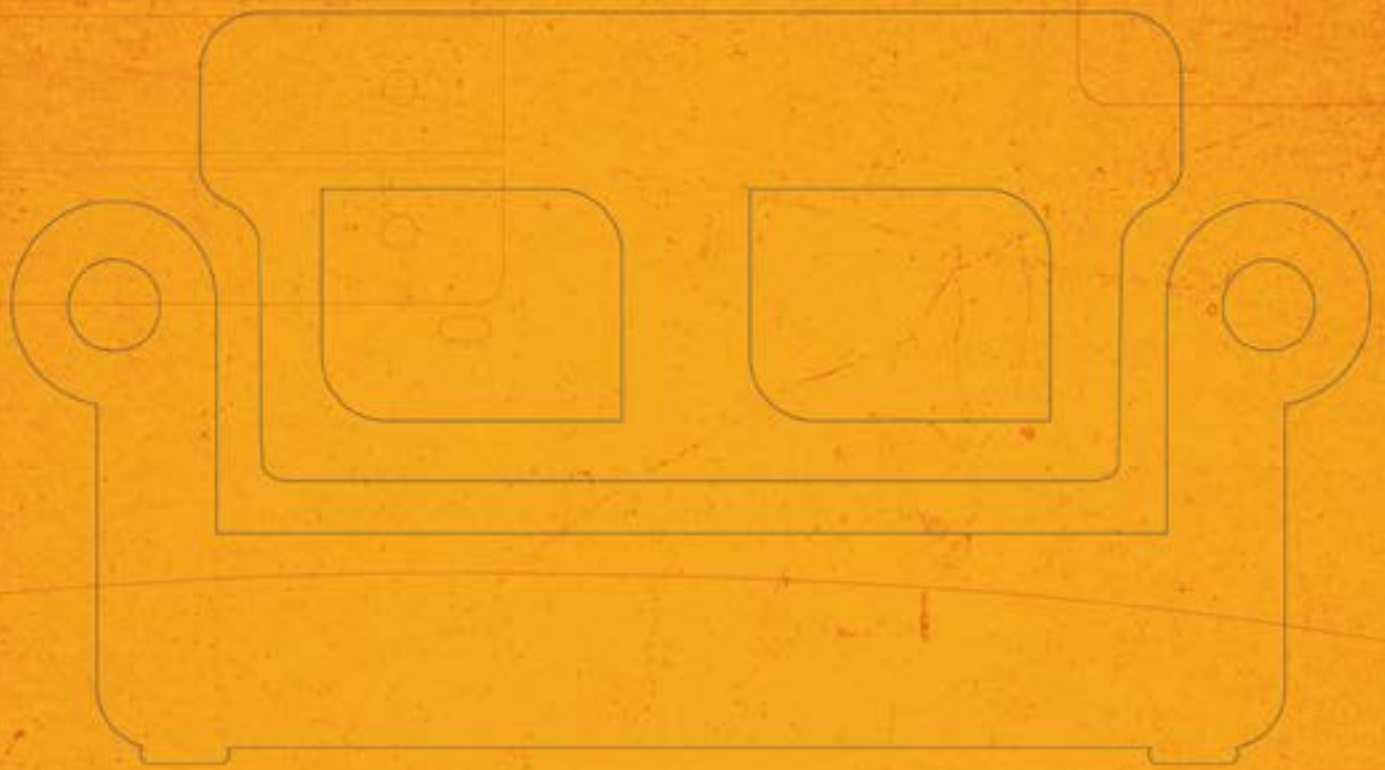


**END  
FURNITURE  
POVERTY**



**Furniture Poverty: A Challenge  
for Domestic Abuse Recovery  
and Resettlement**

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# KEY TERMS

## **Furniture Poverty**

The inability to access, or afford to buy or maintain, any household furniture or appliance item that is essential to achieve a socially acceptable standard of living (including floor and window coverings).

## **Domestic Abuse**

An incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence and economic abuse, in the majority of cases by a partner or ex-partner, but also by a family member.

## **Priority Need for Domestic Abuse Survivors**

A victim of domestic abuse has an automatic priority need for housing and does not need to be considered vulnerable.

There is no requirement that the person must have ceased to occupy the accommodation for this category of priority need to apply. A person is homeless if accommodation is unreasonable to continue to occupy because it is probable that this will lead to domestic abuse against them or someone in the household.<sup>1</sup>

## **Furnished Tenancy**

Landlords provide tenants with all of the essential furniture and appliances they need and a weekly charge is added to the service element of their rent, all eligible to be covered by Universal Credit and legacy benefits. The property can be provided with furniture and let as a furnished tenancy, or the furniture can be provided to the tenant through a separate furniture rental agreement. The agreement can be fixed term or flexible, due to DWP regulations the items can never be owned by the tenant, and the landlord or supplier is responsible for the replacement of items or any necessary repairs. Tenants can return items and remove the charge if and when they move off benefits.

1. Shelter England (2023) 'Priority need due to domestic abuse'. Available at: [https://england.shelter.org.uk/professional\\_resources/legal/homelessness\\_applications/priority\\_need\\_in\\_homelessness\\_applications/priority\\_need\\_due\\_to\\_domestic\\_abuse](https://england.shelter.org.uk/professional_resources/legal/homelessness_applications/priority_need_in_homelessness_applications/priority_need_due_to_domestic_abuse)

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# ABOUT END FURNITURE POVERTY

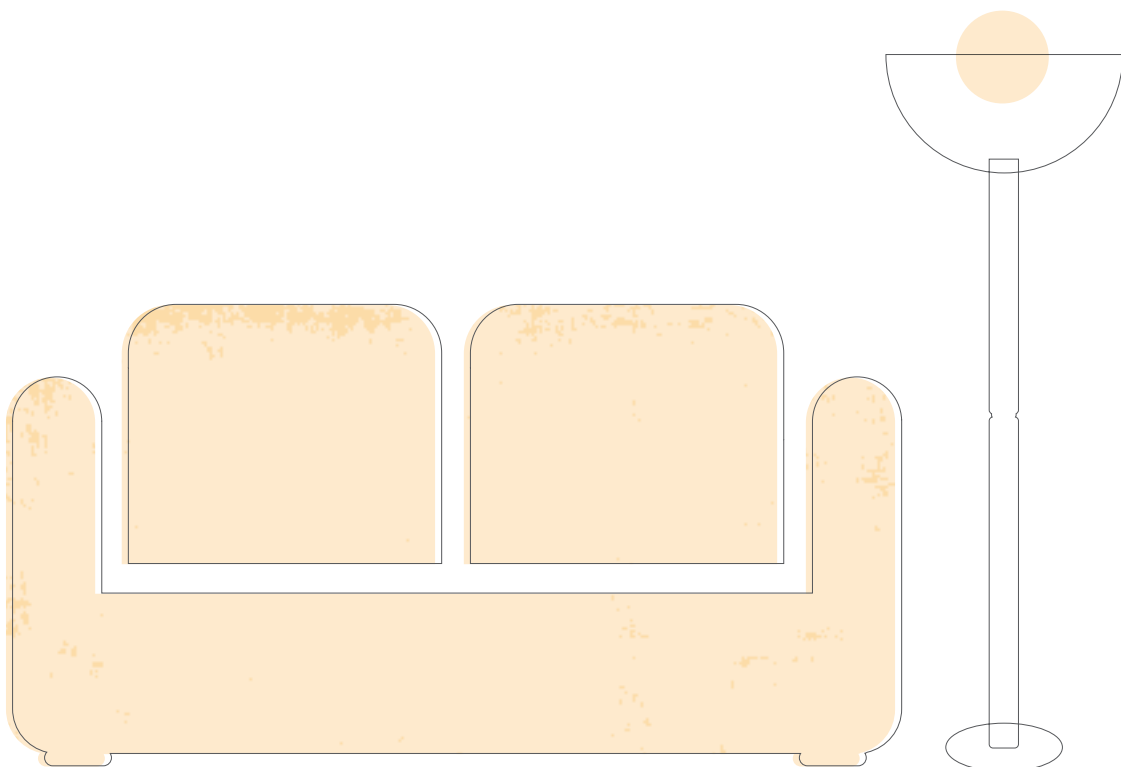
End Furniture Poverty is the campaigning and social research arm of FRC Group, a group of charities and 100% not-for-profit social businesses. FRC Group has been providing furniture, both new and preloved, to people living in Furniture Poverty for over 35 years and reducing and eradicating Furniture Poverty is FRC Group's core mission.

End Furniture Poverty was created in 2015 to raise national awareness of the issue of furniture poverty and to develop scaled solutions to drive change.

We carry out research to allow us to better understand the causes and impact of furniture poverty, and to provide evidence-based solutions. We then use these findings to inform campaigns across the social housing sector, as well as lobbying local and central government, for increased furniture provision.

End Furniture Poverty also works with a wide range of partners and stakeholders to ensure that existing furniture provision is widespread and accessible, and we play a key role in broader campaigns to alleviate poverty.

We also provide ongoing support to social landlords, charities, local authorities and others to help establish furniture schemes, to ensure that everyone has access to the essential furniture items that they need to lead a secure life.



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## How Does Furniture Poverty Affect Domestic Abuse Survivors?

Those fleeing domestic abuse often escape a dangerous environment with little to no possessions, sometimes having been the victim of financial exploitation that leaves them with significant debt, meaning they also lack the funds to start a new life.

This means that when attempting to re-establish stability, to build a home, they can face significant hurdles to create a safe and comfortable environment to live in. If a survivor has children, the challenges are intensified.

When fleeing domestic abuse, survivors are regularly placed in refuges which provides the vital furniture, furnishings and appliances needed to support their family. However, once they secure a longer-term social housing property, they are commonly expected to move in with nothing.

## Social Housing Provision

Survivors of domestic abuse have an automatic priority need for social housing so many move into local authority or housing association properties, however only 2% of these are let as furnished meaning the vast majority are empty boxes<sup>2</sup>.

No flooring, no window coverings, no beds for their children to sleep in, none of the essentials needed to turn a house into a home. This not only intensifies the challenge of starting life anew, but it increases the likelihood of survivors returning to unsafe environments and the chances of 'staying fled' are greatly reduced.

In addition to the absence of key furniture, appliances and flooring, for those fleeing domestic violence, the absence of window coverings can add to their anxiety and worry whilst also making them feel unsafe in an environment that they are supposed to call home.

Not only do these survivors feel unsafe, but feelings of inadequacy and worsening psychological distress are a direct consequence of not having access to such essential items. When a survivor has children, they can feel like an unfit parent and that they are failing their family by struggling to afford the facilities that many take for granted.

**"I had to leave all my belongings behind due to domestic violence, myself and my daughter were put into bed and breakfast for over a year and a half. I now have a two-bedroom flat with absolutely nothing in it and I need help so I can get my daughter into the flat with me - as I have nothing in the flat, she's staying with my mum."**

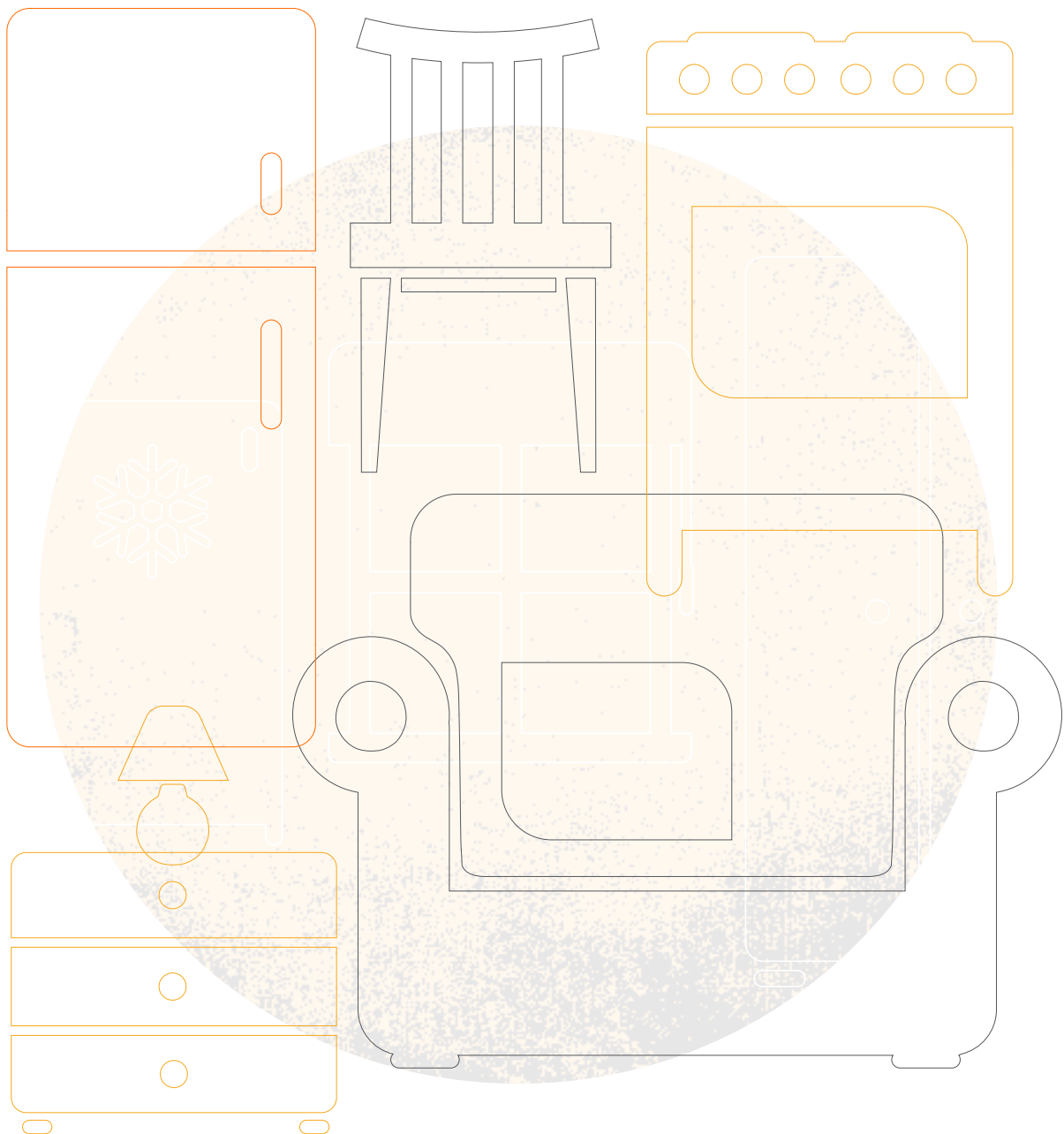
Leaving an abusive situation is incredibly difficult, and those who do so should be commended for their bravery. Unfortunately, in the current environment, the outcome for those who flee these terrible situations is not a warm and welcoming home, it is an empty box. A roof over their head, but little more.

<sup>2</sup> Nichols, A, Donovan, C (2021) 'No Place Like Home', End Furniture Poverty, available at <https://endfurniturepoverty.org/wp-content/uploads/2022/10/NoPlaceLikeHomeFinalOnline-3.pdf>

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Stress, anxiety and depression are allowed to fester, and very little attempt is made to alleviate this pressure. This will severely impair the ability of survivors to make the most of their fresh start to proactively engage in employment opportunities, and successfully lay the foundations for them and their children to maximise their potential.

To get a greater understanding of the experiences of furniture poverty amongst domestic abuse survivors, End Furniture Poverty have conducted a survey of both survivors and support workers, as well as collating and anonymising many accounts which have been shared with the charity over the past 12 months.



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# The Impact of Furniture Poverty on Domestic Abuse Survivors

Furniture poverty has far-reaching consequences that can affect survivors and their children for months and years to come. Furniture and white goods are among the most expensive items that a person may need to acquire, therefore it is likely that an individual moving into a social housing property with nothing, and with a limited income, could face a long wait to fully furnish their home.

This could mean an extended period in which they are not able to store food or prepare meals, or a long time in which they are forced to sleep on duvets on bare floorboards, perpetually uncomfortable, cold, unable to sleep well, in conditions that many would consider inhumane and certainly not fit for purpose.

## Impact on Health and Wellbeing

Missing furniture and appliances can have a detrimental effect on survivors of abuse and their mental and physical health as well as their financial wellbeing.

Those who have fled abuse can already experience poor mental health, this will be intensified greatly through missing items such as beds, washing machines, fridges and freezers. Missing each or all of these items can have a severe strain on an individual's mental resilience and attempting to furnish a property can push survivors into debt and further financial instability.

A missing fridge freezer will have a drastic impact on a survivor's physical health. As one former victim of domestic abuse has told us **"I moved around a year ago due to domestic violence which left me with a broken back. I am in work; however, I have currently only been given cover shifts leaving me hardly enough to eat. (...) My fridge freezers broke three weeks ago and I'm unsure when I will be able to get one. I am currently living on pasta and very basic meals as I have nowhere to store food."**

This lack of a sufficient diet can worsen existing health issues or, long term, lead to the development of additional complications. Also, the cost of alternative food options such as takeaways and microwaveable meals can be more expensive for the survivor.

This creates a poverty trap whereby their expenses are increased because of not having access to cooking facilities/storage, making it more unlikely that they can save for these items in the future.

If a survivor of domestic abuse has a pre-existing health condition that requires medication to be stored in the fridge, the lack of such storage facilities can have serious ramifications and can push them to rely further on family, neighbours or local services such as chemists.

This survivor was not only missing a place to store food, they shared that **"I also don't have a washing machine and have to commute to my sister's to do my washing."**

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This creates an entrenched financial vulnerability whereby the survivor is being forced to pay the cost of a commute just to wash their clothes and, if that was not available, they would have to use a local laundrette – where the cost of regular visits can add up drastically. Plus, of course, the time it takes to visit a laundrette can significantly impact family life.

Lacking the necessary washing equipment can affect the mental wellbeing of a survivor at a time where stress, anxiety and depression may be at their worst. Lacking these facilities can also reduce the ability of survivors to engage with social services and get help within the community as they are fearful of being perceived as dirty and unkempt.

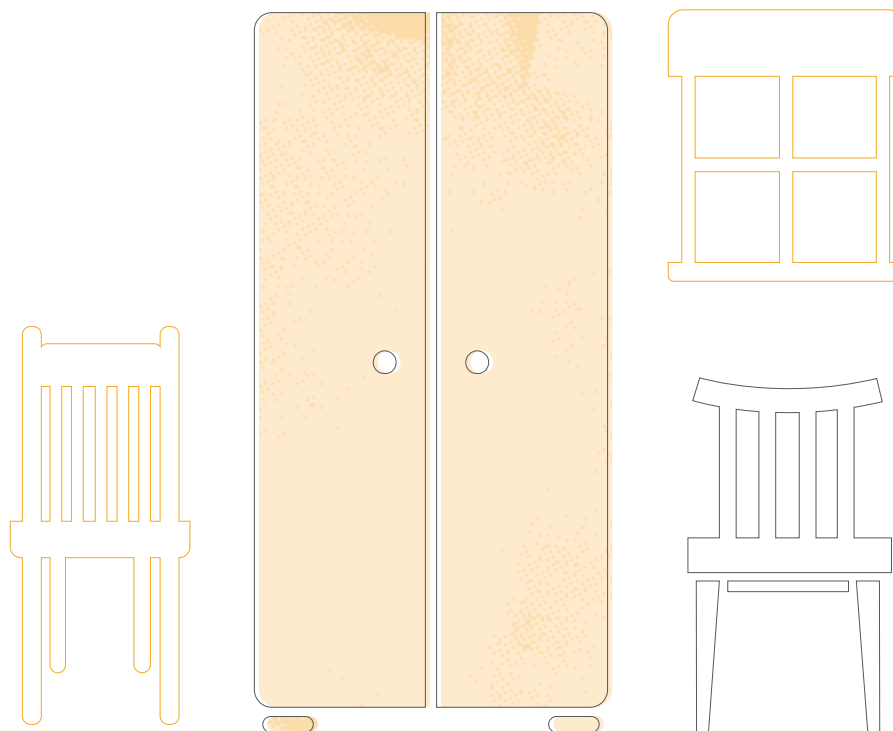
This will damage the self-image and self-worth of a survivor which will reduce their ability to effectively start a new life, seek employment, and become a proactive and fully engaged member of their new community.

A frontline worker made clear that **“It is shocking that in a civilised society we are moving women and children into properties that are unfurnished and uncarpeted. It is a basic human right.”**

### Increased Risk of Return

After escaping such an awful situation, receiving support, being housed in a refuge, and assisted to get social housing, it is short sighted and thoughtless to drop victims in a more deprived position than they have ever known. All this achieves is reducing the likelihood of women ‘staying fled’, remaining in a space free from abuse.

A staff member from a VCSO expressed that **“accommodation should provide a safe haven to prevent them from returning to potentially dangerous environments, not only for the survivors but for their children too. The use of furniture in escape plan accommodation makes a huge difference to a survivor’s outcome.”**



11 World Bank Africa Region (2014), [Cash Transfers and Temptation: A Review of Global Evidence](#)

12 APPG on Ending the Need for Food Banks (2022) [Cash or food? Exploring Effective Responses to destitution](#)

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## The Financial Worry of Furniture Poverty

The stress and anxiety of furniture poverty does not only begin once social housing has been secured, support workers have reported that the women they assist begin to fear life after exiting a refuge - “our clients often share they are worried about moving on from the refuge when they think about the cost of furniture and how they will survive after financially paying for the basic things they need in the new permanent social housing.”

The cost of furniture and appliances is huge for those who have nothing. When an individual has little to no income, no savings, and may have previously experienced financial exploitation, it can feel insurmountable to afford basic necessities. Often when in this situation and eager to provide for both you and your family, survivors can enter significant debt, and often risk more financial abuse, to access funds.

VCSO workers have shared the view that “Clients often put themselves into debt in the form of payment plans for flooring, or it can take years until they have their home fully furnished.” Survivors regularly enter insecure financial agreements and precarious credit arrangements to access the funds for these essential items. Long term, this inhibits their ability to live a financially secure life.

This can result in worsening finances which leads to difficult decisions as they attempt to continue debt repayments whilst paying for food, bills and any other sudden expenses. It places them perpetually on the precipice of financial disaster – this is not a stable environment where survivors of abuse can be expected to thrive.

As one survivor shared “I have an income of 150 pounds a month of UC due to the debt my husband got me in (...) I’m really down, I just need some help rebuilding my home to make it mine.”

Many survivors have also suffered financial abuse so could be unable to access any affordable credit due to debts build up by abusers in their name.

Survivors need a safe environment to call their own, a place to make home. By moving abuse victims into unfurnished properties, it undermines the tremendous efforts they have exerted to leave a dangerous situation.

To ensure that these people can experience a life that is not fraught with financial stress and anxiety, and to ensure that they do not return to an unsafe space, it is imperative that more is done to provide the essential furniture and white goods that these people require.

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## Survivors Accounts of Furniture Poverty

End Furniture Poverty receive many correspondences from people fleeing domestic abuse who share the struggles they have experienced without essential furniture and white goods.

One person told us that *“My daughter and I recently fled from domestic violence and were living in a refuge. We have now managed to get social housing and moved in just before Christmas. We had 11 days of no heating, we have no curtains, we’ve had to get as much second-hand furniture as possible. The biggest problem is the lack of curtains, I am suffering from PTSD and very paranoid. Our windows are open in front of opposite housing.”*

Another woman who has managed to escape an abusive situation shared her experience with us, stating that *“I am currently living in a women’s refuge after escaping domestic violence. I have no savings and I’m currently unemployed. I have just been offered a house by Somerset council but I’m unable to afford to furnish it .”*

Stories of financial stress, a lack of savings, and a history of financial abuse, are common amongst survivors. It is implausible for these women to afford a full household of essential items, and existing financial support is insufficient to match this need.

Being awarded a new social house for you and your family should be the vital start of a new life, but instead it is often the beginning of a new set of challenges – ones where support and help are hard to come by.

*“I’m a single mother, and my local council moved me to temporary accommodation due to domestic violence. I also suffered a mental breakdown while in temporary accommodation, which led to social services intervening. I’ve now been offered a permanent council place, and I have one week to move in. I’m on a low income and work part-time. I really need help with white goods and beds for my two kids.”*

For an instance such as this, a single mother with a history of mental illness, it is a negligent act for local authorities to place them in an environment in which they have nothing. For this single mother, the prospect of affording a household full of furniture, flooring and appliances, for themselves and their children, may feel impossible.

By ensuring that these individuals are able to access a furnished property, one that feels like home, it will positively impact their mental health whilst creating a settled foundation from which they can overcome any hurdles and build a new life.



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## Impacts on the wider family unit

For people fleeing domestic abuse there is significant emotional burden created by the impending cost of furniture and appliances. The experience of furniture poverty after acquiring a new property can intensify mental health afflictions such as PTSD (which have been brought on by abuse); with the absence of window coverings having an acute impact on this group.

A worker from a domestic abuse charity explained that **“furniture poverty can impact on the wider family unit in a variety of ways, such as mum cutting back on grocery/clothing budget to make budget for furniture.”**

**“This can lead to poor nutritional health and impact on mental health if children are feeling lesser equipped with clothes and school essentials than classmates.”**

The existence of a perpetually poor diet, due to lacking adequate cooking facilities, will have health consequences on survivors and their families for years to come. It can be a leading contributing factor for ill health – the existence of health inequalities means that those on low incomes/lacking essentials are far more likely to suffer from diet related illness such as cardiovascular disease. This is an easily preventable risk factor that can improve the long term health of both survivors and their families.

### Flooring

Additionally, a lack of flooring and carpets can make a property difficult to heat and keep warm, (especially for a family struggling financially), and can begin to impact family members, particularly children, in a myriad of ways. Cold homes can cause respiratory issues which can continue to have knock on effects for a child as they develop.

For those with small children, living with bare floorboards or concrete floors makes the environment for them to learn to walk, play, and experience early years of childhood, unsuitable.

One VCSO worker remarked that properties without flooring **“are cold, which will affect their mental health. It is unsafe for children and babies that need to walk around on the floor. Impacts on mental health and will often lead to them returning to abusive partners and homes where they prioritise their children’s needs over their own.”**

Survivors are forced to make a choice; live in an unsafe environment in which they experience untold abuse or live in an environment in which their children are unable to safely walk, where they do not have a place to sleep, where they lack the facilities to prepare a meal, and they are unable to wash their clothes.

As one domestic abuse worker expressed **“they want their children to feel safe and live in a safe homely environment but if these basic things are not there this can have a negative impact on both client and children.”**

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These options are both detrimental to child development and the physical and mental health of a domestic abuse survivor. Neither option is good enough for those who have fled a perilous situation, only to be plunged into worsening hardship and the deepest forms of material deprivation.

### Sleep

Furniture poverty can also impact the sleep of those affected as lacking a bed can lead to discomfort and poor or disrupted rest. NHS England specifies that such sleep deprivation can “increase the risk of developing diseases such as obesity, type 2 diabetes, cardiovascular disease, anxiety, depression and Alzheimer’s disease”. This is entirely avoidable and should not be an additional burden placed on the lives of those fleeing domestic violence.

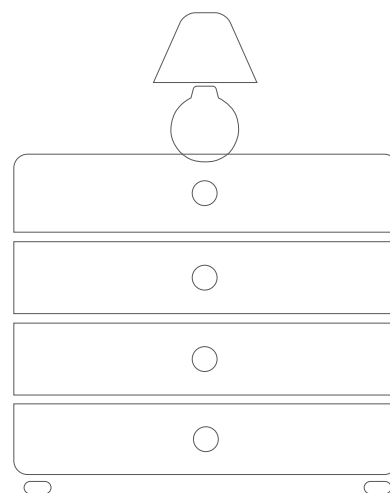
Beyond poor physical health, children and young people can also be impacted socially and mentally by severe poverty and deprivation. This can occur as they are unable to access opportunities and outings that involve additional costs – particularly relevant for parents saving/paying back money for furniture and appliances. Children will also feel unable to invite friends into the home due to the shame of missing key furnishings. This can lower self-esteem and stunt socialisation which has impacts that last for years.

**“Children may also miss out on school outings where there is a fee involved, and family outings that involve additional costs, impacting on socialisation skills and awareness as stakeholders in their own communities.”**

Additionally, for the children of abuse survivors living in furniture poverty it can begin to influence academic performance and attainment. A child who does not have a bed to sleep in, and so is plagued by poor sleep, can lack the concentration and enthusiasm needed to thrive in an educational environment. Similarly, if a child lives in a home that does not have a table to sit at, they cannot be expected to complete homework assignments to a high standard.

For survivors of abuse, it is unjust that they are provided with housing that lacks the facilities to give them a fresh start. For the children who have grown up living in a household that normalises abuse, it is wholly unfair that they can have their academic performance hindered and life chances severed because of lacking the essentials that can assist in their education,

Furniture poverty influences the life chances of not only the abuse survivor, but also the children who rely upon them. The existence of such a form of material deprivation entrenches disadvantage and creates a cycle of poverty that is nearly impossible to escape.



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## What Support is Currently Available?

There is very little dedicated support for survivors of domestic abuse who are living in furniture poverty. Support workers and survivors say they try to access local authority discretionary crisis support, (local welfare assistance or LWA schemes), or third sector support but are often unsuccessful.

End Furniture Poverty's research has shown that 36 local authorities in England in 2023/2024 had closed their local welfare assistance, (LWA), scheme, leaving 14.1m people unable to access support, 24% of the population<sup>3</sup>.

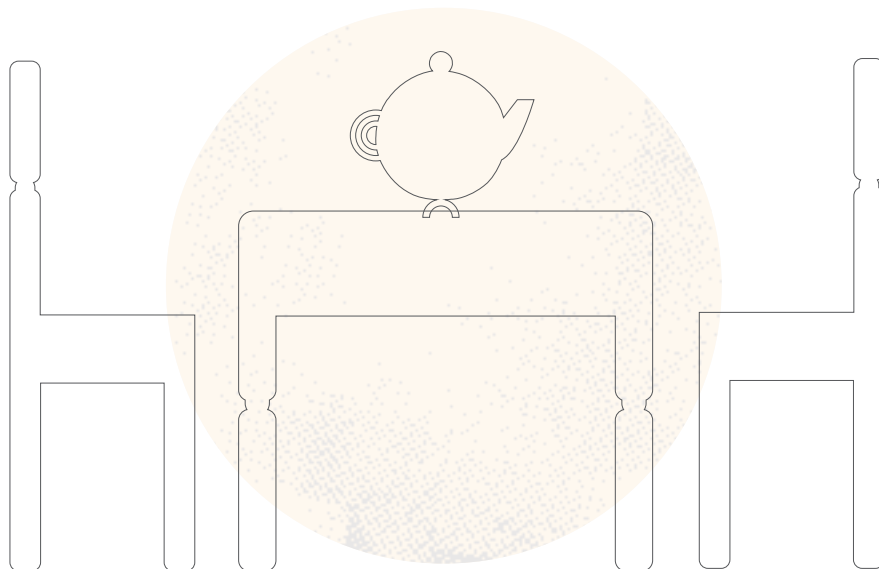
Overall local authorities in England spent £79.2m on LWA in 2023/24, £11.3m less than 2022/23, and core spend on LWA fell to £22m, just 29% of the total spend with 65% of LWA budgets coming from the Household Support Fund.

The level of local authority support for furniture and appliances varies hugely. Islington's furniture spend per capita is £4.17, while areas like Newham and Central Bedfordshire spent just £0.03.

Only 1% of the Household Support Fund, £10m, was reported to have been spent directly on the provision of furniture in 2023/24, compared to 2.31% in 2022/23.

This is all general support for all people in a time of crisis, it is not support that is aimed at survivors of domestic abuse, but it is often the first port of call and it is often the route that policy makers often believe is always open and available – however the reality is very different.

In areas where there is no LWA scheme and the local authority is not using its HSF allocation for furniture and appliances, survivors, (and everyone else), must look to the third sector for support, to grant-making charities and furniture reuse charities. Again, there is very little support that is aimed at survivors of domestic abuse and given the ongoing cost of living pressures faced by large portions of the population, the third sector cannot begin to meet the level of demand, so millions of households remain in furniture poverty.



3. Peake, D, Donovan, C (2024) 'A Bleak Future for Crisis Support', End Furniture Poverty, available at <https://endfurniturepoverty.org/research-campaigns/rebuilding-crisis-support-local-welfare-assistance/a-bleak-future-for-crisis-support-2023-24/>

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# Ending Furniture Poverty for Survivors of Domestic Abuse

Furniture poverty severely impacts survivors and their dependants in a myriad of ways, and the prospect of affording a household full of expensive items is a cause of significant stress and anxiety for those living in a refuge.

More must be done to help this group of vulnerable housing tenants who are provided with phenomenal support from a variety of organisations from the moment they flee until they access social housing but are left with an empty box and mounting expenses upon acquiring a property.

## **Furnished Tenancies**

A vital first step is to ensure that social housing properties are furnished.

Currently, only 2% of social housing is let as furnished, compared to 29% in the private rental sector. This means that those entering social housing, which many survivors of domestic abuse do, are at an immediate disadvantage. End Furniture Poverty's research has found that 8% of social housing tenants are living in 'deep' furniture poverty – missing three or more of the essential furniture items.

To end such a disparity, there should be legislation which mandates that at least 10% of all social housing is let as furnished. This can act to end the existence of 'deep' furniture poverty and lift hundreds of thousands of people out of the worst deprivation. Additionally, by ensuring that such a portion of social housing is let as furnished, it will expand the availability of such properties for a person fleeing domestic abuse – which ought to be the norm.

Secondly, survivors of domestic abuse receive priority need status to aid in the securing of social housing. This is tremendously beneficial and has helped countless people since it came into force in July, 2021.

However, this priority need status should go further and should be accompanied by a greater level of wrap around support by social housing providers and local authorities – the key element of this wrap around support should be ensuring that all survivors moving into a social housing property have access to the key furniture and appliances that they require.

Accessing furniture and appliances is incredibly costly for a social housing tenant, and it can be very expensive for social landlords and local authorities to provide these items directly. However, the furnished tenancy model alleviates this burden by allowing the cost of furniture and white goods to be added to the service charge element of Universal Credit.

A cost benefit analysis study into the benefits of furnished tenancies have shown that this investment can have positive outcomes for the public purse as it reduces homelessness presentations, and reduced demand for temporary accommodation and social services support.

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## Furniture Flex

End Furniture Poverty has carried out extensive research into furnished tenancies and provide a wide range of support for landlords who introduce new furniture schemes. They have also worked with colleagues in their sister charity, FRC, to develop Furniture Flex, a furniture service designed to overcome all the barriers landlords say they face when considering a new scheme.

This includes a rental option, meaning landlords require no capital outlay, the flexibility for tenants to return items and remove the service charge easily and quickly if they move off benefits, and enhanced administration support. This is a sustainable and workable solution to provide furnished properties for tenants and one which is supported by domestic abuse charities.

The CEO of one domestic abuse charity said: **“Many of the women we support leave abuse with nothing — no belongings, no savings and no safe space to call home. The option of a furnished tenancy would be a true lifeline for them. It would mean they could move into a fully furnished property with everything they need straight away, allowing them to begin to move forward with their lives.”**

To finally End Furniture Poverty for victims of domestic abuse the implementation of furnished tenancies is key. This can allow survivors to access as many or as few items as they require and means they do not need to worry about the immediate financial cost of furnishing a full property.

This has benefits across an abundance of areas for survivors of abuse; from improved nutrition to better rest, to a more stable home environment, to improving the ability of their children to thrive in school, to a reduced mental burden and improved self-worth.

In addition to these benefits, the provision of furniture and white goods also increases the likelihood that survivors ‘stay fled’. Meaning that less victims will return to abusive situations and there will be less stressed placed upon domestic violence services and VCSO workers and there will be fewer instances of cases being presented multiple times.



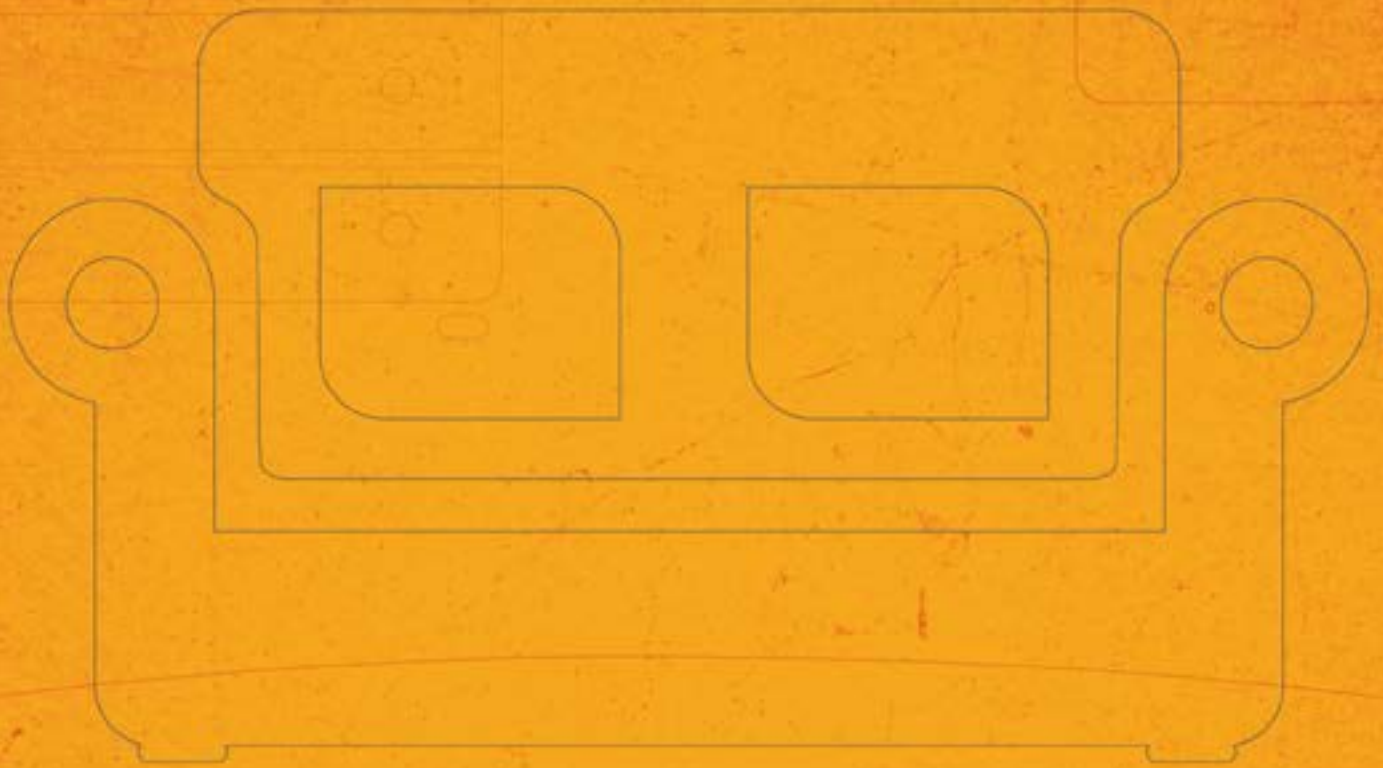
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## Key Recommendations

- Social landlords must be required to furnish at least 10% of their general needs housing stock.
- This requirement should be included in the new Decent Homes Standard.
- Social landlords must work with all survivors of domestic abuse to ensure they are able to access all of the essential furniture and appliances that they need, including flooring and window coverings, with the option of a furnished tenancy.
- Local authorities should be directed to use the Government's new Crisis and Resilience Fund to provide furniture, appliances, floor and window coverings for domestic abuse survivors for whom a furnished tenancy is not suitable, for those who are not in receipt of full benefits.



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