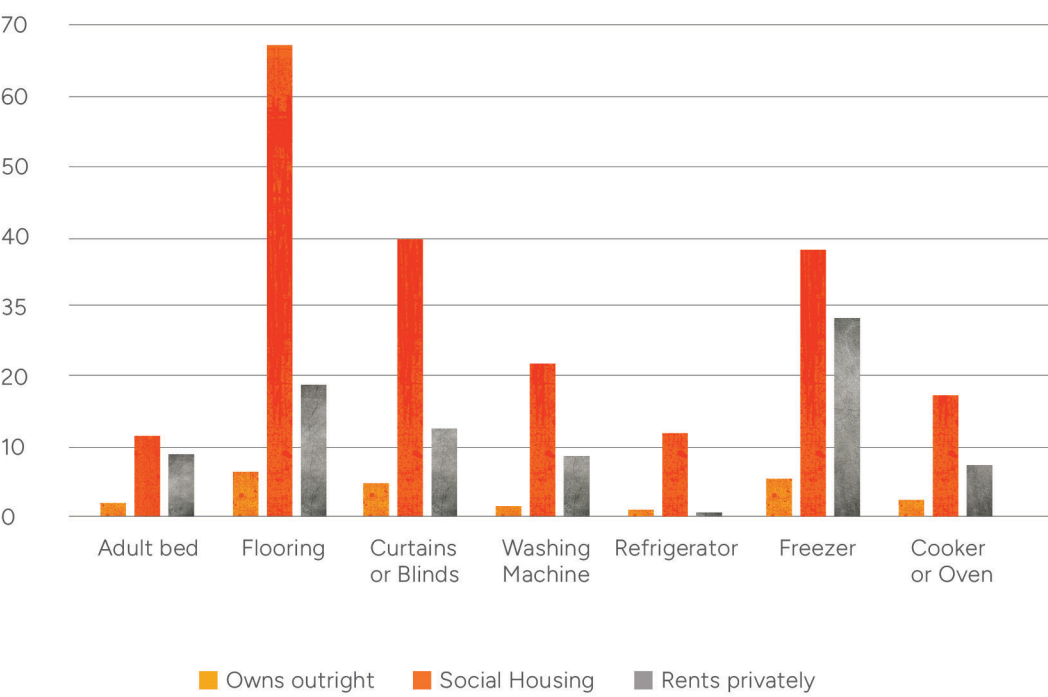
Table 1 presents the number of selected items missing across different housing tenures. For all items, more are missed by social tenants than by homeowners or private renters. We know that these items are unlikely to be provided in social housing, but the contrast between categories is still sharp.

That 760,000 social tenants are going without flooring is simultaneously shocking and unsurprising, as we know many social housing providers rip out flooring at the end of every tenancy, regardless of the condition it is left in. There is no legal or regulatory requirement for social landlords to provide flooring. The Welsh Assembly is currently consulting on proposals that would require flooring to be installed across all habitable areas of social properties, but for now, there is no requirement for flooring provision<sup>45</sup>.

When looking at Table 1 it is vital to remember that there are four times more homeowners than social or private tenants in the UK. Where the number of items missed is similar for homeowners and the other categories, the likelihood of homeowners missing that item is in fact far less.

Figure 7 shows that, per thousand people, the prevalence of furniture poverty amongst homeowners is extremely low. It remains highest amongst social tenants, but Figure 7 more clearly illustrates the relatively high levels of furniture poverty in the private rental sector too.

**Figure 7:** Items missing per thousand people across different housing tenure types





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## Age, Gender, Relationship Status and Household Composition

The story here is much as EFP anticipated: young people, single people, and those with children are the most likely groups to experience furniture poverty. Furniture poverty is distributed equally between males and females, with 9% of either sex living without at least one essential furniture item nationally<sup>ii</sup>.

### Age

Young adults are the most likely age group to be in furniture poverty. Amongst 18-29-year olds, and 30-39-year olds, 13% are living without essential items, compared to the national rate of 9%, and a rate of 4% for those over 60. The proportion in furniture poverty gradually decreases as people age, with older people being more likely to have acquired furniture items over the course of their lifetime.

Although adults aged over 60 are the least likely to experience furniture poverty, they are the most likely group to be in deep furniture poverty. Amongst over 60s in furniture poverty 29% are missing three items or more, compared to 22.5% of people nationally.

### Relationship Status

Single people are more likely than other relationship groups to be in furniture poverty, with **16% of single people missing essential items**. They are more than twice as likely as married people to experience furniture poverty, and four times as likely as a widowed or surviving partner.

Our data shows that there are 1.7m single people missing essential items in the UK. Without someone to share financial burdens, it is clearly difficult to obtain the items one needs. Single people are more likely to be missing essential items even when we stratify for variables known to impact upon furniture poverty such as income, age, and employment status.

Those who have been in a relationship that has now ended are the most likely to be in deep furniture poverty. Of those in furniture poverty who have had a relationship end, 32% are experiencing deep furniture poverty, compared with 20% of those who have a partner and 23% of single people. A relationship breakdown is a common reason for losing access to essential items, for example, when a former partner retains access to the furniture and appliances.

### Household Composition

Analysis of household composition reiterated the challenges of living as a single adult, and demonstrated the difficulty of obtaining items when raising a family. We found that **26% of one-adult households with children are living in furniture poverty, making them more than four times as likely as two-adult households with children to miss essential items**.

The increased likelihood of one-adult households with children missing essential items was repeated across all income levels, giving an indication of how difficult it can be to attain a socially acceptable standard of living when raising a family as the sole adult.

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ii For a table that summarises our results for these variables please see Appendix 2.

# GEOGRAPHY

This section presents the number of adults missing furniture items in different areas of the UK. For our data to be robust, we combined certain geographic areas to give a larger sample size.

## Scotland

- 130,000 people are missing a freezer.
- 74,000 are missing a sofa
- 120,000 are missing a bed for each child.

## Northern Ireland

- 15,000 are without a sofa
- 40,000 are without curtains or blinds
- 34,000 are without a cooker.

## Wales

- 80,000 are without a washing machine
- 10,000 are without a cooker
- 35,000 are without a bed for each child.

## South of England

- 460,000 people are missing a dining table and chairs
- 77,000 are missing a cooker
- 220,000 are missing flooring

## North of England, Yorkshire and the Humber

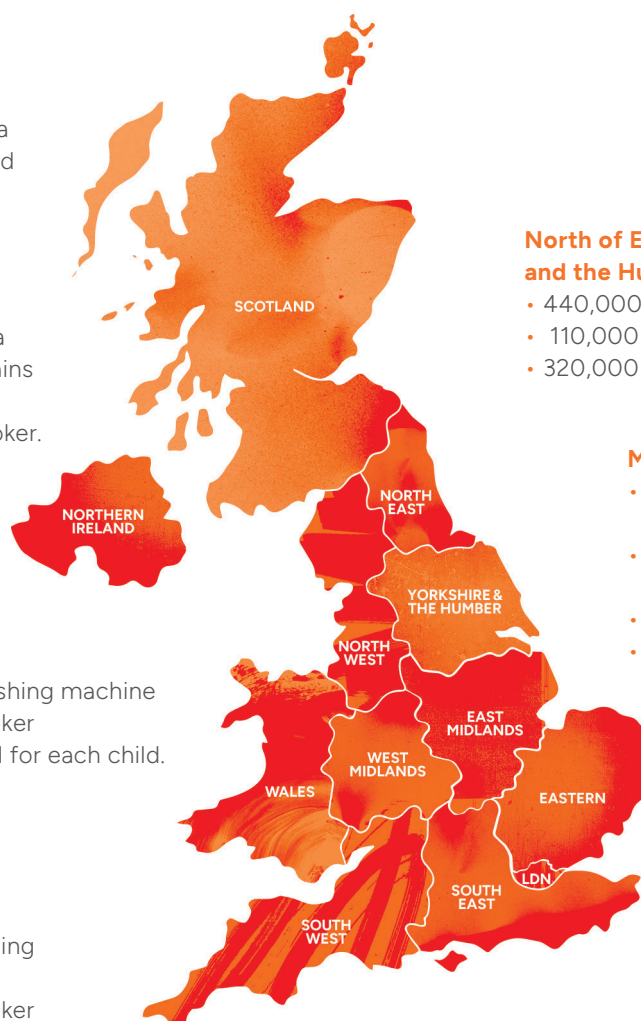
- 440,000 people are missing flooring
- 110,000 are missing a washing machine
- 320,000 are without clothing storage

## Midlands and the East of England

- 163,000 people are missing an adult bed
- 570,000 are missing dining table and chairs
- 185,000 are missing a cooker
- 90,000 are missing a washing machine

## London

- 175,000 people are missing child's bed
- 230,000 are missing curtains or blinds
- 225,000 are missing a freezer



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# CASE STUDY



## Gareth

Gareth was homeless for seven years, sleeping on the streets for five years and 'sofa surfing' for the rest. During the Covid-19 pandemic he was housed in emergency accommodation. After that, he was offered a one-bedroom flat through a housing association. The flat was unfurnished except for a fridge and a cooker.

Despite the lack of furniture, getting a flat transformed Gareth's life: "I was more than happy because after seven years, of course, I had the roof."

Gareth has had a largely positive experience since he moved into his flat. He has received help from caseworkers who helped him access a grant. He notes the importance of good caseworkers supporting him to get the items he needed: "There was a nice guy who was my caseworker, he helped me with the grant, so thanks to him I got the sofa bed."

He has however, still struggled to obtain certain items. It took him some time to get a washing machine, so at first, he couldn't wash his clothes. He said: "I was upset that I wouldn't be able to wash my clothes and I wouldn't be able to wash it anywhere because there was no laundrette in the area."

He spent his entire grant on a sofa bed due to its dual functions, and still hasn't been able to buy a bed for himself. Socially, it was important to get a sofa bed so he could invite his daughter around and she would have somewhere to sit: "I was more worried about my daughter though, because I was thinking, this place is empty, you know, but I would really like to make it like a home for her."

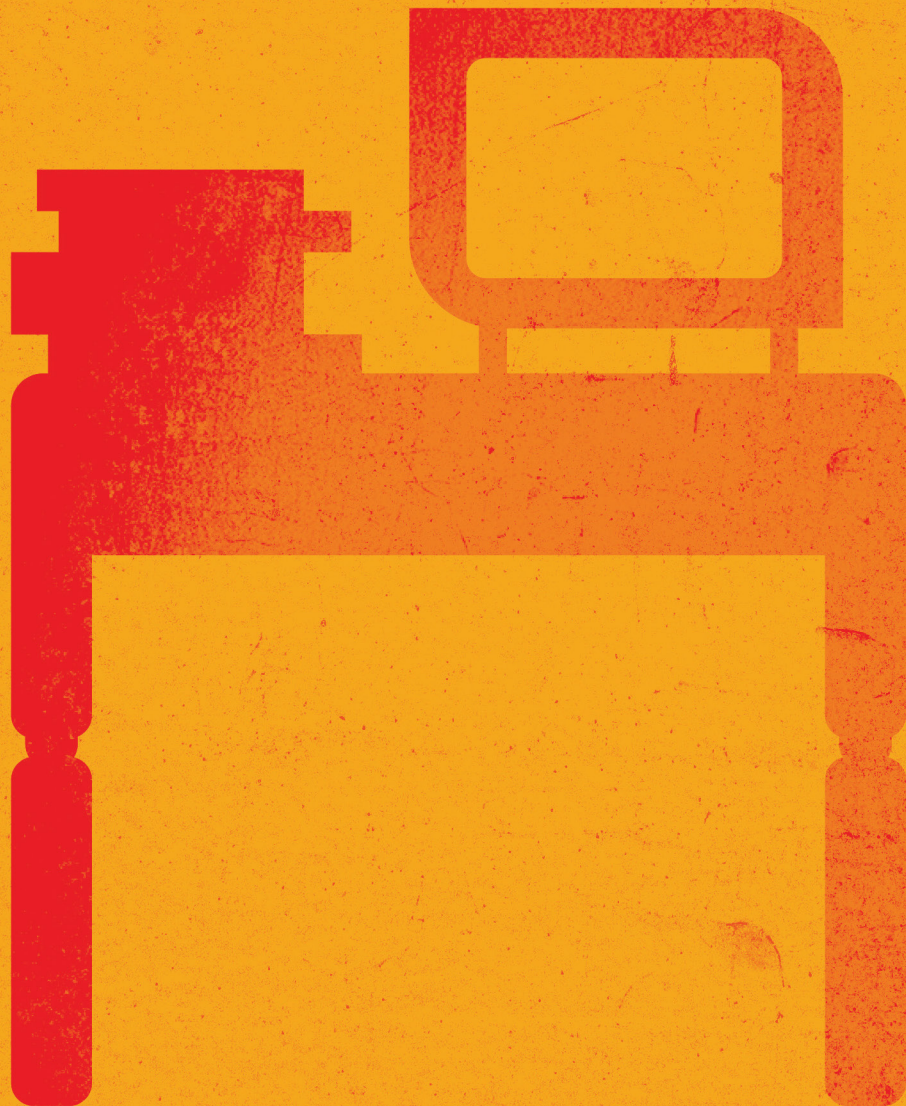
When his daughter stays over, she has the sofa bed and Gareth sleeps on the floor.

It has taken a while, and he has had to rely on significant amounts of external help, but Gareth has managed to get most of the items he needs. His story is an example of how providing essential furniture items can change the life of someone in need and help them to get their lives back on track.

As he says himself: "the last 18 months, it's really, I'm experiencing for the first time really what home is like, you know."



# CONCLUSION





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### What has the report shown?

This report demonstrates the enormity of furniture poverty in the UK. Though often-overlooked, this particular form of poverty is pernicious and widespread. When there are six million adults and children living without the essential items, furniture poverty simply has to be part of wider conversations around poverty. This is not six million people living without things they want, it is six million people living without things they need to attain a basic standard of living.

We have seen that over a million adults are in 'deep furniture poverty', and experience the most severe consequences of living without. We have seen that some items are in more demand than others, but that all of the essential items are missed by huge numbers of people. Above all, we have seen that there are clear fault lines in our society; lines we knew were there, but lines we know we must continually work to breach.

End Furniture Poverty have long-known that certain groups are more likely to live without, and this data supports that. For example, over half of those in furniture poverty have a disability and just under half live in social housing. Amongst black and black British people in the UK, 25% are living without essential furniture. It simply cannot be right that certain groups are much more likely than others to live without a fridge, or a washing machine. But it is the reality.

### A shock, not a surprise

The findings in this report should shock us, but they should not come as a surprise. Research clearly shows that people are struggling, as more and more live without basic essentials<sup>46</sup>. When people cannot afford to heat their home, or are forced to skip meals, it follows that they are unable to replace a broken freezer, or floor an unfurnished flat.

The UK is a wealthy country, but it is an unequal one. It scores highly on measures of income inequality, and wealth is concentrated amongst high earners<sup>47</sup>. Over the last decade, real term wages have not risen, and public services have withered as a legacy of the austerity measures in place until the huge public spending necessitated by the Covid-19 pandemic. Currently, the standard allowance of Universal Credit sets benefits at an all-time low as a proportion of average earnings<sup>48</sup>. Life on a low income is a reality for more and more people. If you are on a low income and a furniture item needs replacing, it is really difficult to do so.

Amongst the wider conditions, the support available to access furniture specifically has diminished. Local Welfare Assistance Schemes have been continually reduced in scope since LWA replaced the Discretionary Social Fund in 2013. In the social housing sector, the vast majority of properties are provided unfurnished.

### This is affecting us all

Living without essential furniture has serious consequences for physical and mental health, and negatively impacts social and financial wellbeing. These effects are often cumulative: the consequences of furniture poverty can combine with other issues to create vicious cycles. Conversely, being able to access the furniture one needs can have the opposite effect.

At a societal level too, furniture poverty creates significant costs. People living without the essential furniture items are more likely to need healthcare support and social services. They are likely to find getting work more challenging and rely on state support – gaining employment can become more difficult when you are worried about how you will store food, or where you will sleep. Furniture poverty hurts individuals, but it also damages us all.

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By ensuring people have access to the items they need, we would be protecting public health and creating long-term savings on public expenditure. Currently, the state spends large sums of money dealing with the consequences of living without, with comparatively little being spent on the causes.

There is a generation of children currently growing up in the UK, in substandard conditions, without the furniture items that we all consider necessary to living our day to day lives. We all want the best for our children personally, but we should consider what this says about us as a nation too. Furniture poverty is impacting our children's health, their educational attainment, and their ability to enjoy life. In turn, it is impacting upon all of our futures and this must change.

### **What are your options if you are in furniture poverty?**

If you are experiencing furniture poverty, your options for obtaining the items you need are relatively limited. Those on low incomes and Universal Credit simply do not have enough to save up to buy items.

There is a patchwork of support available, made up primarily of Local Welfare Assistance and grant-giving organisations<sup>46</sup>, but these avenues of support are inadequate for keeping up with the levels of need we have shown exist in this report: grant-giving charities are overrun with demand and LWA is unavailable in 35 local authorities, with many more providing minimal levels of support unlikely to cover furniture costs<sup>50</sup>.

There is the possibility for social tenants to access furniture through furnished tenancy schemes, however, this is currently only available from a small minority of social landlords<sup>51</sup>.

The Household Support Fund (HSF) has been extended for a fourth time, on this occasion for a full year, for £1bn. The main focus of the fund is on supporting households with food and fuel costs, but it can be used for furniture and appliances too. As yet, it is uncertain whether local authorities will use the fund to help people access furniture items.

Previous tranches were largely distributed via targeted grants in the form of food and fuel vouchers<sup>52</sup>, however, EFP have spoken to some local authorities who used the fund for providing essential furniture. As furniture provision is not an explicit aim of the HSF – and the fund is only guaranteed for one year – it cannot, however, be relied upon as a long-term avenue of support for those in furniture poverty.

Beyond this patchwork of support, the best way to access furniture and appliances on a low income is through reuse organisations. Yet while there are many reuse organisations across the UK, whether you can access one depends on whether you are lucky enough to live near to one. Moreover, while there are some reuse organisations that gift furniture to those in crisis, the majority sell their items to cover their costs, so though prices may be cheaper than new, they are still often out of reach for people experiencing furniture poverty.

### **What can we do about it?**

Ultimately, furniture poverty is about poverty. To prevent people living without, we need to tackle the root causes of poverty. We need a fairer distribution of wealth, fairly-paid, stable jobs, and safe, affordable housing for all. We need an educated populace and opportunities for work and training across the UK.

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To support for people struggling to access furniture, the most comprehensive step would be to bolster the welfare state to provide people with enough income to cover their essential needs, including furniture and appliances. However, this is unlikely to happen in the short to medium term. So, to take a pragmatic approach, we need to strengthen the patchwork of support that is available.

All too often, whether someone receives the support they desperately need is down to sheer luck. They need to be living in the right local authority, renting with the right social housing provider, or be fortunate enough to find furniture for free online (and have access to transport to move it) or through a reuse organisation. With many millions of people living without the essential furniture items, this is simply not good enough.

On a positive note, the foundations for a coherent furniture poverty response are there. EFP believe there are three main pillars of an immediate response to furniture poverty and each of them already exists in some form. They are (1) Crisis Support, (2) Furnished Tenancies in Social Housing, and (3) Furniture Reuse. In the background to these three pillars, are of course the wider economic conditions, and social security system. However, with a coherent and joined up strategy in each of these areas, we can begin to reduce the large levels of furniture poverty uncovered by this research.

### **Crisis Support**

Crisis support should be available in every local authority nationally, be adequately funded, and be ringfenced as financially stretched local authorities are currently forced to focus on statutorily required services.

EFP has been lobbying for this via LWA schemes for several years with no success. Instead the government has chosen to focus on the HSF, extending the funding on three occasions. Therefore we, along with other charities, have decided to follow this lead and are focusing our attention on HSF. Rather than aiming to reinstate and adequately fund LWA across the country, EFP believe it would be beneficial to effectively 'rebrand' LWA as HSF, a scheme that has received wide media coverage, is backed by the current government, and people know what it offers.

Instead of having two forms of crisis support operating simultaneously, this would create one streamlined and well-funded form of crisis support that citizens and local authorities alike know is the best port of call for someone in crisis. At the very least, HSF should have guaranteed funding for three years at current levels.

### **Furnished Tenancies**

The data is clear: social tenants are far more likely than homeowners or even those in the private rental sector to be living without essential furniture items.

There are different ways that social landlords can provide furniture and appliances to tenants – such as gifting, or reusing items left behind in properties, but the most sustainable option for landlords is furnished tenancies, where the cost of the furniture is covered through the service charge element of Universal Credit and legacy benefits.

In the Blueprint for Furniture Provision in Social Housing (2022)<sup>53</sup>, EFP provided a step-by-step guide for landlords to fully understand the opportunities furniture provision can offer to both tenant and landlord, with a realm of useful guidance, information and case studies.



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There are strong moral reasons for providing furnished tenancies, and our research found there to be a sound business case for doing so too. Furnished tenancies provide tenants with the items they need to attain a basic living standard, therefore reducing furniture poverty and creating external benefits for society. But they also provide benefits for the landlord: they make tenancies more sustainable and reduce rental arrears, make it easier to let less-desirable properties, and can significantly reduce ‘void’ costs – the cost and time it takes to turn a property around when a tenant moves out. More sustainable tenancies, mean fewer void properties to deal with, and EFP’s Blueprint research showed that tenants who had been provided with furniture, left properties in a better condition when they moved, again demonstrating the value tenants put on furniture provision.

We believe that every social landlord should provide at least 10% of stock as furnished.

### **Reuse**

The majority of responses to furniture poverty focus on the provision of new furniture, however furniture reuse is an area in which there is enormous room for growth. How to deal with waste is one of the great problems of our age, and reuse is an essential part of any solution.

In the UK, there are many millions of items that are suitable for reuse, which are instead being sent to landfill or waste to energy plants. In 2018, the Welsh Government estimated that there were 1.2 million tonnes of reusable items in Wales, the repurposing and selling of which could make nearly £1.5m in sales while simultaneously providing jobs for local people and reducing greenhouse gas emissions. Of these items, the majority were believed to be furniture and white goods<sup>54</sup>. Other organisations estimate that 22 million items of furniture<sup>55</sup> and 4.2 million two seat sofas go to landfill each year in the UK<sup>56</sup>.

We therefore have a situation where there are millions of people living without the furniture items they need, and millions of good furniture items going to waste. The challenge thus becomes: how do we link these two groups?

We need regional reuse hubs across the UK, plugging the geographical gaps furniture reuse charities are yet to fill, and providing a comprehensive national network for the private sector to direct their surplus stock, or unwanted items from retail take-back schemes. This needs to bring together local authority bulky household waste to tie in reusable furniture from people’s homes, work with the existing furniture reuse sector, and utilise other existing support networks, to get the reusable items to those who need them.

We do not underestimate the scale of this challenge, but it is one we must meet head on. We have to begin to view used furniture as a resource – one that if utilised can bring us much closer to ending furniture poverty. There is an opportunity here for the UK to take the lead on reuse, helping our nation to reduce waste, slash emissions, and move towards net zero.

### **Make furniture poverty part of the national conversation**

Ultimately, combatting furniture poverty is an ongoing process. We must continue to scrutinise government policy and advocate for a crisis support system that is both well-funded and intelligently designed. It is essential that the relevant government departments employ joined-up thinking regarding crisis support and consider upstream poverty interventions that have long-term benefits for society. We must also continue to consider the role that social housing plays: working with social landlords to provide furnished tenancies is one of the most effective ways to reduce furniture poverty.

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The problem of flooring provision in social housing is already being examined. EFP is chairing the steering group for a detailed research project funded by the Longleigh Foundation, carried out by Altair with a view to driving legislative change around flooring provision but there is much the social housing sector could and should be doing right now.

There has been some excellent innovation in the grant giving sector, with developments like Lightning Reach's digital grants portal<sup>57</sup> providing a single route of application for a wide variety of grant giving charities and other types of support, such as local authority services and social tariffs for utilities. We need to build on these successes and make it much easier for people in a time of crisis to access the support that is available.

Progress must also be made on reuse, as it promises solutions not only to furniture poverty, but to the climate emergency faced by us all.

Furniture poverty needs to be part of the national conversation. As a society, we need to acknowledge the importance that furniture plays in our livelihoods, and we need to be aware of the vast number of British citizens who do not have access to the essential items.

Furniture poverty needs to be a part of future policy discussions. It must be considered by researchers when they analyse need and conceptualise solutions; it must be raised in parliamentary debates; it must become part of the social policy lexicon.

This report has emphatically demonstrated the extent of furniture poverty in the UK. There are colossal levels of need and the task of addressing it is immense. There is much work to be done, but by working together we can end furniture poverty.



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# RECOMMENDATIONS

Our research has highlighted the scale of furniture poverty and it is much more widespread and entrenched than previously realised. Therefore, we believe the scale of the solution needs to be equally significant. End Furniture Poverty will continue to work with all relevant partners, politicians, social landlords, business and the third sector to develop the necessary solutions, but in the meantime, there are some crucial steps that we believe should be immediately implemented:

## Government

- Local Welfare Assistance (LWA) should effectively be 'rebranded' as the Household Support Fund (HSF), creating a unified system of crisis support in the UK. This will utilise the national recognition that the HSF has achieved.
- It should be available in every local authority in the UK, as opposed to the current patchwork of support available due to closed LWA schemes.
- We also urge the Government to make the new Household Support Fund permanent and continue the current levels of funding of £1bn per annum for at least three years.
- Ringfence 50% of the HSF funding for the provision of furniture, furnishings and appliances.
- England and Scotland should follow the Welsh Government's example and introduce standards in social housing requiring that all habitable rooms, staircases and landings should have suitable floor coverings.

## Social Housing

- The Government and the social housing sector should work together as soon as possible to move towards a minimum of 10% of housing stock to be provided as fully furnished.
- The social housing sector should immediately stop the removal of flooring of a reasonable quality from properties when tenants leave, and instead clean and leave in place for incoming tenants.

## Reuse

- All social landlords should create reuse schemes, working with furniture reuse charities if necessary, to make use of furniture and appliances left behind in properties. These items can then be gifted to tenants who require one or two essential items.
- The Government and the devolved assemblies should work with local authorities, industry and the third sector to establish regional reuse hubs, to begin to treat furniture and appliances as the valuable commodities they are, and use them to end furniture poverty, with the additional benefit of working towards net zero targets.



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## Welfare

The Government should implement the recommendations of the 'Guarantee our Essentials' campaign, with the requirement that Universal Credit should protect people from going without essentials. This should be enshrined in legislation:

1. an independent process to regularly determine the Essentials Guarantee level, based on the cost of essentials (such as food, utilities and vital household goods) for the adults in a household (excluding rent and council tax);
2. that Universal Credit's standard allowance must at least meet this level; and
3. that deductions (such as debt repayments to government, or as a result of the benefit cap) can never pull support below this level.



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# APPENDIX 1: FREQUENTLY USED

## Frequently Used Terms

**Furniture Poverty** – Furniture poverty is the inability to afford or access basic furniture, appliances and furnishings that provide a household with a socially acceptable standard of living.

**Furniture Destitution** – when someone is living without most or all of the essential furniture items.

**Deep Furniture Poverty** – In this report we have defined ‘deep furniture poverty’ as when an individual is missing three or more essential furniture items.

**Essential Items** – The Essential Items are: Bed, bedding and mattress; Table and chairs; Sofa and/or easy chairs; Wardrobe/drawers; Carpets or flooring in living rooms and bedrooms; Curtains or blinds; Washing machine; Refrigerator and freezer; Cooker/oven; TV. For a full discussion, please see End Furniture Poverty (2018) ‘Essential Items List’, Available at: <https://endfurniturepoverty.org/research-campaigns/understanding-furniture-poverty/the-essential-items/>

End Furniture Poverty commissioned a survey to determine the furniture, appliances and furnishings that should be considered necessities in modern Britain. Defining furniture poverty in this way followed the consensual approach to poverty, which considers someone deprived if they experience an ‘enforced lack of socially perceived necessities. It recognises that poverty is relative to the particular society within which people experience it and is about much more than meeting people’s minimum requirements for survival.

**Household Support Fund (HSF)** – The Household Support Fund is a government support fund that is available via local authorities across the UK. It was introduced in September 2021 to help vulnerable households afford essentials. It has been extended several times. At the time of writing, it is set to end on 31st March 2024.

**Housing Tenure** – the legal status under which people have the right to live in a property. Typically owner-occupier, rental from a private landlord, or rental from a registered social landlord.

**Income Quartiles** – A method to measure the average (mean) household income of residents, ranking them from poorest to wealthiest, and then grouping them into 4 income quartiles (1 being poorest and 4 being wealthiest), each quartile containing approximately 25% of the population.

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**Local Welfare Assistance (LWA)** – Local Welfare Assistance provides emergency, discretionary financial support for people in crisis. It is administered by local authorities and can be used to provide furniture and appliances.

**Low Income** – Households are classed as low income if they live on less than 60% of the contemporary median UK household income.

**Minimum Income Standard** – determines the minimum amount of income needed to achieve a socially acceptable minimum standard of living

**Poverty** – There are several measures of poverty in the UK. When we refer to poverty in this report we are referring to relative income poverty unless stated otherwise. Relative income poverty, where households have less than 60% of contemporary median income.

**Poverty Premium** – the extra costs people on low incomes and in poverty pay for essential products and services. Examples include prepayment energy meters, high cost credit options and having to use ‘non-standard’ billing methods rather than direct debits.

**Social Housing** – housing provided by public or non-profit organisations that is rented at substantially below market rents and is accessible to low-income households.

**Socioeconomic characteristics** – A descriptive term for the position of persons in society, based on a combination of criteria, including occupational, economic, housing and education

### Acronyms

CPI – Consumer Price Index

EFP – End Furniture Poverty

DWP – Department for Work and Pensions

FP – Furniture Poverty

HSF – Household Support Fund

JRF – Joseph Rowntree Foundation

LWA – Local Welfare Assistance scheme

NatCen – National Centre for Social Research

UC – Universal Credit





# APPENDIX 2:

Group	Furniture Poverty Rate (%)	Number in Furniture Poverty
<b>Sex</b>		
Female	9%	2,500,000
Male	9%	2,200,000
<b>Age</b>		
18-29	13%	1,200,000
30-39	13%	1,100,000
40-49	11%	884,000
50-59	10%	883,000
60-69	5%	400,000
70+	2%	200,000
<b>Relationship Status</b>		
Married	7%	2,100,000
With a partner you do not live with	12%	240,000
Separated/divorced	12%	560,000
Widowed/Surviving partner	4%	100,000
Single	16%	1,700,000
<b>Household Composition</b>		
Single person household	13%	1,200,000
One adult with children	26%	550,000
2 adults no children	6%	1,100,000
2 adults with children	9%	940,000
3+ adults no children	7%	590,000
3+ adults with children	8%	290,000
<b>Ethnic Group</b>		
White British	7%	2,900,000
White other	11%	390,000
Mixed or multiple ethnic groups	16%	180,000
Asian or Asian British	16%	500,000
Black or Black British	25%	350,000
<b>Whether has disability</b>		
Yes - affects day to day life	16%	2,400,000
Yes - does not affect day to day life	6%	210,000
No	6%	2,100,000
<b>Housing Tenure</b>		
Owns Outright	3%	1,100,000
Social Housing	26%	2,300,000
Rents Privately	15%	1,300,000
<b>Economic Activity</b>		
Full time education	15%	280,000
Paid work	6%	1,750,000
Unemployed	29%	470,000
Retired	2%	210,000
Other	19%	2,000,000

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