

**END  
FURNITURE  
POVERTY**



# On the Cliff Edge: Crisis Support 2022/23

David Bond (Lead Author)  
Claire Donovan  
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# KEY FINDINGS

## Local Welfare Assistance

- 37 English local authorities did not operate a Local Welfare Assistance Scheme (LWA) in 2022/23.
- The Household Support Fund (HSF) has allowed local authorities to increase local welfare spending, with local authorities spending £91m on crisis support in 2022/23, a real term increase of 51% on the previous year.
- 62% of Local Welfare Assistance (LWA) spending came from the HSF in 2022/23, with 38% coming from local authorities' core spending power<sup>i</sup>, nationally. LWA is extremely reliant on the HSF funding stream, which at the time of writing ends in March 2024, meaning there is a real possibility of a funding 'cliff edge' for crisis support.
- The spend per capita in England was £1.60 in 2022/23 a 50% increase on 2021/22. 21% of operational schemes are spending over £3 per capita, compared to 9% last year. These figures again demonstrate the impact that HSF funding has had.
- England's spend per capita has improved, but it still lags behind the devolved nations. The spend per capita of Scotland, Wales and Northern Ireland were £10.22, £12.81, and £21.05 respectively.
- In 2022/23, England's average award value was £220 meaning in most local authorities you are unlikely to get support with more than one electrical appliance. This average award value has fluctuated in England over the last four years due to uncertain funding, and the lack of a centralised scheme with a national strategy. This is in contrast with the devolved nations who manage their schemes more consistently.
- Local Welfare Assistance is weakly correlated with deprivation in England. The correlation has weakened since 2020/21. Despite significant funding available to local authorities through the HSF, there remains a postcode lottery in crisis support based on the attitudes of each council.

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<sup>i</sup>By core spending power, we mean money that has been made available to local authorities through the Local Government Finance Settlement, rather than through grants such as the Household Support Fund.

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## Household Support Fund

- In 2022/23, 63% of the Household Support Fund was delivered via targeted grants<sup>ii</sup>. In tranche two, which ran from 1 April to 30 September 2022, this was 69%. In tranche three, which ran from 1 October 2022 to 31 March 2023, this was 57%.
- Annually, 6% of the Household Support Fund was delivered through local welfare schemes and 20% via alternative application-based support.
- The total proportion of the HSF that was delivered via application-based services was 21% in tranche two and 30% in tranche three, increasing due to the changing guidance.
- 11% of the fund was delivered to voluntary and community sector organisations in 2022/23.
- In tranche three, 37% of the fund was spent on school meal vouchers for families during the school holidays. This was the largest spending category that the DWP recorded. This is vital support, but it would be best-placed coming from another source, such as the Department for Education, rather than the Government's flagship crisis support scheme.

## Furniture and Appliances

- £42m was spent on providing furniture and white goods through both Local Welfare Assistance Schemes and the Household Support Fund, with £32.4m coming from LWA schemes and £9.6m through the HSF.
- 36% of Local Welfare Assistance went on the provision of furniture and white goods, a proportional decrease from 2021/22, when 44% of LWA went on essential items.
- The £9.6m of furniture and appliance provision that came directly through the HSF was around 1% of the £842m that was available in England.
- In addition to the 37 local authorities without a scheme, there are a further two local authorities which have an LWA scheme but do not provide any furniture or white goods.
- Some local authorities without an LWA scheme used their allocation of the Household Support Fund to provide furniture and white goods. This reduced the percentage of local authorities where no support is available for furniture and white goods from 25% to 19%.
- 56% of local authorities did not spend any of their HSF directly on furniture and white goods. Only 2% of operational local welfare schemes did not spend any money on furniture and white goods, highlighting that LWA schemes have a far greater focus on providing essential items.

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<sup>ii</sup>By targeted grants, we mean money that is delivered directly to members of the public based on certain criteria, such as eligibility for Free School Meals, without the need for any application process.

### Individual item provision through Local Welfare Assistance Schemes

- Individual items are provided to varying degrees by LWA schemes. We asked each local authority which of the items below were provided by their LWA scheme. Table 1 presents the items and the percentage of local authorities where they are available through a local welfare scheme.

**Table 1: % of local authorities where essential items are available through LWA schemes**

Item	% available	% unavailable
Washing Machine	65%	35%
Fridge Freezer	65%	35%
Fridge	67%	33%
Cooker	69%	31%
Freezer	53%	47%
Window Coverings	18%	82%
Flooring	29%	71%
Drawers	33%	67%
Wardrobe	34%	66%
Table and chairs	43%	57%
Sofa	50%	50%
Bed	67%	33%

- Flooring is unavailable via LWA schemes in 71% of local authorities. The Welsh Government has added a requirement to the published Welsh Housing Standard that 'at change of tenancy, all habitable rooms, staircases and landings should have suitable flooring'. Such a requirement is being considered for the Decent Homes Standard Review in England, and EFP urge the Government to ensure this is in the published standard.
- Scotland spent over £10m in 2022/23 on providing flooring through the Scottish Welfare Fund, nearly a fifth of the entire fund. This is in great contrast with the extremely patchy flooring support available in England.
- Data from a small sample of local authorities suggests that 73% of LWA furniture spending is going to tenants of registered social landlords. EFP strongly urge landlords to consider furnished tenancy schemes where it is right for the tenant. Furnished tenancy schemes are much more effective way to provide social tenants with several items. The Blueprint for Furniture Provision in Social Housing (2022)<sup>1</sup> details how to set up and run an effective scheme.

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# EXECUTIVE SUMMARY

End Furniture Poverty repeated our approach from previous years and sent a freedom of information request to every local authority in England asking them about their local welfare spending in the 2022/23 financial year. This year, we also sent a request asking each authority what they did with their allocation of the Household Support Fund (HSF). As always, we asked the devolved nations about their crisis support schemes too.

The impact of the Household Support Fund on crisis support in 2022/23 was profound. Not only did it provide £842m to those in need in England, it shaped the trends seen in Local Welfare Assistance (LWA) spending. 2022/23 saw the largest amount spent through local welfare schemes since 2015/16, with a vastly increased proportion of local authorities spending more than £3 per capita on supporting their communities – both extremely positive trends.

There is a great risk, however, that local discretionary crisis support has become increasingly dependent on this fund, which remains temporary. Our data shows that 62% of local welfare spending was financed by the Household Support Fund in 2022/23. If it is not renewed, or another stream of funding provided, there is the real risk of a funding ‘cliff edge’, where the crisis support available dramatically and suddenly falls.

Collecting accurate data was more difficult than in recent years. Crisis support has become a more complex picture, a direct result of the lack of clarity from central government. Some authorities have continued with fully council-funded local welfare schemes as previously; others have begun to combine funding pots or abandon LWA altogether to focus on HSF support. What is clear is that most local authorities will continue to provide crisis support where they can find funding, but the current picture, though an improvement in terms of expenditure, is somewhat of a mess.

This is reflected in the inconsistency seen in crisis support spending over the last four years that EFP have been collecting data. Local authorities have done extremely well to react to the last-minute announcements of funding and spend it in the best way possible. However, to provide the most effective crisis support, certainty, long-term funding and consistency is needed. Having two different forms of support running simultaneously is confusing, and inefficient.

There is still a postcode lottery of crisis support. Even though each local authority received significant funding from the Household Support Fund, whether that improved the chances of someone being able to apply for support, or receive help with a broken cooker, still depended entirely on the way their local authority chose to use that funding.

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The Household Support Fund itself was largely delivered via targeted grants, which were distributed directly to members of the public based on certain criteria, such as eligibility for Free School Meals, without the need for any application process. Such grants have been an effective way of directly supporting households as the cost of living has risen. As we noted in 2021/22 however, the relative expediency of delivering targeted grants in comparison to running a local welfare style, application-based, crisis support scheme is a key reason why local authorities have relied on them so strongly. With more time to plan, local authorities would be able to provide more incisive support.

Local Welfare Assistance and the Household Support Fund, though similar, are not the same. Partially, this is due to the fact that local welfare is discretionary, application-based support, whereas the Household Support Fund is a variety of different things, with a strong focus on targeted grants. But also, vitally, Local Welfare Assistance Schemes regularly provide furniture and appliances. The Household Support Fund does not have an emphasis on providing essential items, being more concerned with other essential costs.

It is crucial that crisis support in England retains this function; because we know that if someone is struggling to pay for food, they certainly will not be able to afford a cooker to cook it with.

This is not to say that local welfare schemes are ideal – our data shows that there are more local authorities than ever that are not running schemes and though furniture is commonly provided, which items are provided varies greatly. Flooring, for example, is unavailable in 71% of English local authorities, contrasting greatly with Scotland where it is available across the whole country and over £10m of their £56m budget was spent on flooring in 2022/23.

Ultimately, we need what we have always needed: long-term, adequate and ringfenced crisis support, that is available in every local authority, and helps people with essential furniture and appliances.

Whether this is called the Household Support Fund, or Local Welfare Assistance is perhaps a distraction; there are positives and negative to both. What is important is that central government provide long-term support, not short-term stop-gaps. This would allow local authorities to use the funding appropriately, to meet the needs of their areas.

By showing some vision, long-term thinking, and providing some clarity on the future, we could establish a well-funded, nationally available crisis support scheme as part of the welfare state, to support us all during those emergencies that benefits cannot be expected to cover. We must act now to secure our safety net for the long term.

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# RECOMMENDATIONS

## Government

- We need a single, comprehensive crisis support programme with national coverage that brings together the good elements of Local Welfare Assistance (LWA) and the Household Support Fund (HSF), avoiding the situation where there are two types of crisis support running simultaneously.

EFP believe this should be based on a set of basic principles:

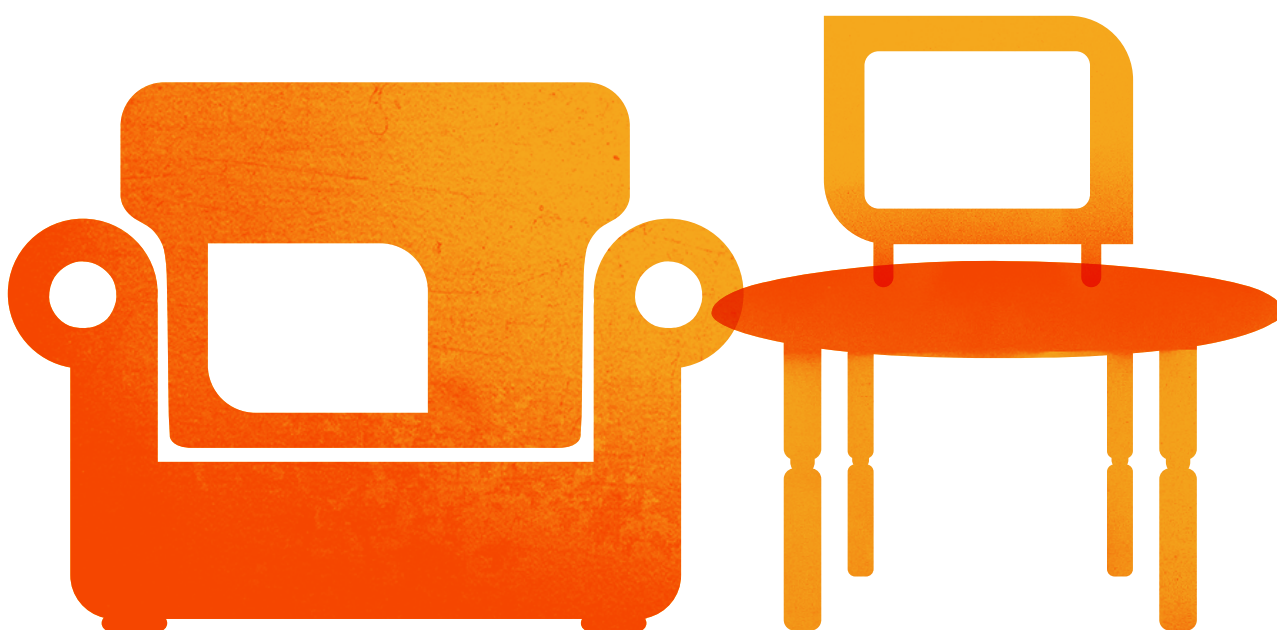
- **National coverage** – crisis support should be available in every local authority in England, ending the postcode lottery. It should be a statutory service with a central funding stream, ensuring local authorities are not forced to stop providing crisis support when budgets are stretched.
- **Local Delivery** – though funded nationally, delivery should be managed at a local level. Local authorities know their areas better than anyone else, and are best-placed to provide discretionary support.
- **Equal opportunities** – crisis support should give equal opportunities for support. This means that members of the public can apply for support. Anyone should be able to apply, including those with no recourse to public funds.
- **A range of needs** - it should cover a range of needs, including the provision of furniture and appliances. Local authorities should be able to tailor support to the needs of their local area, but the guidance for the fund should ensure that there are no longer areas where a particular type of support, such as with furniture and appliances, is completely unavailable.
- **Adequate funding** – crisis support should be funded adequately to meet the levels of need. The £1bn spent on the HSF in the 2023/24 financial year would be a suitable amount.
- **Long term strategy** – crisis support should be part of a long-term strategy for emergency support. A funding settlement of at least three years would give local authorities the certainty they need to put proper delivery plans in place.
- **Accessible and Visible** – it is important that any such fund is accessible and visible. This means having multiple access points for people to apply to (phone, email, in-person) and consistent branding nationally so people know what they are applying for.
- **Cash first, except for furniture and white goods** - Local authorities should adopt a cash-first approach for local welfare awards, with the exception of furniture and appliances where the item should be provided. Local authorities can make significant savings on furniture contracts through bulk buying which will make budgets stretch further and remove the risk of hidden delivery and installation charges for households. They can also insert other requirements into contracts that consider the needs of vulnerable households, such as multiple delivery attempts.



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- Such a national crisis support scheme needs to be situated within a more effective social security system in order to work properly. This means:
    - **Guarantee our Essentials<sup>2</sup>.** End Furniture Poverty firmly believe that benefits should be set at a level that ensures people can access the essentials they need, as set out by the Joseph Rowntree Foundation and Trussell Trust. This would improve the standard of living in the UK significantly, and have the attendant benefit of reducing the strain on emergency crisis support such as LWA and the HSF.
    - **Secure our safety net.** Alongside an essentials guarantee, we need emergency crisis support set out by the principles outlined above, secured for the long-term. This would mean crisis support is available to people across the UK when their income cannot cover an emergency cost.
    - **Work in tandem** – crisis support needs to work in tandem with the other aspects of crisis support system. It should not be used to bolster routine aspects of the social security system, such as being used for Free School Meal vouchers, or delivered to everyone on Universal Credit in a local authority. The whole system needs to function together to protect people from going without.

### Local Authorities

- In lieu of national, ringfenced funding for crisis support, local authorities must adequately fund local welfare schemes to protect people against the harms caused by poverty, and to support them through a time of crisis.
- Local authorities should raise awareness of schemes both internally and externally, especially amongst the local support agencies.
- Ensure schemes have a straightforward claims process through which a member of the public can apply for a grant (cash and/or in-kind).
- Local authorities must also continue to prioritise the provision of furniture and appliances through crisis support and not solely focus on support that may be easier to administrate, such as fuel or food vouchers to the detriment to furniture provision.

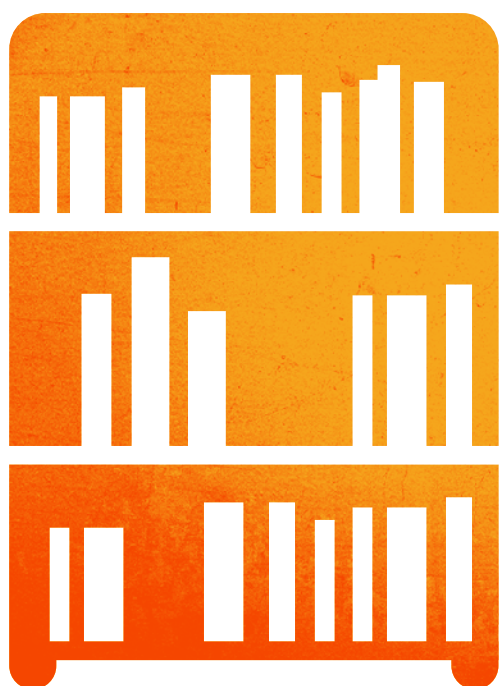


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# ABOUT END FURNITURE POVERTY

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

This is End Furniture Poverty's fourth report examining crisis support. We also work closely with the grant making sector, the preloved furniture sector and the social housing sector. Our Blueprint for Furniture Provision in Social Housing is available on our website, along with a range of useful guidance, research and support.



# INTRODUCTION





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# CRISIS SUPPORT IN 2023

End Furniture Poverty believe crisis support is an absolutely essential part of the UK's welfare system. There are significant issues with the current social security system, but even with a well-resourced benefits system, there will always be unexpected emergencies and costs that it does not cover. This is where crisis support steps in: to support those people who are in a time of urgent need, who otherwise would have nowhere to turn. It is an essential safety net that supports us when we need it most, keeping a situation from becoming more problematic than it needs to be.

It was important to do this research on the 2022/23 financial year because crisis support changed significantly from 2021/22. In 2022/23, the Household Support Fund (HSF), was available for a full financial year, for now at least seemingly established as part of the social security system. The HSF needs scrutinising for its own effectiveness, but also to understand the impact it has had on existing forms of crisis support in the UK, in particular English Local Welfare Assistance Schemes.

In England, the existence of two forms of crisis support which share some similarities but remain different, has made analysing spending much more complicated. But it has also made this research vital: there are clear improvements that can be made and – if funding at the level of the HSF continues – there will be money available to do so.

In this report, we treat LWA and HSF as separate yet closely connected schemes. And while we do distinguish between the two, ultimately what matters is that people get support when they need it - regardless of what that support is called.

As End Furniture Poverty, we have carried out detailed research into provision of furniture and white goods, which is a vital aspect of crisis support. Our previous research has shown that over 6m people are living without access to essential furniture and appliances, demonstrating the huge levels of need for furniture provision through crisis support.

We primarily focus on English crisis support. Largely, this is because the systems in place in Northern Ireland, Wales and Scotland are centralised. While this does not mean they are perfect, they are generally more effective than their England equivalents, although many English local authorities do run excellent schemes. Moreover, they each publish their own data, which can be accessed online<sup>3,4,5</sup>, negating the need for a detailed report on each.

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# POLICY BACKGROUND

## Crisis Support History

There is a long history of one-off payment schemes that work on the margins of the social security system to help people with emergency costs. In April 2013, Local Welfare Assistance (LWA) replaced the Discretionary Social Fund (DSF) in England, which ran from 1988. There were several related payment schemes even before this, with the Unemployment Assistance Board offering 'additional payments' from its inception in 1934<sup>6</sup>. Since the end of the DSF in 2013, the Scotland, Wales and Northern Ireland have run centralised schemes, unlike England's Local Welfare Assistance which is delivered by local authorities.

These schemes are collectively known as crisis support. They exist to provide rapid emergency support to people in crisis and provide cash, vouchers, or physical items such as furniture and white goods.

The abolition of the DSF in 2013 devolved the responsibility to administer discretionary crisis support in England to local authorities. This stated reasons for this were to bring crisis loan spending under control, and to allow local authorities to run the schemes more effectively, ensuring that support is tailored to local circumstances and targeted only at genuine need<sup>7,8</sup>.

Funding for LWA was provided through the Revenue Support Grant from 2015/16, after which the statutory requirement to spend it on LWA was removed<sup>9</sup>. Due to budgetary pressures, this meant many local authorities began to close their schemes. In 2021/22, 35 local authorities did not operate a local welfare assistance scheme<sup>10</sup>.

From 2015/16, the removal of ringfenced funding led to a sharp decline in the amount of money authorities spent on crisis support. From 2010/11 to 2019/20, there was an 87% decline in the amount spent on discretionary crisis support, from £285m that was spent on the comparable aspects of the DSF, to £35.8m spent on LWA in 2019/20<sup>11</sup>.

As a response to Covid-19, the UK Government provided a series of grants to local authorities in the 2020/21 financial year. This led to the first increase in crisis support spending for over a decade, as local authorities used these grants to support their residents<sup>12</sup>. In 2021/22, the Government introduced the first tranche of the Household Support Fund, as a response to the ongoing difficulties that people were facing after the economic shock of the Covid-19 crisis, and the ensuing cost of living crisis.

The Household Support Fund is a significant amount of funding, and a much welcome way of supporting those in crisis. It is a form of crisis support, but is not completely analogous to LWA. Local Welfare Assistance has a much larger discretionary aspect, a larger focus on providing essential items, and is not used for free school meal vouchers on a large scale<sup>13</sup>.

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### Impact of crisis support

Assessing the impact of crisis support schemes is difficult, but research has shown that they can create savings across the public purse. In a cost benefit analysis carried out by Milton Keynes council, the local authority estimated that an investment of £0.5m had generated £9.7m in savings to public services<sup>14</sup>.

More recent research by Policy in Practice (2023) showed that intervention at the point of crisis can make a considerable difference to the life of the recipient, even when such intervention is of a low value. Policy in Practice showed that, in certain London boroughs, rent arrears of LWA recipients decreased by £76 compared to an average increase of £12 for all low-income households in the same boroughs<sup>15</sup>.

The research also showed there are significant mental health benefits associated with having access to a safety net, something that is vital in the context of an increasing number of people contacting NHS mental health services, and a steadily increasing spend on those services<sup>16</sup>.

Awarding someone crisis support prevents crises from escalating and creating additional costs for the individual, for society and for the public purse. Savings to the public purse involve savings for the NHS, social services and other local authority budgets. For example, local authorities in England spent £1.6bn on temporary accommodation in 2021/22<sup>17</sup>. Providing furniture and appliances through local welfare schemes can significantly increase the likelihood of someone maintaining their tenure, creating savings on temporary accommodation and homelessness services.

Crisis support (particularly the kind of application-based, discretionary crisis support that LWA provides) offers a useful entry point for wrap around services. A well-known scheme that is easy to access with a simple application process allows local authorities to identify at risk individuals and families in their area and offer wrap-around support services.

### Furniture Poverty

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

A vital part of discretionary crisis support is the provision of furniture and white goods to households that need them. This can be for a family who cannot afford to replace a broken cooker, or someone who has been offered a completely unfurnished property after being homeless and does not have any furniture items, white goods, window coverings, or flooring. For people in these situations (and other similar situations), often the only way to avoid simply living without essential items is to access them through a local welfare scheme.

Research by End Furniture Poverty (2023) showed that over six million people are living without essential furniture items in the UK<sup>18, 19</sup>. Over one million people are living without three or more essential furniture items and in 'deep furniture poverty'.

Furniture items and appliances are high value, big ticket items – often the most expensive things you will buy. Since 2019, the cost of furniture has inflated by 28%, although it slowed to 4% over the last year to September 2023.

End Furniture Poverty are concerned that the Household Support Fund does not have enough of a focus on furniture and appliances. Whereas such items form a significant part of local welfare schemes, they are not a priority for the HSF.

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Crisis support schemes are a major way in which people without essential furniture and appliances can access them. However, they cannot fully furnish the homes of over six million people. A holistic approach to ending furniture poverty involves a range of different measures:

- There must be action from the social housing sector to provide furnished tenancies, rather than providing tenants with an 'empty box'.
- There must be a movement towards reuse of unwanted furniture items. In 2018, North London Waste Authority estimated that 22 million furniture items were thrown away, many of which could have been reused<sup>20</sup>. A more innovative approach to bulky household waste can reuse items, allowing for low-cost provision of items to those who need them, and avoiding unnecessary waste and emissions.
- The social security system must be stronger and better able to prevent people falling into crisis and needing to access crisis support at the current levels.

### **Economic Conditions and the Social Security System**

The difficult economic conditions in the UK, with low-growth and stagnant incomes over a long period, mean that crisis support is as essential as it has ever been, to support people when they do not have enough money to deal with a crisis.

Department for Work and Pensions statistics from the 2021/22 financial year show that 14.4m people are living in relative poverty after housing costs<sup>21</sup>. In the long-term, the UK poverty rate has stayed at a similar rate for the last two decades, but there has been a significant increase in people living in deep poverty<sup>22</sup>. Research by the Joseph Rowntree Foundation shows that 3.8 million people experienced destitution in 2022, a 61% increase on 2019<sup>23</sup>.

As inflation reached its highest level in over 40 years in 2022, real term incomes fell by over 3%, even with employers raising nominal pay by the fastest rate since 1991, according to Resolution Foundation research<sup>24</sup>. In March 2023, the Office for Budget Responsibility (OBR) forecasted that real household disposable income per person will fall by 5.7% during the next two financial years<sup>25</sup>.

The rising cost of living means that, increasingly, people are struggling to afford essentials. The Joseph Rowntree Foundation's (JRF) Minimum Income Standard (MIS) is a measure of how much money households need to attain a socially acceptable standard of living. The Minimum Income Standard for a single person has risen from £18,800 in 2019 to £29,500 in 2023. A couple with two children now need £50,000 to meet the MIS<sup>26</sup>. Considering the median income in the UK is £32,300<sup>27</sup> this suggests that many people are not living in a way that allows them to thrive.

In this context, it is vital that we have the best possible safety net. This means a social security system that is adequate and allows people to afford the essentials they need to live, but also a crisis support system that can react quickly to emergencies that the general benefits system is not equipped to deal with.

End Furniture Poverty support the Joseph Rowntree Foundation and the Trussell Trust in calling for an 'Essentials Guarantee'. This would introduce the principle that the Universal Credit should protect people from going without essentials, and benefit deductions would not be allowed to pull payments below that level<sup>28</sup>.

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In the absence of an essentials guarantee, the Government must continue to uprate benefits in line with inflation.

The Household Support Fund has been a vital funding stream, that has been used to ease the current crisis, however, (a) it can be greatly improved and (b) it can only work properly if implemented alongside adequate benefit levels. It must be remembered that the fund was introduced in the wake of an effective £6bn a year cut in Universal Credit, as the £20 uplift given as a response to Covid-19 was removed<sup>29</sup>. Evidence given by policy experts at the Work and Pensions Select Committee Evidence Session on the Household Support Fund in April 2023 suggests that the HSF has been largely used to support people for whom Universal Credit is not enough to live on, effectively ‘topping up’ benefits<sup>30</sup>. This is not the proper use of a crisis support fund.

A large percentage of the Household Support Fund has also been used by local authorities to provide vouchers for families in receipt of free school meals during holiday periods. While the vouchers are undoubtedly crucial, EFP believe the Household Support Fund is not the appropriate device to distribute the support.

The cost of living support provided by the UK government has not been insignificant – the Government state they spent £37bn on various types of support in 2022/23, including £15 billion on energy rebates, over £5bn on cost of living payments to those on benefits and £1bn on the Household Support Fund<sup>31</sup>. However, it is a concern that the government needs to create ad hoc funding pots to address crises rather than dealing with the underlying drivers of income inequality in the UK.

These ad hoc funding pots have meant many local authorities, who are facing significant budgetary pressures, have removed their own funding from local crisis support, mainly LWA schemes, to divert to other services. We fear that returning that core funding to crisis support will be extremely challenging and leaves crisis support on a significant cliff edge, as the uncertainty about the future of the Household Support Fund continues.





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# CASE STUDY



## Paul's Story

Paul is a single, 36-year-old who lives in Cambridge and had been homeless for around 18 months before being allocated a social housing property.

He said: "I was sofa surfing and the outreach team helped me to get into Jimmy's Shelter in Cambridge, then from there I went to another hostel, and then I was bidding on Homelink to get a flat."

Paul was lucky to receive support to help him to set up his new home, including a LWA grant. He said: "When I got there, it was stripped bare. I've never had my own flat before, so I just thought that's how every flat was. It was quite overwhelming because I've never done that before and I've suffered from mental health issues anyway. Luckily, I had a team at the hostel to help me. But I found it really stressful without having to sort everything out – just everything was a bit overwhelming."

For his first few days in the flat, Paul had to sleep on a bare floor, saying: "The first week or two weren't very pleasant but it was better than sleeping out on the street."

Paul admits that the support team helped him with everything. He had never heard of local welfare schemes and they completed the application for him.

He said: "They got me the carpet, the cooker, the bed, sofa, wardrobe, mirror – the fridge I got myself, my family helped me with that. Every other main thing was down to them, and it was brilliant."

Paul has struggled with alcohol addiction for many years and now he is settled in his flat, he's cautiously optimistic about his future.

"I've been an alcoholic for quite a few years now, and I've got mental health issues. I've been in my flat since April and it's good. It's not the biggest, more like a bedsit, it's all in one room, but for a single male like me, it's pretty ideal."

Paul says he's now taking small steps towards finding work and moving on with his life, things that would not have been possible without the support he's received. "I'm at 100% now, without the grants and support, I'd be on 10%."

When told that there are now 37 local authorities in England without a local welfare scheme, Paul said: "I'm actually really surprised that some parts of the country that doesn't get it (LWA) I don't think that's fair. It shouldn't be one rule for one, and another rule for another. For people who don't have the luxury of getting grants, I can't imagine what they're going through if they've got the same problems as me."

Without the support from the local welfare scheme to furnish his flat, Paul believes he would have given up the tenancy and returned to the hostel. Despite the many challenges he has faced in his life, he says: "I feel really lucky now."

# FINDINGS



# LWA: OPERATIONAL SCHEMES, ENGLAND

From 2019/20 to 2021/22, the number of local authorities without a Local Welfare Assistance Scheme rose from 25 to 35. **This year that number has risen again, from 35 to 37.**

Based on the latest ONS population estimates, this means that **there are now approximately 15 million people living without access to a Local Welfare Assistance scheme in England.**

**Table 2: Upper-tier authorities in England without a scheme 2022/23**

Bexley	Hampshire	North East Lincs	Portsmouth	West Berkshire
Bournemouth	Hillingdon	North Lincs	Reading	West Northants
Croydon	Isle of Wight	North Northants	Redbridge	West Sussex
Devon	Isles of Scilly	Nottingham	Rotherham	Wolverhampton
Dudley	Kingston	Nottinghamshire	Slough	Worcestershire
East Sussex	Leicestershire	Oxfordshire	Southampton	
<b>Enfield</b>	<b>Lewisham</b>	Peterborough	Staffordshire	
Gateshead	Lincolnshire	Plymouth	Stoke-on-Trent	

Newly closed schemes in **bold**

The two new 'no-schemes' in 2022/23 were Enfield and Lewisham:

- Lewisham were the most straightforward to categorise as they told us directly that they do not run an LWA scheme.
- Enfield told us that they do not operate their scheme with a claims process, so could not answer the questions. In previous years they answered the questions identifying an LWA budget, and an application form was available on their website, so they were classified as an outlier. This year, they did not identify such funding and the form on their website appears to relate only to the HSF. Therefore, although people can access support through the HSF, this is not an LWA scheme.

Since the Local Government Finance Act 1988 became law, 12 local authorities have issued section 114 notices, effectively saying they cannot set a balanced budget – nine of these have been since 2020. The most recent, (at the time of writing), and prominent of these was Birmingham City Council, the largest local authority in Europe. There are several more local authorities in severe financial difficulty. End Furniture Poverty, and others, have long argued that LWA should be made a statutory service as once a local authority issues a 114 notice, it has to cease all non-statutory spending, including LWA. Without this, we fear more schemes will be forced to closed.



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## Outliers

As in previous years, there are local authorities that do not fully meet our criteria for an LWA scheme but do provide support. These schemes are referred to as outliers.

## Referral Only Schemes

There are nine schemes that an individual cannot apply to themselves. These schemes are considered outliers because EFP believe any individual should be able to apply for crisis support. The majority of councils do allow anyone to self-refer.

**Table 3: Referral Only Schemes 2022/23**

Bromley	Enfield	Newcastle
Cambridgeshire	Lancashire	Rochdale
Darlington	North Yorkshire	Suffolk

## Exclusion based on tenure

In 2023/24, Liverpool City Council announced it would stop providing furniture and white goods through its 'Home Needs Awards' to tenants of registered social landlords. This is a worrying change in policy and one EFP believe should immediately be reversed.

## No Core Spend

There are eight councils that run LWA schemes but do not use any of their own funding for them, relying instead on the Household Support Fund. There were some local authorities who relied on budget lines from other internal sources, such as council reserves. We have not included them here.

Of the five schemes that used no core funding last year, two still use none, and six additional local authorities do not use any of their own funds for their scheme. While these schemes clearly exist, they are problematic in that they are completely reliant on a temporary funding pot, which could be changed or removed when the next tranche is due. Once funding is removed it is difficult to reallocate it back from other budgets.

**Table 4: Schemes which used no core spending power 2022/23**

Haringey	Kirklees	St Helens
Havering	Sandwell	Bracknell Forest*
Hertfordshire	Solihull	

\*Bracknell Forest switched from using core spending in tranche 2 to using 100% HSF in tranche 3.

The reduction in local authorities using their own funds, and instead relying on the Household Support Fund is a common trend, which is reflected in the data throughout this report.

# LWA: SPENDING

## Crisis Support Spend 2022/23, England

In the 2022/23 financial year, local authorities spent a total of £91m on Local Welfare Assistance Schemes. This is the largest sum spent on LWA nationally since 2014-15<sup>32</sup>(when the DWP still provided local authorities with funding specifically for local welfare<sup>33</sup>) and 51% real terms increase on last year's total of £55.5m.

Figure 1: Total Expenditure on LWA in England, 2023 prices

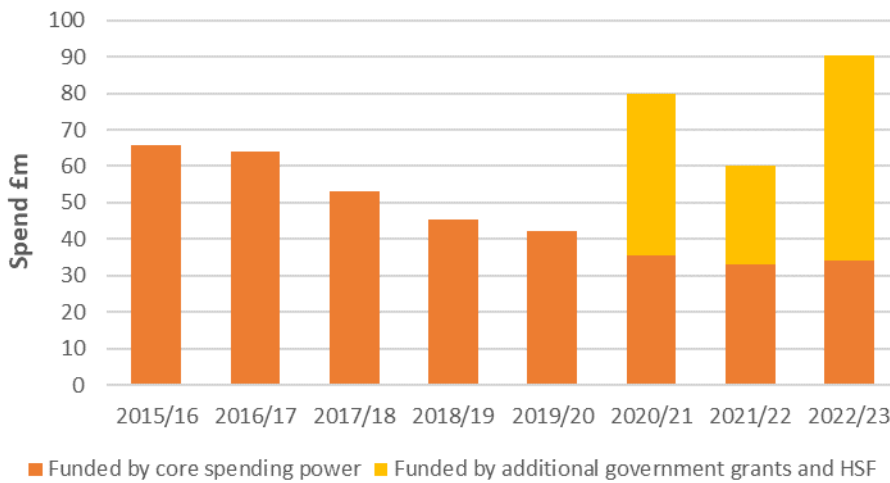


Figure 1 presents the national total of local welfare spending in England, for each year since LWA funding became part of the Revenue Support Grant in 2015/16. It shows that additional government grants and the HSF have allowed local authorities to increase the total amount of funding available to people in crisis. The two tranches of HSF funding made available in 2022/23 have had a visible impact, making 2022/23 the best-funded year in the recent history of the current, decentralised LWA model.

This is encouraging and much-welcome given difficult economic conditions. It gives an indication that the HSF is, in part, meeting its aim of 'supporting households in the most need' through LWA. It also, however, gives an indication of the severe levels of need in the UK. Despite many millions of pounds being delivered directly to households through the HSF, discretionary crisis support through local welfare schemes is still in extremely high demand.

While an increase in the discretionary crisis support available to people in England is undoubtedly positive, there are two important caveats that must be noted.

Firstly, the amount of funding coming from local authorities' core spending power is similar to the levels seen in the last three years. Local authorities spent £34.7m of core funding on LWA in 2022/23, compared to £33m in 2021/22 and £35.6m in 2020/21, in real terms. However, as a proportion of overall spend, 2022/23 is the lowest of the three years government grants have been available, at 38%, compared to 55% in 2021/22 and 45% in 2020/21.

In the absence of long-term, ringfenced funding for crisis support, this presents the very real danger of a funding 'cliff-edge'. If HSF funding is not renewed, local authorities may struggle to find funding for crisis support.

Secondly, it is clear that discretionary crisis support is not limited by demand, but by funding. The 2022/23 spend was large in the context of recent years, but historically there was much more funding available for local authorities. In 2010/11, crisis support spending on the comparable aspects of the DSF was £337m, in 2023 prices. So although the 2022/23 spend of £91m is a 115% real terms increase in funding on the record-low LWA spend of 2019/20, it is still a 73% decrease on 2010/11 levels.

### Spend per capita amongst English Local Authorities

In 2022/23, the spend per capita in England was £1.60, a 50% increase on 2021/22 when accounting for inflation. Again, this is a positive development that is primarily due the influence of the Household Support Fund.

While the spend per capita in England does reflect a trend towards greater spending in the majority of local authorities, it is pulled up somewhat by outliers. Amongst local authorities, there was a much larger range of spending in 2022/23 compared to previous years.

The four largest per capita spends in 2022/23 were all local authorities that funnelled a large proportion of their HSF allocation through LWA. None of those four authorities had an outstandingly high per capita spend in previous years, but this year each spent more per capita than any local authority did in any of the last four financial years. Indeed, the largest spend per capita was £23.01, by Brent, which is considerably more than the highest spend per capita in 2021/22 - £8.72 spent by Islington.

Figure 2: Proportion of local welfare schemes within defined per capita spending brackets, since 2019/20

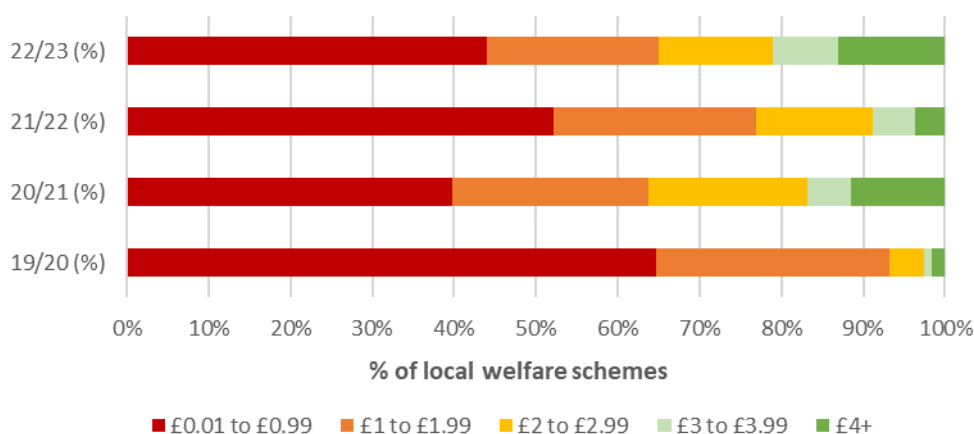
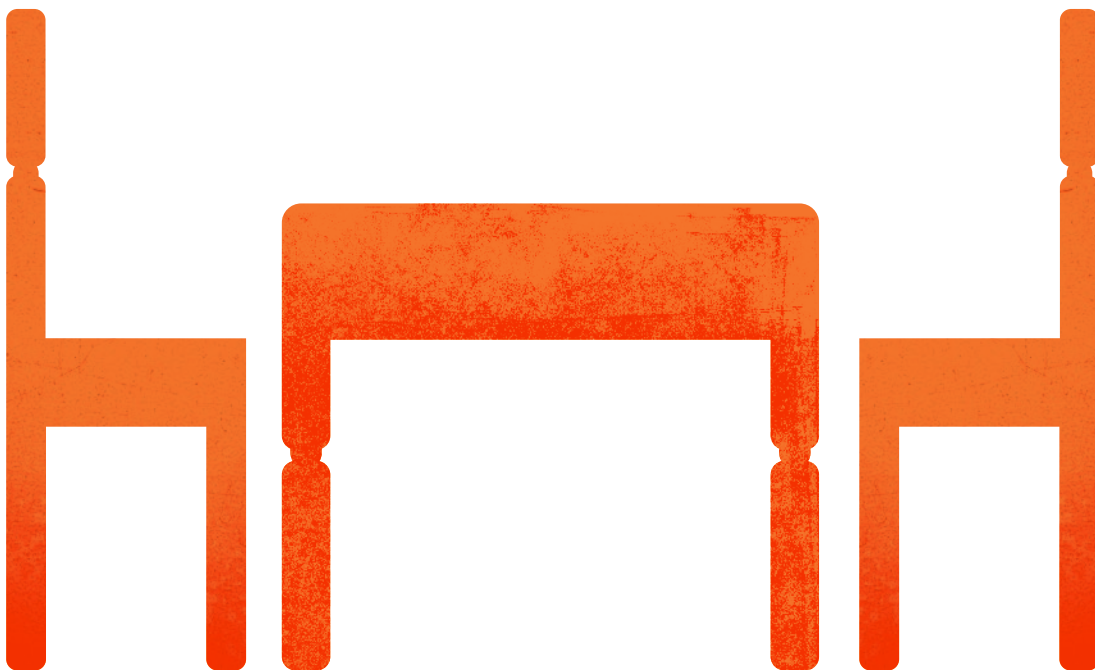


Figure 2 presents the proportion of local authorities spending across different brackets. The proportion of local authorities spending less than £1 has broadly fallen since the introduction of the first additional government grants in 2020. The number of local authorities spending over £3 per capita in 2022/23 is the highest it has been over the four years, now standing at 21%, compared to 9% in 21/22 and 3% in 19/20.

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Overall, the data in figure 2 from the last four years shows a notable lack of consistency, which is somewhat understandable given the unprecedented nature of the challenges posed by the Covid pandemic, the war in Ukraine, Brexit and the subsequent Cost of Living crisis. But this is not good practice and is a result of unpredictable funding streams: in 2020/21, local authorities were given a variety of grants to help with the covid-19 crisis, then in 2021/22 the first tranche of the HSF was introduced, with no indication of whether it would be extended. Similarly, in 2022/23, local authorities did not know how much funding they were going to get from central government, with tranches of the HSF announced shortly before they were to begin.

Local authorities need stability so they can implement effective spending plans. In recent years, crisis support has been characterised above all by this lack of consistency, as local authorities have been expected to receive, process and spend a variety of temporary funding pots, with little time at all to plan effectively.



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# CASE STUDY



## Helen's Story

Helen is a single mother of two teenage boys, living in West Sussex and is currently part-way through an apprenticeship studying to be a nursery nurse. She split up with her partner in March and two weeks later her washing machine broke. West Sussex County Council does not have a local welfare scheme.

Helen said: "I'm on a set wage, £5.20 an hour, and I get a little bit of help from Universal Credit, but even with those two combined, it's not what I was on before I started the apprenticeship. Just a couple of weeks before the washing machine broke, I separated from my partner so we went from two incomes to one so there's never been any money to repair or replace it, even just to get a second-hand one, you're looking at £100 or so and we don't have that disposable income at the moment."

Helen acknowledges that she is lucky because she has a car and she's able to use her family's washing machines as well. She said: "It has been hard because I work from 9am to 6pm and then when I get back I've got to sort out laundry and whether it's trying to hand wash, trying to go to my sisters. My parents live ten miles away, so going there, getting a load done coming back. It's like an hour and a half round trip, so it's quite stressful and it just needs to be done all the time."

With two teenagers and uniforms that need washing for her job, Helen says she really needs to be doing a load of washing every day. The cost of the launderette is £5 a load, similar to her hourly salary. "It's too much to put on someone else so I've been trying to do just two or three loads a week, to get the essentials done, but then it just leaves us with a backlog. The kids always moan and say they've got nothing to wear because nothing's clean but it's hard to make sure they've got their school uniforms ready."

Helen is prioritising what she can wash because of the cost, and because the 'inconvenience on other people'. She said: "It really has an impact on your relationships with other people as well, it's really hard to have to keep asking for help, and even when it's your family, they're not in the same financial situation so they don't really understand that you're only asking because you don't have any other options so it can make things quite tricky."

Helen has spent hours researching her options. She is unable to access any credit due to her credit rating, and has looked for grants and other types of support. "I spoke to my friend who's a social worker in East Sussex," she said. "She said that East Sussex Council has a white goods fund and suggested I see if there was one in West Sussex – but there's nothing in West Sussex so it seems like a bit of a lottery as to what support you can get. It doesn't seem fair that East Sussex should have it and West Sussex doesn't."

The only viable option Helen has found to replace her washing machine is the next government Cost of Living payment, due in October/November 2023. This could leave her struggling to cover her winter energy bill costs, and her food costs, but she said:

"I found a little bit of the weight lifted and there's a bit of an end in sight – it's not ongoing support, you can't rely on it but it just so happens to come at this time. At the moment, I'm spending money on petrol and the launderette, so depending on what the impact is on the electric bill, it might actually help us out financially having the washing machine here."



# LWA: FUNDING CLIFF EDGES

## Funding Cliff Edges: Local Authorities at Risk of having no LWA Scheme

Our analysis has already shown that there are 37 local authorities without an LWA scheme in England, leaving 15m people without access to crisis support. However, the majority of LWA funding this year has come from other sources than councils' core budgets, chief amongst which is the Household Support Fund.

This creates the possibility of a steep and instant fall in crisis support funding in England if the fund is not renewed for the 2024/25 financial year.

**Table 5: Core spend % of Local Authorities whose local welfare scheme was majority-funded by the Household Support Fund.**

Bracknell Forest*	0%	Warwickshire	1%	Norfolk	20%	Newham	32%
Haringey	0%	Wirral	3%	Trafford	21%	Surrey	33%
Havering	0%	Essex	8%	Brent	23%	Halton	34%
Hertfordshire	0%	Ealing	10%	Milton Keynes	24%	Derbyshire	36%
Kirklees	0%	Thurrock	10%	Barnet	25%	Stockport	37%
Sandwell	0%	Buckinghamshire	12%	Bristol	25%	City of London	46%
Solihull	0%	Brighton and Hove	13%	Bolton	29%	N. Somerset	47%
St Helens	0%	Hull	18%	Sefton	31%		

\*Bracknell Forest switched from using core spending in tranche 2 to using 100% HSF in tranche 3.

Table 5 lists the local authorities who told us their LWA scheme was funded by less than 50% core budget, and gives their core spend percentage. We have omitted any schemes who had a low core spend but told us they used council reserves. There are 31 local authorities in this category, whose schemes would be severely affected by either a reduction in, or complete cessation of, the HSF. We do acknowledge that some of these areas spend a lot on LWA but it appears proportionally less because of the large funding levels of the HSF, however, this table highlights the potential problems due to the uncertain future of the HSF.

There are eight local authorities who are fully reliant on the HSF, meaning an end to the fund could effectively create eight new areas without a local welfare scheme, leaving an additional 3 million people without access to crisis support. In the remaining 23 local authorities listed in Table 5, crisis support could be more than halved.

In reality, we believe that local authorities know the value of crisis support, and we hope that most would find funds from somewhere in their budget to support those in need. But without long-term, adequate and ringfenced funding there is a real risk that crisis support reduced to a new low.

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## How are local authorities funding LWA in 2023/24?

We also asked local authorities how much of their core budget they are planning on using in 2023/24, the current financial year. This allows us see whether local authorities are increasing their reliance on the Household Support Fund to bolster their local welfare schemes.

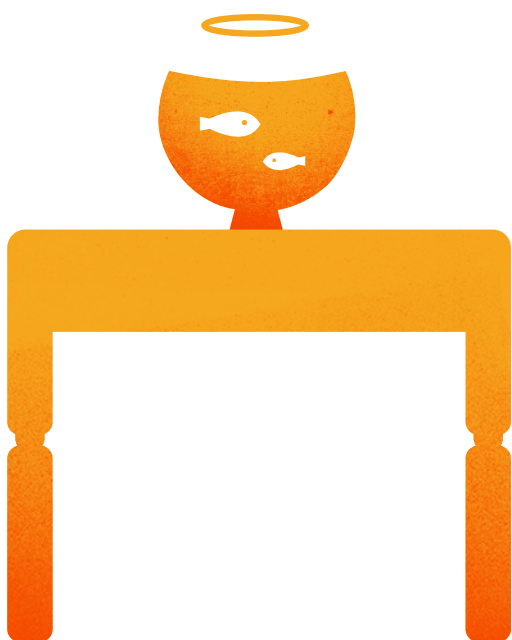
The findings from this question should be taken with some caution – many local authorities were not sure exactly what the split would be for 2023/24, despite our FOIs being issued after budgets were set for this financial year. Moreover, some local authorities may plan to use 100% core funding so they are not reliant on HSF funding – however, in practice their schemes will be bolstered with the HSF where necessary.

Despite these reservations, the data does show an increasing reliance on the Household Support Fund. Of the eight local authorities whose schemes were 100% funded by the HSF in 2022/23, six are planning on doing the same in 2023/24. **In total, there are 13 local authorities that told us they are planning on funding their local welfare scheme entirely with HSF funds in 2023/24.**

**Table 6: Local authorities that intend to fund their LWA scheme entirely through the HSF in 2023/24**

Barnsley	Haringey	Kirklees	Thurrock
Bolton	Harrow	Norfolk	
Brighton and Hove	Havering	Sandwell	
Halton	Hertfordshire	St Helens	

With seven more councils planning on using HSF funds alone to fund their LWA schemes, the importance of this funding stream being maintained, or an alternative one provided, is clear.



# THE HOME NATIONS

Though LWA spending has increased in England, it is worth comparing it with Scotland, Wales and Northern Ireland. The devolved nations traditionally run more effective schemes, with more money spent per person, and coverage across the entirety of each country.

## Spend Per Capita, UK

In 2022/23, each of the UK home nations increased their per capita spend on discretionary crisis support. The increases were of different degrees, from different starting points, but any increase in crisis support is to be welcomed. As in 2021/22, Northern Ireland had the highest spend per capita (£21.05) and England had the lowest (£1.60). In 2022/23, Wales' spend per capita (£12.81) overtook Scotland's (£10.22) for the first time<sup>34, 35, 36</sup>.

Figure 3: Spend per capita in home UK nations from 2019/20 to 2022/23

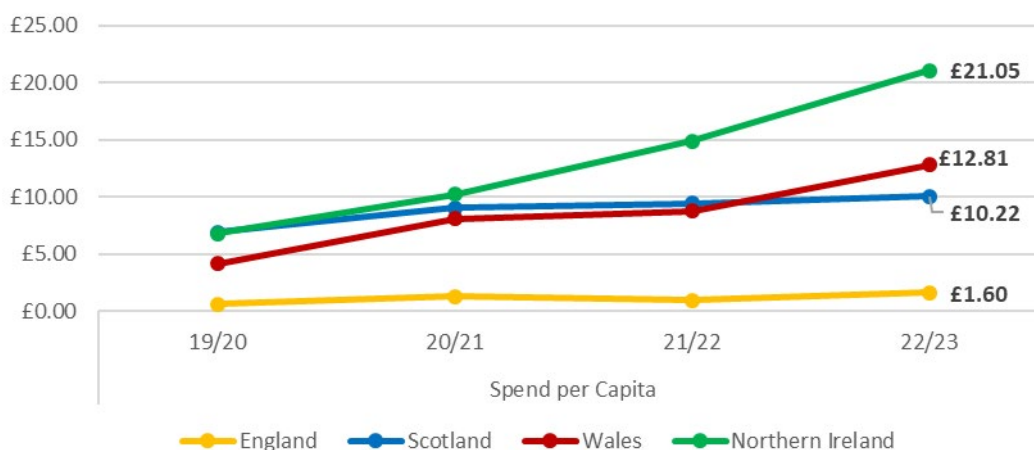


Figure 3 shows the per capita spend for each of the home nations, for each of the last four years. The per capita spend has risen for each nation since 2019/20. In fact, it has risen in each of the last four years for all nations, with the one exception being England in 2021/22 - when EFP reported a fall in LWA spending<sup>37</sup>.

In 2022/23, a large increase in per capita spending was seen in England, Wales and Northern Ireland. Those nations increased their per capita spend by 51%, 35% and 30% respectively on 2021/22, in real terms. Scotland saw a minimal increase of around 1%. Of course, each country started at a different level, which must be considered. For example, England's 51% increase is a positive development for LWA, however given the extremely low levels it was already set at, the large increases in Northern Ireland and Wales are likely to create greater impact.

The increases seen over the last four years suggest two things. Firstly, that there is significant and rising need for discretionary crisis support in each UK nation. Secondly, as mentioned above, it suggests that the Covid-19 grants and HSF have had an impact on crisis support spending. In England, we can be certain it has had a large impact, because local authorities told us that they used the HSF to bolster LWA. In the devolved nations, it is less clear.

Wales and Northern Ireland told us that HSF money is added to overall reserves, so they could not be clear if any HSF money was allocated to the Discretionary Assistance Fund. Scotland told us they did not use any HSF money for the Scottish Welfare Fund, as their budget is set independently from grants such as the HSF. There is therefore a chance that the high spending by Wales and Northern Ireland could be partially due to extra grant funding that they have received, but we cannot say so with any real authority.

England remains far behind the devolved nations in spend per capita on permanent crisis support. If we include the elements of the HSF that could be applied for and are thus analogous to LWA, the per capita spend on discretionary crisis support in England would be £5.47. A big improvement, but still the lowest spend per capita of the four nations.

### Applications and Awards, UK

A crisis support scheme has to be managed so that it meets demand in a suitable way. This means striking a balance between providing fewer, higher value awards or more, lower value awards. It also entails managing expectations of what is available through a crisis support scheme, to avoid needless rejections for support.

**Table 7: Applications and Awards in UK Nations**

	Population	Total Apps.	Total Awards	% Successful	Average Award Value
England (LWA)	55m	703,193	412,400	59%	£220
Scotland	5.4m	381,690	235,130	62%	£238
Wales	3.1m	561,528	375,902	67%	£106
Northern Ireland	1.6m	136,240	98,220	72%	£530

Table 7 presents the total number of applications and awards for each UK nation, alongside the success rate and average award value. There was different approach from each country, with Wales opting for more lower value awards, Scotland focusing on higher value awards, and England sitting in between.

Northern Ireland’s scheme is an outlier due to its notably large award value and high success rate. The data was released late before publication - EFP intend to study Northern Ireland in more detail in the future.

In England, the average award value decreased from £229 in 2021/22 to £220 in 2022/23, a relatively small change compared to previous years. England’s average award value has varied significantly in recent years<sup>38</sup> but a reduction in the variance this year suggests councils are getting used to dealing with emergency funding and the HSF.

In 2022/23 the average award value in Wales and Scotland has remained remarkably similar, changing by £1 and £5 respectively since 2021/22. This is an advantage of centralised schemes. The devolved nations are able to manage the fund consistently across the country whereas the award value in England has varied significantly as local authorities have reacted differently to crises.

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Scotland had the highest average award value in 2022/23, providing higher value awards to fewer people. This is largely because of the sizeable furniture, appliances and homemaker item portion of the Scottish Welfare Fund – 62% of the entire fund went on these items in Scotland, compared to around 36% of the Welsh Discretionary Assistance Fund and 36% of English LWA.

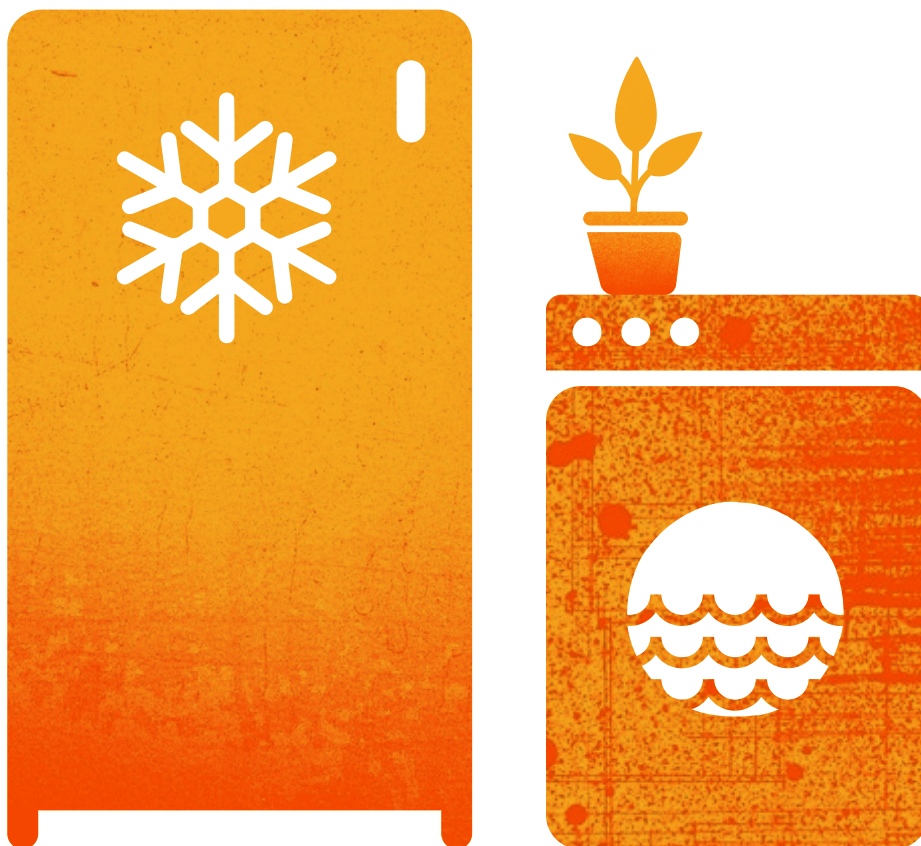
### **Average Award Value and Furniture**

The average award value in England of £220 suggests that if you apply for furniture and appliances through local welfare, you reasonably stand a chance of getting one or two items – though the average award could be much higher or lower depending upon your particular local authority.

In Wales and Scotland, a similar statement is not entirely applicable because both the DAF and SWF are split between two distinct functions, one focusing on furniture and white goods, and the other focusing on smaller emergency grants.

- While the average award value in Wales was £106, the average Individual Assistance Payment, which focuses on furniture and white goods, was £946.
- In Scotland, the average award value was £238 but the average community care grant, which provide furniture and white goods, was £715.

Some local authorities in England have retained this split as a legacy from the Discretionary Social Fund, which was set up in this way, but not all have done so.



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# DEPRIVATION

A key benefit of a centrally delivered scheme is the ability to distribute funds to areas based on the level of deprivation. This can be done systematically, to ensure that funds get to those who need them. Scotland and Wales do this very successfully. The data taken from these two nations demonstrates a strong correlation between the deprivation in an area and the amount of money spent on crisis support there.

Figure 4: Welsh DAF - spend per capita by local authority deprivation quintile

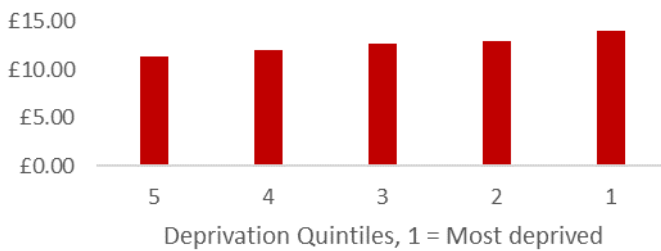


Figure 4 shows the spend per capita by local authorities in each deprivation quintile in Wales. The spending data came from the FOI response we received from the Welsh Government and we used the Welsh Indices of Deprivation<sup>39</sup>. There is a correlation between the deprivation quintile and the amount of funding spent in those areas. The spending levels are relatively consistent across all quintiles, suggesting that the support is available at a similar level across Wales, in the most and least deprived local authorities.

Figure 5: Scottish Welfare Fund total spend by LSOA deprivation decile

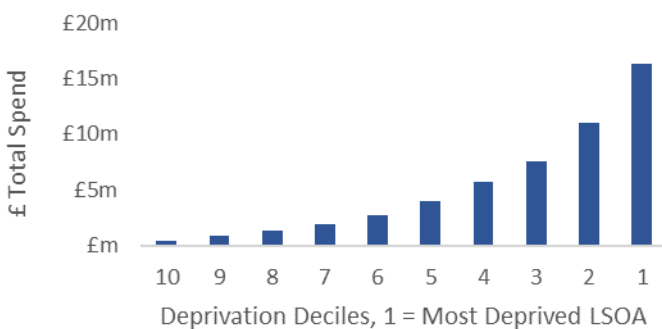


Figure 5 shows the total Scottish Welfare Fund spend in each deprivation decile, using Lower-Layer Super Output Areas (LSOAs) rather than local authorities. This data comes directly from the Scottish Welfare Fund statistical release<sup>40</sup>, so we decided to present it in the way they allocated funding rather than convert it to local authority level data. There is an extremely strong correlation between deprivation and total funding received from the Scottish Welfare Fund.

Figure 6: Spend Per Capita by local welfare schemes and local authority deprivation decile, 2022/23

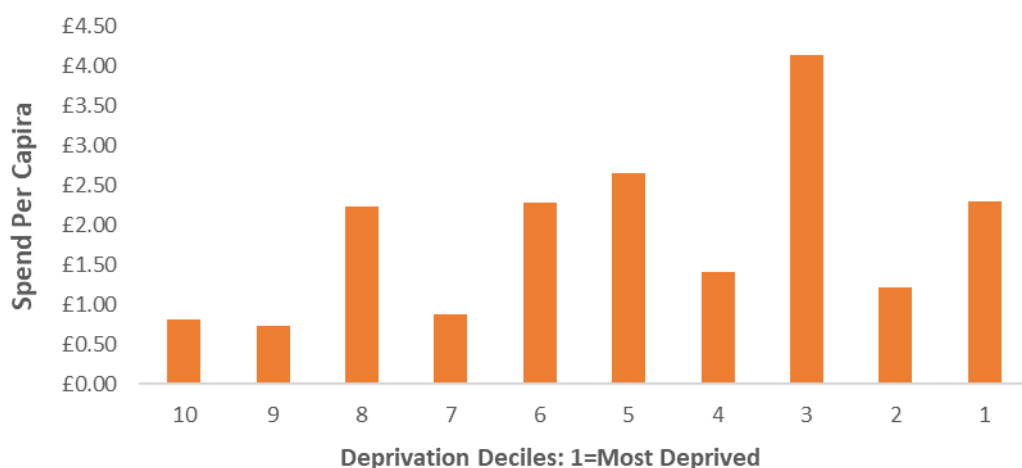


Figure 6 shows that, in comparison to the devolved nations, England's crisis support spend is poorly correlated to deprivation. There is a weak correlation, but it is clear that the fragmented nature of crisis support in England means that those who need support most are not necessarily the most likely to get it.

The correlation between deprivation and LWA spending in England has actually become weaker since we last looked at it in 2020/21<sup>41</sup>.

For example, in 2020/21 the four most deprived deciles spent relatively similar amounts, ranging from £1.73 per capita to £1.99 per capita, with the most deprived decile having the second largest spend per capita at £1.93. In 2022/23 the four most deprived deciles spent very different amounts on LWA, with the most deprived decile spending £2.30 and the third most deprived decile spending £4.14 per capita. In fact, the most deprived decile spent less than the fifth decile in 2022/23.

The increased variance in spending across deprivation deciles is another figure that highlights the lack of consistency in crisis spending in England. Even with the HSF in place, which was distributed based on deprivation, whether you can apply for discretionary crisis support largely depends on the attitudes of your local authority. With no national plan in place, increased funding provided by the HSF has widened the gap between areas and increased volatility, as different local authorities use it in different ways.

As in previous reports, it is important to note that the most deprived local authorities have been hit hardest by budget cuts<sup>42</sup>, so largely lack the ability to increase spending in a way that fits the deprivation levels in their area.

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# HOUSEHOLD SUPPORT FUND 2022/23

The Household Support fund is clearly having a profound impact upon crisis support in the UK, in particular English Local Welfare Assistance Schemes as outlined above.

The HSF has a much wider remit than bolstering local welfare schemes, however. EFP data showed that in 2021/22, only 6% of the fund went towards local welfare . The HSF has been largely focused with providing targeted grants to households, including free school meal vouchers in the summer holidays.

## Data

In 2022/23, there were two tranches of the HSF - tranche two and tranche three - delivered to local authorities in England. Tracking how the two tranches were spent has been more challenging than tracking local welfare spending as both tranches came with different ring-fencing and monitoring requirements .

The data recorded by local authorities and relayed to the DWP through the management information returns for each tranche are available publicly online . In addition to this data, EFP asked each English local authority and devolved nation how they spent their allocation of the HSF, asking for a breakdown based on our areas of focus. This involved asking how much was delivered through:

- Targeted grants directly to households/individuals (including FSM support)
- LWA schemes
- Application based HSF schemes (separate from LWA)
- Voluntary and community sector organisations
- Furniture, furnishings and appliances.

The responses from local authorities were mixed. Some local authorities had detailed records, allowing us to see how much was spent on these categories. Other authorities only recorded what was required for the management information return that was sent to DWP.

In general, the information available regarding tranche three was far more comprehensive than for tranche two due to the extra monitoring requirements. This reflects an issue with the HSF in general: the data recorded at a national level has been inconsistent. Consistent and reasonable monitoring requirements should be set nationally, to improve the DWP's ability to evaluate the scheme.



# HOUSEHOLD SUPPORT FUND

Figure 7 Household Support Fund Spending

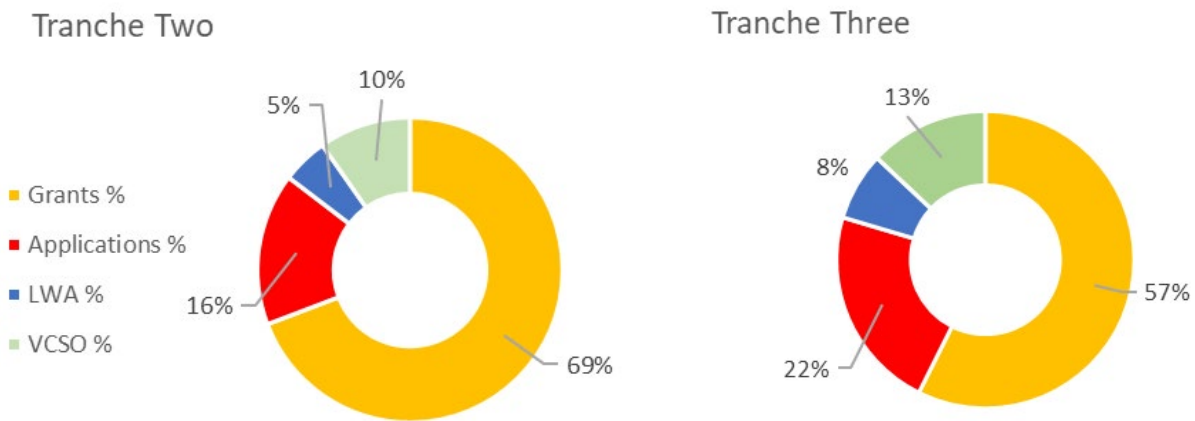


Figure 7 presents the proportion local authorities told us they spent on the categories outlined above. Across both tranches, 63% of the fund was delivered via targeted grants; 20% was delivered via application-based support; 6% was delivered via Local Welfare Assistance Schemes; and 11% through voluntary and community sector organisations.

### Targeted grants still dominate

Similar to the first tranche of the Household Support Fund, the majority of the fund was delivered through targeted grants. By targeted grants, we mean money that is delivered directly to members of the public without any need for recipients to apply. This includes vouchers given to families in receipt of free school meals in the holidays and fuel vouchers which local authorities may have delivered to those on low incomes in their area. In tranche two, 69% of the fund was spent on targeted grants – the same proportion that was reported in tranche one in 2021/22<sup>43</sup>. In tranche three, 57% went on grants.

One of the main benefits of the HSF is the ability it has given local authorities to identify groups that may need support and provide them with direct grants. This is a key point of difference from LWA schemes that utilise an application-based approach. Many local authorities have found that the HSF allows them to support people who may not have known about crisis support, or not wanted to ask for help given the stigma that can often be associated with doing so.

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While targeted grants are a useful tool for local authorities to reach people quickly, EFP harbour similar concerns to tranche one, that such grants are being overly relied upon due to their relative expediency when compared to other crisis support delivery methods. Setting up an application-based scheme is relatively labour intensive; staff are needed to run the scheme, systems need to be created, and applications need to be assessed. With no certainty that the HSF will be extended beyond each tranche, local authorities have little incentive to put large application-based schemes in place.

As one local authority told us last year: **“Part of the nightmare of this funding is I have three permanent members of staff out of a team of 26...we’re constantly onboarding and training people.”**

Moreover, the Government have consistently given local authorities little time to plan, meaning the expediency grants offer is essential for local authorities to fully spend their allocation. For example, draft guidance for tranche two and three was delivered to local authorities with very little time to implement – for tranche two it was delivered after the scheme start date.

### **Improvements are having an impact**

Over the course of the HSF, the DWP has listened to local authorities and charities, and made changes to the guidance accordingly. These changes have been largely positive and are reflected in our freedom of information request data.

In tranche two, the local authorities who provided complete data told us that they spent 16% of their allocation on application-based support and 5% on Local Welfare Assistance Schemes. After the requirement that some of the fund must be available via application was added in tranche three, those same authorities told us they spent 22% on applications and 8% on LWA schemes.

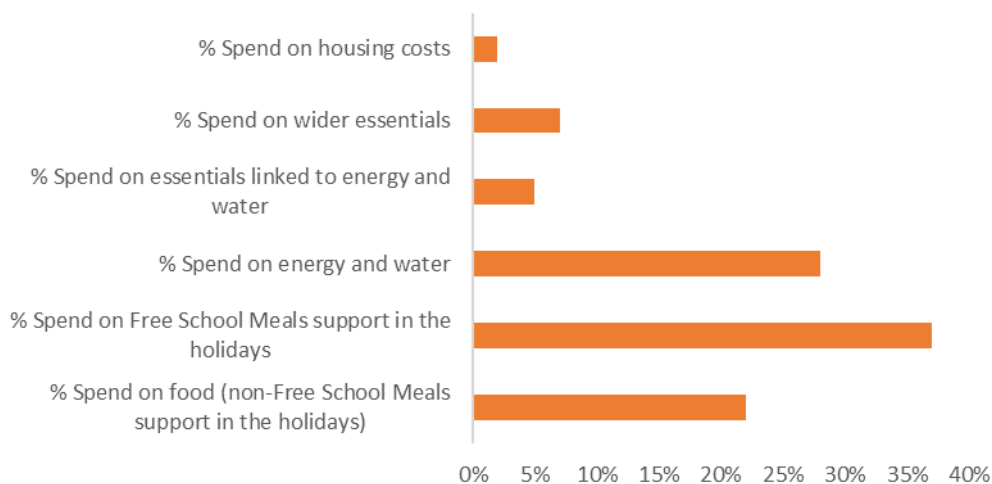
**Overall, the amount of the fund reported as being open to applications rose from 21% to 30% after the guidance change.**

Collaboration with voluntary and community sector organisations (VCSOs) has been encouraged throughout the fund, and is something several local authorities have reported utilising effectively. For example, in the Work and Pensions Select Committee Evidence Session on the Household Support Fund in April 2023, Councillor Abi Brown, the Leader of Stoke-on-Trent City Council, explained how they work closely with such organisations who are well-placed to understand the geography of need in Stoke<sup>44</sup>. In both tranche two and three, VCSOs played a significant role in distributing the fund – distributing 10% and 13% respectively.

### **Free school meals**

If 2021/22, EFP reported that 41% of HSF tranche one went on free school meal support in the holidays<sup>45</sup>. In 2022/23, the management information return for tranche three contained this information so it is available publicly<sup>46</sup>. The DWP report that 37% of tranche three went on vouchers for families in receipt of free school meals to provide food support during the school holidays. Figure 8 below shows that this was the largest spending category during tranche three of Household Support Fund.

Figure 8: Spending categories of the Household Support Fund Tranche 3, DWP Data



As we noted last year, free school meals in the holidays are a vital use of public money in the absence of an adequate social security system. Whether this is the correct use for what is a crisis support fund, however, is questionable. For the majority of local authorities, a large proportion of the HSF funding was siphoned off for free school support in the holidays before it could be used for anything else. This effectively reduces the capacity of the fund to help those in need by 37% at the outset.

Free school meal support in the holidays must remain, however, EFP believe it should not be the responsibility of the DWP's flagship crisis support fund to provide it. First and foremost, we should have a decent social security system and immediately scrap the two-child limit. But in the meantime, it would be far more reasonable for the Department of Education to ensure every child entitled to free school meal support receives it. This would allow much greater transparency about the level of crisis support needed and provide local authorities with more freedom to spend the valuable crisis funding that they are allocated.

### Moving forward

The Household Support Fund allows local authorities to deliver funding to people through a blend of different routes. By using a combination of grants, applications, LWA schemes and VCSOs, authorities can reach a wider range of people than if they were to just use one. What the correct proportions are should be based on the knowledge of each local authority, the strength of the VCSO sector in each area, local needs, and should be informed by the best data that is available.

What is clear though, is that the way the fund has been delivered in the last two years reflects the haphazard way the fund has been delivered to local authorities, rather than a deep understanding of local need. A long-term commitment to crisis support, whatever it is called, would begin to solve these issues.

The FOI data presented here relates to tranches two and three of the HSF, which ran during the 2022/23 financial year. At the time of writing (September 2023), we are nearly six months into tranche four, which will be in place until the end of March 2024.

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The guidance for tranche four is similar to tranche three. The main differences are that it allows for advice services to be provided and it states local authorities are expected to offer application-based support throughout the duration of the fund – suggesting that during tranche three local authorities were exhausting the fund before the financial year was up. This has led to several local authorities regularly pausing applications to their HSF with temporary closures of their schemes, to ensure funding lasts until the end of the financial year.

There has yet to be a commitment by the DWP as to whether the fund will be extended into the 2024/25 financial year.



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# CASE STUDY



## Angela's Story

Angela is a 23-year-old single woman, living in temporary accommodation in Luton. She had been working as a Children's Mental Health Worker but suffers from seizures due to a complex neurological disorder so is currently signed off work and receives Statutory Sick Pay, providing her with 'around £100 a week'.

Angela's work had been in Birmingham but when she became ill, she was taken into hospital and her family decided that she had to move back in with them and didn't renew her lease when it expired. Unfortunately, Angela's relationship with her family has broken down and the safeguarding team at the hospital helped her to move into temporary accommodation on her discharge. Her previous tenancy had been with a private landlord so she didn't have any furniture.

Angela said: "At first I was staying in a hotel for eight or nine days, and then they found a one bedroom flat for me. There was already a bed when I moved in but that was literally it, which I was grateful for anyway, but it was the previous tenant's."

Her housing officer arranged for her to receive a fridge freezer, a cooker and a new bed but she is still waiting for the old bed to be removed.

"There was no sofa, no chest of drawers or wardrobe, no washing machine and no curtains or blinds up at the windows," explained Angela. She is still living without those items.

Angela is now on the waiting list for permanent social housing but hasn't been told how long that might take. Another tenant in the same temporary accommodation has been waiting for 11 months for permanent accommodation so Angela expects to be there for at least that long.

She said: "For the first few days I was just using the clothing bags that my clothes were in, propping them up to use as a sofa because there was literally nowhere to sit, and then using the bed. My clothes are all still in the bags. And not having any window coverings really affects my sleep. I've put the mattress from the previous tenant up against the window to use that to cover the window."

Angela tried to apply for help from the Household Support Fund but was only able to get an electricity voucher and a groceries voucher.

"The application form was quite straightforward but then it asks you to submit certain documents but then it only allows you to attach a maximum of four files," Angela explained. "So, then I had to wait for them to contact me because you have to attach your bank statements and all your wage slips. I didn't hear anything until the following week."

Angela has now had to go into more debt to get the basics: "I couldn't go without having things like pans, crockery and everything so I had to just put everything on the credit card and just hope I can pay it off."

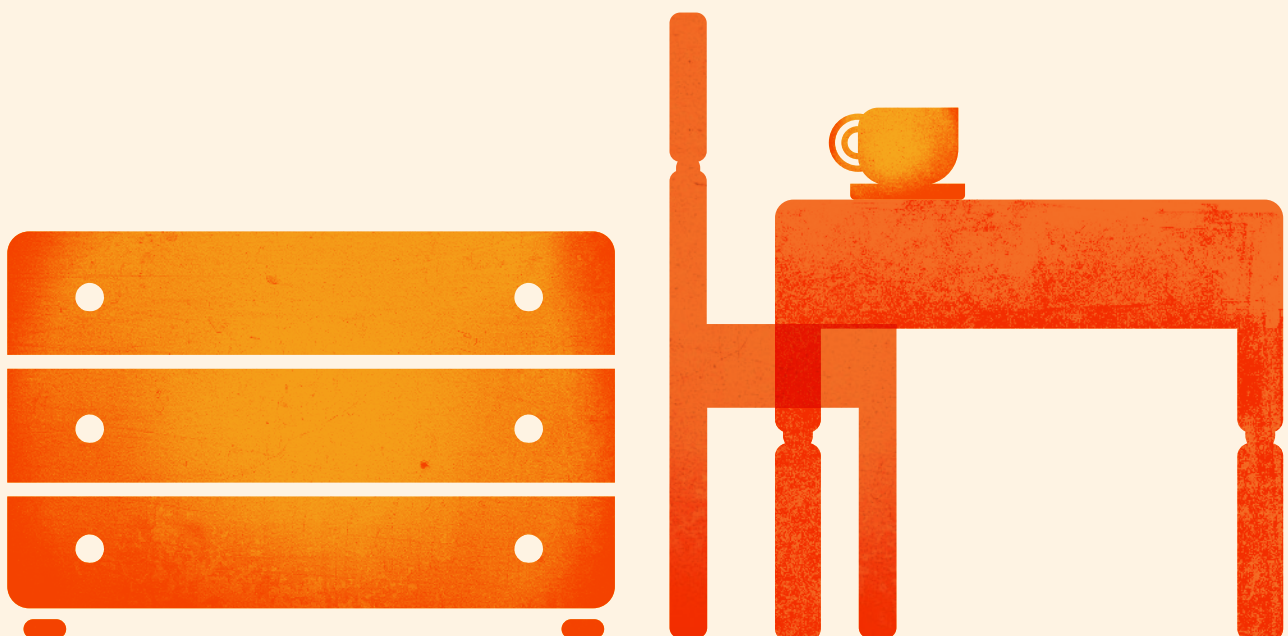
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Angela found out about the Household Support Fund through the End Furniture Poverty website and had been told about Luton's Local Welfare Assistance scheme by Citizen's Advice.

She said: "I did try to contact the local welfare scheme but it was impossible to get through to someone. You get put on hold and then it would hang up. I was getting quite desperate and because of my mental health, and I do get anxieties sometimes speaking on the phone, and also just reaching out for help sometimes, I just feel rejected and I shut down. It's hard to ask for help when you do need it."

Angela feels fortunate that she has somewhere safe to live, and a family member is helping her with her laundry because her neurological disorder means she is unable to get out to the launderette, but she said her situation is affecting her mental health and exacerbating her health condition and affecting her general physical health.

"I suddenly went from having my whole life, to having nothing."



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# FURNITURE, FURNISHINGS AND APPLIANCES

## Emergency furniture provision

Emergency furniture and appliance provision varies across the UK. In the devolved nations this support comes through their devolved crisis support schemes and in England support is provided at a local authority level.

As with Local Welfare Assistance, introduction of the Household Support Fund has changed what support is available. Not all local authorities run local welfare schemes, but all did receive funding from the HSF. However, furniture provision is not a fundamental part of the HSF, as it is with most Local Welfare Assistance Schemes. The HSF is primarily concerned with rising living and energy costs but it can be used for furniture and appliances if local authorities wish to do so<sup>47</sup>.

## Furniture and appliance spend England, 2022/23

The total amount spent on furniture and appliances through LWA schemes in 2022/23 was £32.4m, 36% of all LWA spending. As a proportion of LWA, this is less than the previous financial year, when 44% of LWA went on those items. As a monetary amount, it is a large increase – over £8m more than the £24m that was spent in 2021/22.

A financial increase in LWA furniture spending is very welcome, however, given the substantial support made available through targeted grants and other government support such as the Cost of Living payments - and the levels of furniture poverty in the UK<sup>48</sup> - we would have expected, and hoped, that the percentage of LWA spent on furniture and appliances would have increased.

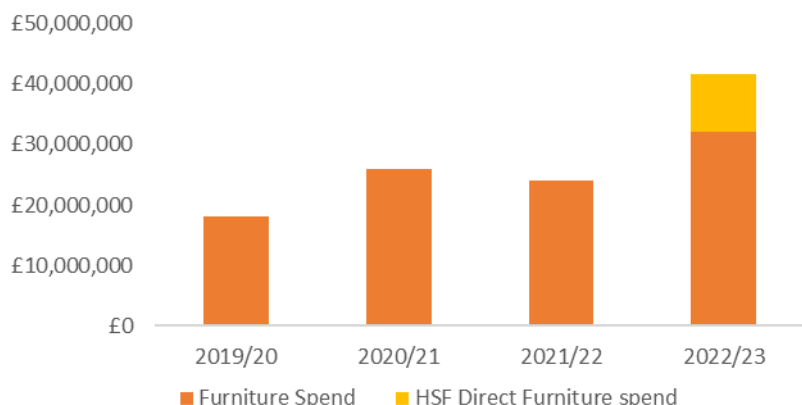
We also asked local authorities whether they spent any of the HSF directly on furniture – i.e. completely separately from their LWA scheme. The proportion that did so was small, but due to the large funding levels of the HSF, it still had a notable impact on furniture and appliance provision in England: **over £9m of the HSF was spent directly on furniture and appliances.**



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**Through both LWA and the HSF, a total of £42m was spent on furniture, furnishings and appliances in England.**

Figure 9: Furniture spend over four years, England



### Furniture deserts

Though the overall spend is has increased, there are still many areas where support for furniture is unavailable.

There are 37 local authorities without operational LWA schemes and two operational schemes that do not provide any furniture or white goods. This means that in 25% of English local authorities there is no furniture support available through LWA. Moreover, the average LWA award was £220 in 22/23, indicating that even areas with support are only likely to help you with one or two items.

The HSF improved the situation somewhat in 2022/23. Of the 39 local authorities without a local welfare scheme or a furniture-providing one, ten reported providing some form of furniture support directly through the HSF - reducing the percentage of local authorities that do not provide furniture and appliances to 19%.





# FURNITURE SPEND PER CAPITA

## The HSF is not furniture focused

Providing furniture and appliances to households in crisis is a key element of LWA schemes and has been for a long time. The Household Support Fund, however, is not particularly focused on providing essential items. EFP's research has shown that over 6m people are living without essential items, so it is vital that the furniture-provision function of crisis support schemes remains.

Figure 10: LWA per capita spend on furniture across different brackets, amongst operational schemes

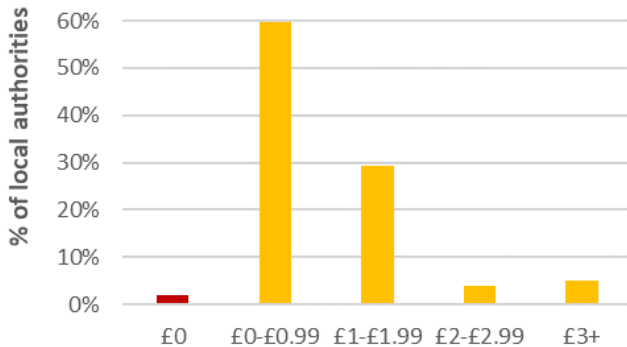


Figure 11: HSF per capita spend on furniture across different brackets, amongst local authorities



Figures 9 and 10 show the proportion of local authorities whose per capita spending on furniture falls within certain brackets. Figure 10 shows the per capita spend on furniture for Local Welfare Assistance Schemes, and figure 11 shows it for the Household Support Fund.

Amongst operational local welfare schemes, 2% of schemes did not spend anything on furniture or white goods in 2022/23. For the HSF, 56% of local authorities who provided data had a furniture spend of £0.

The number of local authorities spending more than £1 per capita was much greater amongst LWA schemes than it was for local authorities providing the HSF, too. Only seven local authorities spent more than £1 per capita on furniture and appliances through the HSF. For comparison, 38 local welfare schemes spent more than £1 per capita on furniture.

It is very clear from this data that the Household Support Fund has not been used to provide furniture and white goods in the same way that LWA historically has been. This is a major concern: while EFP acknowledge the vital support that the HSF has provided to households across the UK, it risks eroding the vital furniture provision aspect of local welfare schemes. Furniture and appliance provision must be more prominent in future tranches if the fund is renewed.

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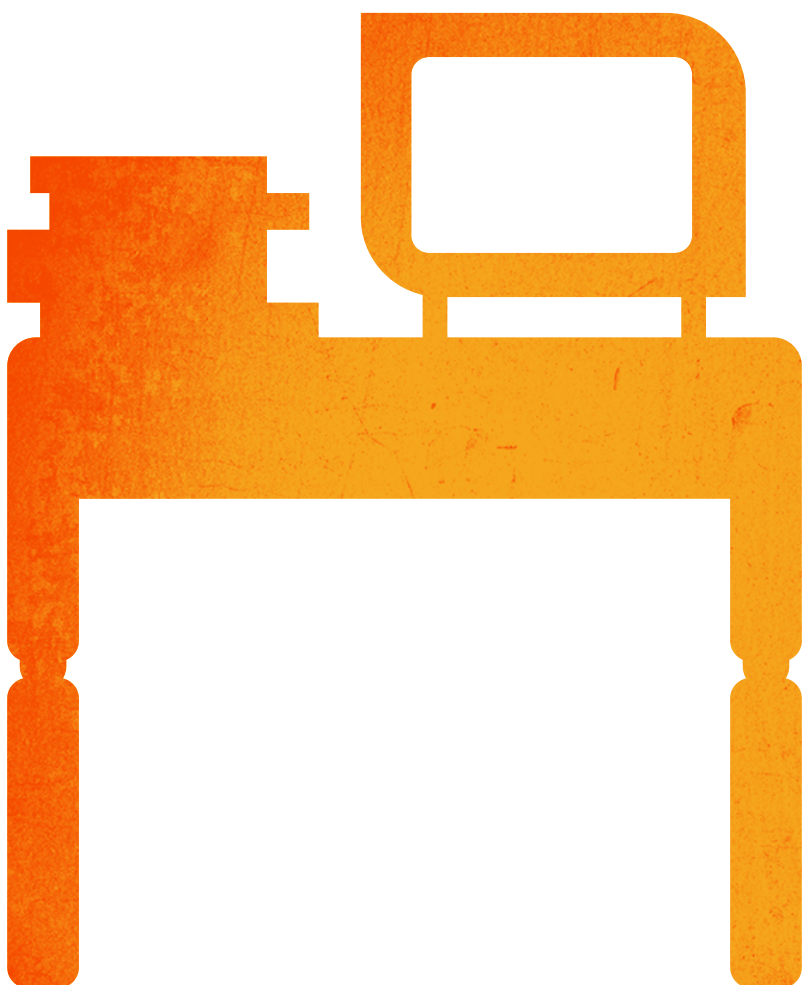
If we look at the overall proportion of LWA and HSF that local authorities spent on furniture, the differences are notable too: as a proportion of all money spent through each scheme, 1% of the HSF went on directly on furniture and white goods, compared to 36% of Local Welfare Assistance.

This is not to say that furniture provision through LWA schemes is ideal – there is still a postcode lottery. For example, Liverpool City Council spent £5.55 whereas the nearby Knowsley Council spent £0.46 per capita despite having higher levels of deprivation. But there is some support available through the majority of LWA schemes, unlike through the HSF.

### **HSF and furniture: good guidance is essential**

These spending patterns reflect the guidance for the fund, with the stated aims and eligible spends outlined in the documents for each tranche. Both the tranche two and three guidance states that ‘local authorities should prioritise supporting households with the cost of energy’ and that the funding should be used to meet ‘immediate needs’. Reference is made to appliances later in both documents, but they are clearly not a priority<sup>49</sup>.

Given approximately 6% of the fund over the year was directed to LWA schemes, more than the one percent reported above went on furniture, due to furniture being provided through local welfare schemes. However, EFP believe that government’s flagship crisis support scheme, which self-identifies as a form of local welfare provision, should have a much greater focus on the provision of furniture and white goods.



# INDIVIDUAL FURNITURE ITEMS

Our Extent of Furniture Poverty research<sup>50</sup> revealed that there are over 9 million essential items that people do not have because they cannot afford them. Often, those living in furniture poverty have been through a crisis which leads to being unable to replace, repair or obtain essential items. When you have been through such a crisis, it is vital that there is some support out there. Local welfare support schemes are best-placed to provide this support.

To get a better picture of how the provision links with the levels of need shown in The Extent of Furniture Poverty, we asked local authorities which items they provided. Figures 12 and 13, below, present the results for appliances and furniture/furnishings respectively.

**These figures only relate to furniture provision through local welfare schemes** – they do not include the HSF as the nearly all local authorities we asked did not retain furniture data for the HSF.

Figure 12: Percentage of local authorities providing each essential appliance through a local welfare scheme

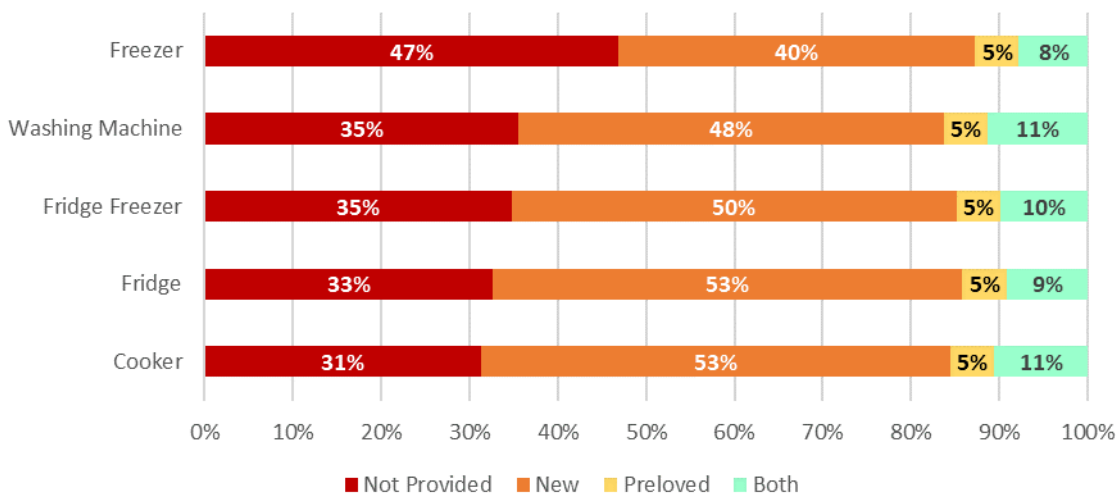


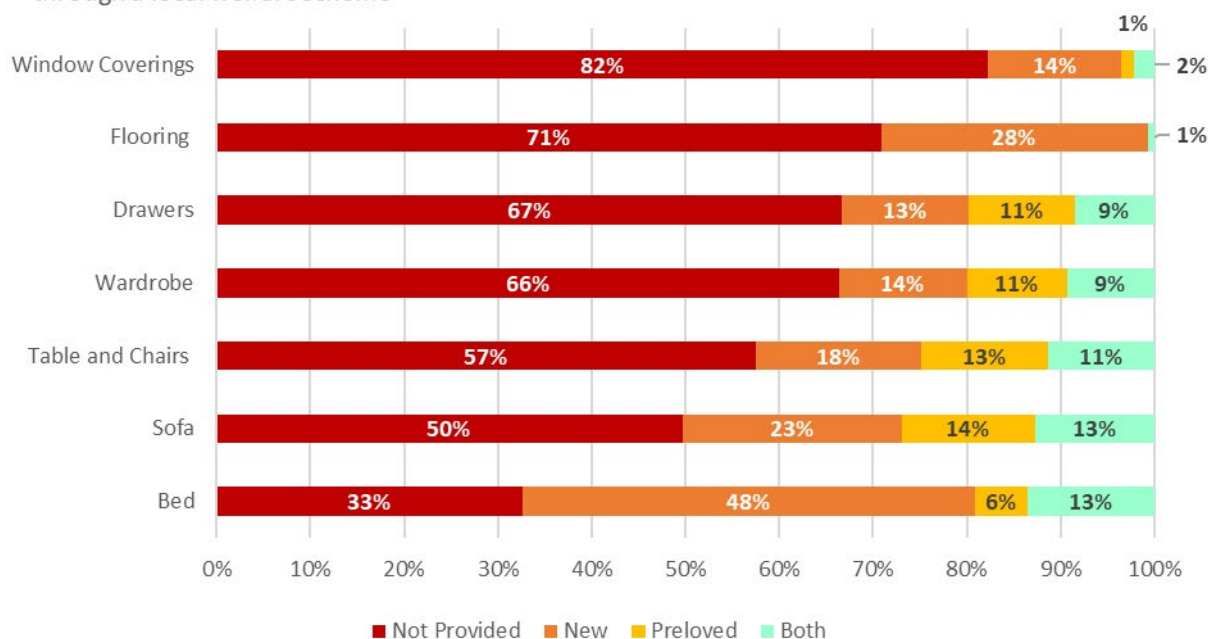
Figure 12 shows the proportion of local authorities that do not provide each household appliance, and the proportion that do provide them split between the authorities that provide them new, preloved and both new and preloved. This chart includes all local authorities – not just those with an operational scheme.

Over 60% of local authorities provide a cooker, fridge, fridge-freezer, or washing machine through their Local Welfare Assistance scheme. This is a much larger proportion on average than those which provide other furniture items (see below). It is encouraging that the four key appliances are provided in the majority of local authorities, however, there is still much room for improvement. Each of the key appliances is unavailable in over a third of local authorities, except a cooker – which at 31% is not far behind.

The proportion of items that are provided new and preloved is relatively consistent across the four main items, and we are pleased to see that a number of local authorities use preloved appliances in some way as the lower costs can allow budgets to stretch further as well as help local authorities to achieve net zero targets. An average of 15% of local authorities provide preloved cookers, fridges, fridge-freezers, and washing machines.

While freezers being provided in fewer local authorities than the other items can be in some way explained by the provision of fridge-freezers more widely, it must be noted that in some local authorities an ice box is all that is provided. EFP believe a full fridge freezer is necessary for households to enjoy the full benefits a freezer confers, such as the ability to take advantage of bulk buying discounts or the efficiencies of batch cooking.

**Figure 13: Percentage of local authorities providing each essential furniture item through a local welfare scheme**



The provision of furniture and furnishings is not as common as appliances. While beds are provided by a similar proportion of councils as appliances, the remaining items are all unavailable in at least half of all local authorities.

In particular, it is concerning that **71% of local authorities do not provide any support with flooring and 82% do not provide any support with window coverings.**

Our research has shown that in 2022, 1.2 million adults were living without flooring because they could not afford it. Flooring is expensive and, as the above illustrates, very difficult to obtain through local welfare schemes. Very few social landlords provide flooring and many still automatically remove flooring when a tenant moves out, regardless of the quality and of the needs of the incoming tenant. This means 760,000 social housing tenants are living without flooring, and this is particularly concerning given that social landlords often house the most vulnerable in society.

It should be noted that even in the 29% of authorities that do provide some form of flooring, it is unlikely that they will floor the entire property given the average award value nationally is £220.

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The Welsh Government have added a requirement saying that 'at change of tenancy, all habitable rooms, staircases and landings should have suitable floor coverings', in the draft Welsh Housing Quality Standard, due to be published shortly, and this is something EFP believe should be replicated across the UK. At the time of writing, we understand that a similar requirement is included in the consultation for the Decent Homes Standard Review, the updated housing standard for social and private rental properties in England. We urge the Government to retain this requirement in the final published standard.

Window coverings are not provided by 82% of local authorities and are something we strongly believe local authorities are overlooking. Curtains or blinds confer significant mental health benefits. For those individuals who have been housed after suffering domestic violence or homelessness, window coverings provide a feeling of privacy and security. We would encourage more local authorities to consider them as part of their crisis support offering. It is important to note that while window coverings can sometimes be obtained for a low price, you need tools and skills to install them, which often are not available to households who have been through a crisis.

Flooring and window coverings are vital for heat retention and the energy efficiency rating of properties, helping to reduce bills, and helping to achieve national net zero targets.

While a lack of authorities providing window coverings and flooring is a concern, the number of local authorities providing sofas, tables and chairs, drawers and wardrobes is not encouraging either. Our data shows that the majority of local welfare schemes do not support people with these items.



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# SOCIAL HOUSING TENANTS

We also asked local authorities who provide furniture how much of their furniture and appliance budget went on social housing tenants in 2022/23. Most local authorities did not retain this data. Out of 153 local authorities, only 29 answered this question. The answers to this question can therefore only be regarded as slightly indicative of the national picture.

Our responses showed that an average of **73% of the furniture and appliances bought by local authorities went to social housing tenants**. This suggests that the furniture aspect of local welfare is mainly there to support people in social housing, who move into completely unfurnished properties with very little support from social landlords.

EFP question whether the routine use of crisis support to furnish properties that could be furnished by the landlord themselves is the best use of public money. A much better alternative would be the widespread implementation of furnished tenancy schemes. EFP have written two reports on furnished tenancy schemes, including a detailed guide for landlords explaining the benefits of furnished tenancies to both landlord and tenant, and provide advice and support to any landlords interested in exploring furniture provision<sup>51</sup>.

At least one local authority has taken decisive action to tackle this problem. Liverpool City Council no longer allow social housing tenants to apply for support with furniture and appliances, directing tenants to their landlord instead. Whilst we appreciate the pressure that has led to this step, until the social landlords step up and introduce furniture schemes, this has meant social housing tenants are arguably being discriminated against due to their housing tenure.

Liverpool City Council is working with End Furniture Poverty to encourage and support the city's social housing landlords to commit to providing at least 10% of their stock as furnished. But in the meantime, the council's furniture spend has dropped by 67% and left thousands of tenants without vital support.

## Broken Appliances

Only 43% of operational local welfare schemes replace broken items as a matter of course. With 36% of schemes not replacing broken items, and 21% only doing so in exceptional circumstances, this means in the majority of authorities you cannot get support to replace a broken appliance or furniture item through local welfare. EFP does not recognise the distinction between not having an item, and having a broken item. Either way, the household cannot use it and therefore we believe this distinction should be abandoned. Crisis support is there because a household has experienced a significant problem so whether they were once able to afford an item becomes irrelevant.

## Furniture Provision in Wales and Scotland

As with LWA more generally, the centralised schemes in Scotland and Wales allow for much more effective provision of furniture and white goods. Having a different award for furniture items is much more efficient. In Scotland in particular, the support with essential items is comprehensive, and something LWA could, and should, learn from.



# FURNITURE PROVISION IN WALES

## Furniture provision in Wales

The Welsh Government spent £39.7m on the Discretionary Assistance Fund in 2022/23, split between two types of support, Emergency Assistance Payments (EAPs) and Individual Assistance Payments (IAPs). These two forms of support have clearly defined and distinct functions. Emergency Assistance Payments are for 'essential costs, such as food, gas, electricity, clothing or emergency travel' and Individual Assistance Payments are for supporting people to live independently in their home through appliance and furniture provision<sup>52</sup>. In 2022/23, £25.5m was spent on EAPS and £14.2m on IAPs.

**Table 8: Welsh DAF**

	Apps	Awards	Success rate	Average Award Value
EAPs	544,062	360,921	66%	£71
IAPs	17,466	14,981	85%	£946
DAF totals	561,528	375,902	67%	£106

Table 8 shows the number of applications and awards for the Welsh DAF in 2022/23, with the success rate and average award value. It demonstrates the value of an approach to crisis support that splits the furniture provision function into a separate stream of support. The average award value for IAPs, at £946, is a reasonable sum of money for supporting people to fully furnish a home when moving in with very little. Separating the two forms of support in an explicit way also allows for easier administration. Awards for food and fuel can be delivered quickly through EAPs, leaving staff in charge of IAPs to focus on the more time and labour-intensive process of providing furniture and white goods.

The Welsh DAF provided nine out of the twelve essential furniture items we asked them about. All items were provided new, except flooring which was provided via a cash grant for the recipient to use to floor their home. As it is a centralised scheme, these items are available in every Welsh local authority. The Welsh DAF ensures that households in Wales suffering from furniture poverty have an equal opportunity to apply for furniture and appliance support regardless of their location.

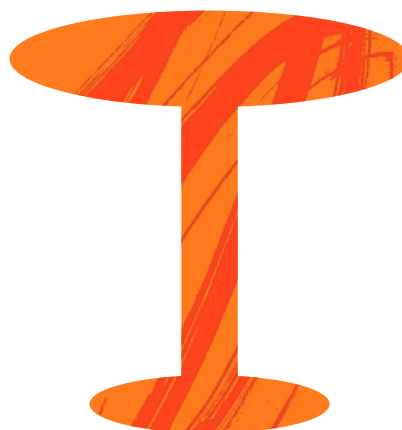
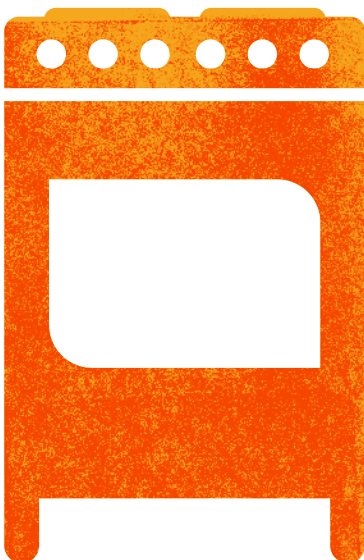
**Table 9: Furniture Items Provided by Welsh DAF**

Cooker	New
Fridge	New
Freezer	New
Fridge-Freezer	New
Washing Machine	New
Sofa	New
Bed	New
Wardrobe	Not provided
Chest of Drawers	Not provided
Table and Chairs	Not provided
Flooring	Cash award only
Window Coverings	New (curtains only)

There is currently no preloved furniture, which as governments aim to reduce waste and move towards a more circular economy should be a key consideration. The extremely high success rate for IAPs suggests to us that the scheme could be more visible. Support with repairs can save a crisis support scheme money in the long run, and reduce waste. Installation help is often necessary for those coming from a crisis situation.

Though the furniture and appliances support is much more comprehensive in Wales than England, EFP would still suggest the Welsh Government consider:

- integrating preloved furniture into their offer
- ensuring the scheme is visible
- supporting with repairs and installation





# FURNITURE PROVISION IN SCOTLAND

The Scottish Government spent £56m through the Scottish Welfare Fund in 2022/23. Similar to the Welsh offer, the SWF is clearly split between two different types of support, Community Care Grants and Crisis Support Grants. Community Care Grants (CCGs) are primarily used for furniture, appliances and homemaker items, with a small proportion spent on food and travel costs<sup>53</sup>. Crisis Support Grants (CSGs) are mainly used for supporting people with food, essential costs and general living expenses<sup>54</sup>. In 2022/23 value of Community Care Grants was £34.9m and the value of Crisis Support Grants was £21.1m<sup>55</sup>.

**Table 10: Scottish Welfare Fund**

	Apps	Awards	Success rate	Average Award Value
Community Care Grants	92,810	48,800	53%	£715
Crisis Grants	288,800	186,300	65%	£113
SWF Total	381,690	235,130	62%	£238

Table 10 shows the number of applications and awards for the SWF in 2022/23, with the success rate and average award value. As with the Welsh DAF, the two clearly defined parts of the scheme do their jobs in different ways, with CCGs offering a higher average award value, to a level that could significantly support someone moving into a new property from a crisis point.

Scotland offered all of the twelve essential items we asked about, and more. As a centralised scheme these items were available in every local authority.

**Table 11: Essential Furniture Items Provided by SWF through CCGs, 2022/23 with annual spend**

Flooring	£10,526,948
Beds	£4,225,870
Washing Machines	£4,225,870
Cookers	£4,106,508
Fridges and Freezers	£3,758,112
Sofas	£2,835,192
Window Coverings	£906,391
Wardrobe/ Drawers	£757,101
Tables and Chairs	£61,115
Total	£31,400,000

Table 11 shows the essential furniture items provided through the SWF in 22/23 and the amount spent on each one. From a total of £34.9m spent through CCG grants a total of £31.4m went on furniture and appliances, with the remaining £3.5m being spent on homemaker items (such as utensils, bedding, crockery and clothing), installation and removal costs, decoration and nappies<sup>55</sup>. The Scottish Government could not confirm with us whether they use preloved items in their offering, however, there is evidence that it does<sup>57</sup>.

The item that the Scottish Government spends the most on is flooring. Over £10m was spent on supporting people with flooring in 2022/23, with a similar amount being spent in 2021/22 and £8.5m being spent in 2020/21. The SWF provides this flooring to households all over Scotland, and helps with installation. This is very different from English LWA where flooring is unavailable in 71% of local authorities.

The Scottish Welfare Fund is far from perfect. In particular the 53% success rate for Community Care Grants suggests that those administering the fund have to spend a lot of time turning people down, which is an inefficient use of staff time, and can be a disheartening process for those applying. Indeed, EFP have been contacted by many disappointed individuals in recent months who have been turned down for the SWF.

However, the scheme remains something for crisis support in England to aspire to. With a per capita spend of over six times that of England, a centralised administration meaning no areas are excluded from support, and a Community Care Grants funding stream that prioritises furniture, appliances and homemaker items, the support available for people in crisis is much more comprehensive in Scotland than it is below the border.

# CONCLUSION AND RECOMMENDATIONS

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# CONCLUSION

## A change of focus

This research began as a project to assess the health of crisis support in the UK - to uncover what was available through both Local Welfare Assistance Schemes and the Household Support Fund, which in 2022/23 was in operation for a full financial year. We also wanted to note what was happening in the devolved nations.

As it developed, the research increasingly focused on the impact that the Household Support Fund has had on local welfare Schemes in England. The fingerprints of the Household Support Fund are all over the trends seen in LWA, to such an extent that in many areas the distinction between the two appeared arbitrary. We debated whether it was sensible to make such a distinction, as some local authorities began to elide the functions of the HSF with their existing local welfare schemes, and others simply closed their LWA schemes.

Local Welfare Assistance is, however, different from the Household Support Fund. It is discretionary crisis support that can be applied for by any member of the public, and commonly provides furniture and white goods. LWA also has a long history behind it, whereas the HSF was introduced as a temporary response to difficult economic conditions.

## Household Support Fund – Positives

The Household Support Fund has clearly had a positive impact on crisis support. Local welfare spending in 2022/23 showed an increase on previous budgets, and in those areas without an LWA scheme, HSF funds were available for people to access. The per capita spend on LWA in England rose and more local authorities spent over £3 per capita on LWA than in any of the last four years. Due to this funding, LWA has been better able to meet the rising need in England.

Considered on its own, the Household Support Fund delivered £842m worth of funding to local authorities in England, and a further £158m to the devolved nations. In England, over 17 million awards were made over the course of tranche two and tranche three<sup>58, 59</sup>. The majority of the fund went on targeted grants, but improvements to the guidance saw the application-based element of the fund increase to 30% of spending.

The Household Support Fund allowed local authorities to provide free school meals vouchers for families in the school holidays, a vital use of public money, even if EFP believe it should not come from a crisis support budget.

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## Household Support Fund – Issues

The HSF has provided a well-funded crisis support scheme and has been available in every English local authority, meeting two of the key policy asks that EFP and a range of organisations have been asking for over a number of years<sup>60, 61</sup>. However, it has created significant issues, that must be addressed.

Firstly, it is a **temporary funding stream that local authorities are becoming increasingly reliant upon** to support the most vulnerable in their communities. In this report, we highlighted all of the local authorities that had a low core spend and use HSF funds primarily to finance their schemes. This is not problematic in and of itself, but it will be if the HSF funding is not renewed.

At the time of writing, there has been no indication that the funding will be renewed, which could result in 62% of LWA funding being lost and a further 13 local authorities not having a scheme, unless they find money from elsewhere.

The **uncertainty surrounding extensions** has created difficulties for local authorities. Local authorities have had little to no time to plan effectively. An extension was announced with less than a month's notice for tranche two, and around four months for tranche three. Draft guidance for tranche two was delivered to authorities after the scheme had started and for tranche three was delivered one month in advance of the start date.

Uncertainty and last-minute decisions make running a crisis support scheme very difficult for local authorities, who need time to plan spending and staffing. EFP believe this is partially why local authorities relied heavily on targeted grants in their distribution of the HSF.

**The Household Support Fund has also created an extremely messy picture.** As mentioned above, at times during this research, distinguishing between the two forms of crisis support was challenging. Even some local authorities were not entirely sure of the difference between the HSF and LWA. The fact that it has been so difficult to collate the two sets of figures, (LWA and HSF), and make sense of them has made this research even more vital, to understand and unpick this messy picture.

England should simply not have two types of crisis support running simultaneously. Data has invariably shown over the years<sup>62, 63</sup>, that the centralised schemes in Scotland, Wales and Northern Ireland are far more effective in supporting people through crises. The current situation in England creates confusion for local authorities, politicians, taxpayers, and most importantly, individuals in crisis.

Furthermore, the **Household Support Fund does not entirely focus on the elements that crisis support is primarily there to address.** Furniture and white goods are an essential part of crisis support, and are not a priority for the HSF. The amount of the HSF that was available for people to apply for has increased, but it whether there was a substantial, easy-to-access application process in an area still depended on the attitudes of individual local authorities in 2022/23. Though there was a requirement that some of the fund be open to applications in tranche three, there was no requirement that this be a significant part of the fund, and no specific target amount was mentioned in the guidance.



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Finally, the Household Support Fund cannot be detached from the decision to remove the £20 uplift to benefits when it was implemented. **Effective crisis support needs to be situated with a well-functioning wider social security system**, that guarantees people their essentials.

Too many people simply do not have enough money, and issues with benefits – such as deductions, delays, sanctions, or them simply being inadequate to cover costs – are very common. Until Universal Credit adequately covers essential costs, funds such as the HSF will largely be used to top up inadequate benefits.

### **Secure our safety net - we need a coherent national crisis support strategy**

The challenging economic conditions in the UK appear set to continue<sup>64</sup> and although inflation is lower than in 2022, in autumn 2023 prices are still rising at the fastest rate since 1991<sup>65</sup>. Cost of living pressures are here to stay, and hardship will continue to rise as a result. Many families have used all of their savings and then turned to credit to meet their daily needs, so the levels of debt are rising, leaving people with no financial cushion to cover unexpected costs, such as a broken cooker.

Crisis support is a critical function of the welfare state, and it is encouraging that the Government has recognised that with the significant funding provided to local authorities by the HSF. It is important, however, that these levels of funding are not just seen as a response to a temporary cost of living crisis, and part of a long-term strategy to combat poverty. This funding helps to protect real people from escalating crises.

Given the levels of hardship in the England and the UK, now is the time for the Government to make a commitment to long-term, adequate and ringfenced crisis support. Such a scheme needs to be a unified one, that incorporates the best aspects of both Local Welfare Assistance and the Household Support Fund, ensuring adequate support is available for people no matter where they live. For too long there has been a postcode lottery of crisis support, something that the HSF has addressed to an extent, but not fully.

Local authorities need certainty. They know the needs of their areas, and in many cases are very well-equipped in delivering crisis support and wrap-around services. But they cannot do so when they are constantly waiting for a last-minute announcement, or balancing the needs of other, statutory services against an unfunded LWA scheme.

Over six million people in the UK are living without essential furniture items and appliances. Crisis support must retain this function. The level of furniture poverty in the UK suggests that in many local authorities, there is not enough furniture provision to support people in crisis. The data in this report shows that the key appliances are unavailable in around a third of English local authorities, and the other essential items are unavailable in more.

The essential items should be available to people in every local authority in England, and preloved items should be increasingly used where possible. Oldham Council should be highlighted for its innovative approach to furniture provision, using good quality items from its bulky waste collection service to bolster its furniture provision through the LWA scheme. We need more innovation and more commitment to furniture provision.



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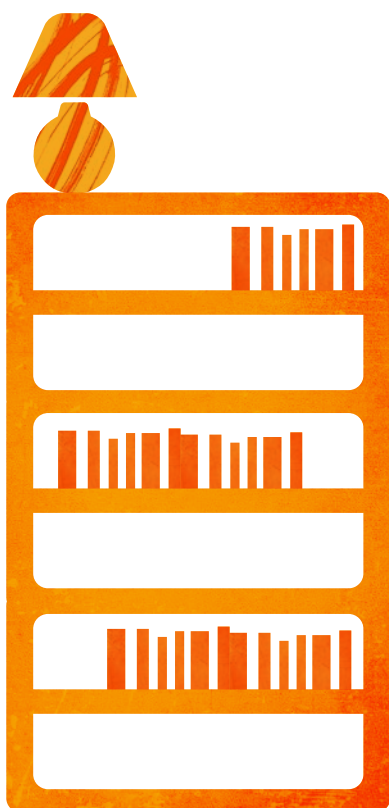
Councils and crisis support schemes cannot end furniture poverty alone, but as part of a coherent plan they can help to significantly reduce it. Such a plan involves:

- the social housing sector providing more furnished tenancies
- the reuse sector becoming a central part of the economy as end of life planning and reuse of items is factored into product design
- visionary private sector actors playing their part – following examples such as such as the ‘Big Hoose Project’ in Fife, where Amazon have worked with local charities to develop a ‘multibank’ that cuts unnecessary waste and delivers items to families in need<sup>66</sup>.

There will always be a need for help in an emergency, so the time will always be ‘now’ to ensure that the support available is adequate. But with the levels of need so high, and no significant economic upturn in sight, it is really is vital that a coherent and long-term crisis support plan is implemented in England.

Through the HSF, the Government have shown they are willing to fund such a plan, but they need to commit to a long-term crisis support strategy, that is coherent and properly planned, using the evidence from existing crisis schemes. There are many local authorities running excellent and extremely effective crisis support schemes - we must give them the long-term, ringfenced funding they need to support their communities.

At the start of this research, we asked: how well is crisis support doing its job? The answer is: a little better than it has been. But with just some clarity and vision from central government, it could provide the secure safety net that we all need.



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# RECOMMENDATIONS

## Government

- We need a single, comprehensive crisis support programme with national coverage that brings together the good elements of Local Welfare Assistance (LWA) and the Household Support Fund (HSF), avoiding the situation where there are two types of crisis support running simultaneously.

### EFPP believe this should be based on a set of basic principles:

- **National coverage** – crisis support should be available in every local authority in England, ending the postcode lottery. It should be a statutory service with a central funding stream, ensuring local authorities are not forced to stop providing crisis support when budgets are stretched.
- **Local Delivery** – though funded nationally, delivery should be managed at a local level. Local authorities know their areas better than anyone else, and are best-placed to provide discretionary support.
- **Equal opportunities** – crisis support should give equal opportunities for support. This means that members of the public can apply for support. Anyone should be able to apply, including those with no recourse to public funds.
- **A range of needs** - it should cover a range of needs, including the provision of furniture and appliances. Local authorities should be able to tailor support to the needs of their local area, but the guidance for the fund should ensure that there are no longer areas where a particular type of support, such as with furniture and appliances, is completely unavailable.
- **Adequate funding** – crisis support should be funded adequately to meet the levels of need. The £1bn spent on the HSF in the 2023/24 financial year would be a suitable amount.
- **Long term strategy** – crisis support should be part of a long-term strategy for emergency support. A funding settlement of at least three years would give local authorities the certainty they need to put proper delivery plans in place.
- **Accessible and Visible** – it is important that any such fund is accessible and visible. This means having multiple access points for people to apply to (phone, email, in-person) and consistent branding nationally so people know what they are applying for.
- **Cash first, except for furniture and white goods** - Local authorities should adopt a cash-first approach for local welfare awards, with the exception of furniture and appliances where the item should be provided. Local authorities can make significant savings on furniture contracts through bulk buying which will make budgets stretch further and remove the risk of hidden delivery and installation charges for households. They can also insert other requirements into contracts that consider the needs of vulnerable households, such as multiple delivery attempts.

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- Such a national crisis support scheme needs to be situated within a more effective social security system in order to work properly. This means:
    - **Guarantee our Essentials**<sup>67</sup>. End Furniture Poverty firmly believe that benefits should be set at a level that ensures people can access the essentials they need, as set out by the Joseph Rowntree Foundation and Trussell Trust. This would improve the standard of living in the UK significantly, and have the attendant benefit of reducing the strain on emergency crisis support such as LWA and the HSF.
    - **Secure our safety net**. Alongside an essentials guarantee, we need emergency crisis support set out by the principles outlined above, secured for the long-term. This would mean crisis support is available to people across the UK when their income cannot cover an emergency cost.
    - **Work in tandem** – crisis support needs to work in tandem with the other aspects of crisis support system. It should not be used to bolster routine aspects of the social security system, such as being used for Free School Meal vouchers, or delivered to everyone on Universal Credit in a local authority. The whole system needs to function together to protect people from going without.

### Local Authorities

- In lieu of a national, ringfenced funding for crisis support, local authorities must adequately fund local welfare schemes to protect people against the harms caused by poverty, and to support them through a time of crisis.
- Local authorities should raise awareness of schemes both internally and externally, especially amongst the local support agencies.
- Ensure schemes have a straightforward claims process through which a member of the public can apply for a grant (cash and/or in-kind).
- Local authorities must also continue to prioritise the provision of furniture and appliances through crisis support and not solely focus on support that may be easier to administrate, such as fuel or food vouchers to the detriment to furniture provision.

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# APPENDIX





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# KEY TERMS

**Furniture Poverty** is the inability to afford to buy or maintain, or access, any household furniture or appliance item that is essential to achieve a socially acceptable standard of living.

The essential items of furniture or **'the essential items'** are the items of furniture and appliances which you need to achieve a socially acceptable standard of living:



**Core Spending Power** is a measure of the resources available to local authorities to fund service delivery. It sets out the money that has been made available to local authorities through the Local Government Finance Settlement (LGFS).

**Core Spend** – When we refer to the 'core spend' on LWA we refer to the amount of that fund that comes from core spending power as outlined above, rather than from extra government grants such as the Household Support Fund.

**Crisis Support** is a collective term that includes Local Welfare Assistance (England), The Scottish Welfare Fund, the Discretionary Assistance Fund (Wales) and Discretionary Support (Northern Ireland). We include the Household Support Fund as a type of crisis support. The guidance for the fourth tranche states: "The objective of The Fund is to provide crisis support to vulnerable households in most need of support to help with significantly rising living costs."

**Decent Homes Standard:** This is the legal standard that regulates housing provided by the English social housing sector. It is currently being reviewed.

**Targeted Grants** – By targeted grants, we mean money that is delivered directly to members of the public based on certain criteria, such as eligibility for Free School Meals, without the need for any application process.

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# COMMON ACRONYMS

<b>DAF</b>	Discretionary Assistance Fund (Wales)
<b>DS</b>	Discretionary Support (Northern Ireland)
<b>DSF</b>	Discretionary Social Fund
<b>DWP</b>	Department for Work and Pensions
<b>EFP</b>	End Furniture Poverty
<b>FOI</b>	Freedom of Information Request
<b>FSM</b>	Free School Meals
<b>HSF</b>	Household Support Fund
<b>HB</b>	Housing Benefit
<b>JRF</b>	Joseph Rowntree Foundation
<b>LWAS</b>	Local Welfare Assistance Scheme
<b>LWA</b>	Local Welfare Assistance, also known as local welfare provision. These are schemes in England only.
<b>MIS</b>	Minimum Income Standard
<b>SWF</b>	Scottish Welfare Fund
<b>VCS Org</b>	Voluntary and Community Sector Organisation





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# METHODOLOGY

To collect the data for this report, we sent one freedom of information request (FOI) to each local authority in England asking them about their Local Welfare Assistance Scheme, and a second asking how they used their allocation of the Household Support Fund. We also sent requests to the devolved administrations of Wales, Scotland and Northern Ireland regarding their respective crisis support schemes and their allocation of the Household Support Fund through the Barnett Formula.

Publicly available data was used from the Welsh and Scottish government's statistical releases regarding the Welsh Discretionary Assistance Fund and the Scottish Welfare Fund. Further public data was used from the DWP's management information returns regarding the Household Support Fund in England.

Since we last undertook this research, another upper-tier local authority has split, meaning there are now 153 upper-tier local authorities in England. Cumbria County Council has become Cumberland Council and Westmoreland and Furness Council.

This year, local authorities generally returned our requests quickly, which is commendable given the huge pressures they are under to deliver our public services. We have received a response to both freedom of information requests from 94% of English local authorities at the time of publication. Where a local authority has not returned their FOI request, we thoroughly examined their websites to see what information was publicly available about all types of crisis support available.

For the LWA FOI request, local authorities largely retained all of the data we asked about, including which furniture items they provided and whether they were new or preloved. The only question we had difficulty getting data for related to the tenure of people receiving furniture through LWA. Enough local authorities did retain this data for us to get an indicative answer to this question, but we do think authorities should be aware if they are providing furniture to social tenants.

For the HSF, the data recording by local authorities was not as high quality. It improved significantly for tranche three, indicating that data monitoring should be a priority for any future tranches, so that the effectiveness of the scheme can be better assessed. We know from our LWA FOI requests that local authorities are capable of much better data monitoring, so there is no reason this should not be the same for the HSF.

We also interviewed three people who are living in furniture poverty in different parts of the country, one had successfully received support from their local welfare scheme, a second lived in an area with no local welfare scheme, and the third received limited support. Their stories highlight the reality for people going through a crisis, and the vital difference a good local welfare scheme can make.

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# WHAT IS AVAILABLE TO YOU IF YOU ARE IN CRISIS?

If you are in a time of crisis and you need support with food, fuel, furniture and appliances, (or something else), what is available to you depends on where you live. Scotland, Wales and Northern Ireland run national, centralised crisis support schemes that ensure support is available across each country. In England, it is delivered through local authorities, so varies from council to council.

Since the introduction of the Household Support Fund (HSF) in 2021, there has been a second national crisis support scheme in England, running alongside Local Welfare Assistance. The devolved nations received HSF funding, but did not use it to create a branded scheme, instead absorbing the funding into overall reserves.

## Scotland

- In Scotland, support is delivered through the Scottish Welfare Fund (SWF).
- You can apply for a Crisis Grant or a Community Care Grant.
- Community Care Grants are used to help you or someone you care for to start to live, or to carry on living, a settled life in the community. They are usually used for furniture, appliances and homemaker items.
- Crisis Grants help with an unexpected emergency like a fire or flood, losing your money or your job. They are generally used for food and fuel.
- In 2021/22, Scotland spent £9.42 per capita nominally on the SWF, which is £10.21 in 2023 prices.
- **In 2022/23, this rose to £10.22 per capita**

## Wales

- In Wales, support is delivered through the Discretionary Assistance Fund (DAF).
- You can apply for an Emergency Assistance Payment or an Individual Assistance Payment.
- Emergency Assistance Payments are used to help pay for essential costs, such as food, gas, electricity, clothing or emergency travel.
- Individual Assistance Payments help you or someone you care for live independently in their home or a property that you or they are moving into. They are often used for furniture and white goods.
- In 2021/22, Wales spent £8.76 per capita nominally on the Discretionary Assistance Fund, £9.50 in 2023 prices.
- **In 2022/23, this rose to £12.81 per capita.**

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## Northern Ireland

- In Northern Ireland, support is delivered through Discretionary Support (DS).
- You can apply for help with money for short-term living expenses or household items.
- In 2021/22, Northern Ireland spent £14.90 per capita nominally on the Discretionary Assistance Fund, £16.16 in 2023 prices.
- **In 2022/23, this rose to £21.05 per capita.**

## England

### Local Welfare Assistance

- In England support has been delivered through Local Welfare Assistance (LWA) since the abolition of the Discretionary Social Fund in 2013.
- LWA is delivered at a local authority level and is therefore different depending on where you live.
- Due to budgetary pressures, not all local authorities provide LWA. In 2021/22, our research shows that 35 local authorities did not operate a local welfare scheme.
- In 2021/22, England sent £0.98 per capita nominally on LWA, £1.06 in 2023 prices.
- In 2022/23, this rose to £1.60 per capita – still by the far the lowest spend across the home nations but of course bolstered by support from HSF.

### Household Support Fund

- The Household Support Fund was introduced in 2021 as a temporary, six-month fund to support households in need with energy, food, and water bills. It was worth £500m in the UK and £421m in England.
- The funding was given to councils to deliver as they saw fit, so people have been able to access it in every local authority in England.
- It has since been extended three times, with the most recent extension making £1bn of funding available for the 2023/24 financial year. In England £842m was made available to local authorities.
- In 2021/22, research by End Furniture Poverty showed that the majority of the HSF was delivered via targeted grants, with very little of it being open to applications. This is a key point of difference from LWA which allows people to apply themselves.
- At the time of writing, the HSF will end on 31st March 2024.



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# LOCAL WELFARE ASSISTANCE, ENGLAND 2022/23

## Defining Local Welfare Assistance: Is it still relevant?

In this report, as in previous years, we reveal which local authorities operate Local Welfare Assistance Schemes and which do not. We then analyse how much has been spent on LWA nationally.

It is essential that we define Local Welfare Assistance in order to classify whether a local authority is running a scheme or not. This has become more difficult as Household Support Fund funding has become increasingly entwined with local welfare expenditure.

The majority of local authorities were able to identify two separate lines of expenditure, however, there were some that found it difficult to disentangle LWA from the HSF. For these local authorities, we focused on what they said in their freedom of information request. If the local authority was not able to identify a separate LWA scheme, then we decided this meant they were not running one, even if similar support was available through the HSF, solely using HSF budgets.

Given the difficulty of separating LWA and HSF spending, and the fact that some form of crisis support is now available in all English local authorities through the HSF, there was also a question to be answered about how important it is to identify whether councils are running local welfare schemes. We believe it is still a useful exercise for the following reasons:

- We can identify where there is a potential 'cliff-edge' in crisis support:
  - Areas where there is no local welfare scheme are at risk of having no crisis support available if/when the Household Support Fund is ended.
  - Where there is a scheme that is majority-funded by the HSF, if the fund is not renewed there will be a significant drop in support unless the local authority finds money from elsewhere. We know that local authorities' budgets are under enormous pressure and diverting money back to services is difficult.
- Local Authorities with experience of providing a local welfare scheme are better equipped to provide effective crisis support. They have the experience, mechanisms and procedures in place to ensure they support their areas in the best ways possible.

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- LWA, while similar to the HSF, is not the same. It is not intended to be delivered via targeted grants, as much of the HSF was. It is discretionary crisis support that can be applied for by members of the public in an emergency, rather than a fund used to support any households in need as a result of worsening economic conditions. Moreover, LWA commonly provides items such as furniture and appliances that are not a key focus of the HSF.
  - Funding for HSF is only guaranteed until the end of March 2024. As things stand LWA will be the only form of crisis support available in the 2024/25 financial year.

## DEFINITION

### **Our definition is as follows:**

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

Most local authorities had schemes that met the above criteria. For 'no schemes', the majority simply told us directly that they do not operate a scheme. However, there were several schemes we consider to be outliers because they do not fully meet the definition.

### **An outlier is any local authority that:**

1. has a scheme but individuals cannot apply, they have to be referred by an approved referral partner for support.
2. has a scheme but do not use any core funding for it
3. has a scheme but it only provides loans and not grants
4. has a scheme but excludes people from certain aspects of support based on their housing tenure.



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