END FURNITURE POVERTY

More Than a Roof:
Why Furniture and Appliances Matter in Ending Homelessness

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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 35 years and reducing and eradicating Furniture Poverty is FRC Group's core mission.

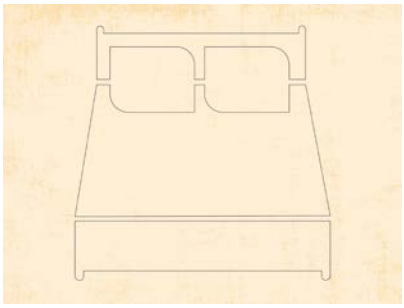
End Furniture Poverty was created in 2015 to raise awareness of the issue of Furniture Poverty; to improve our understanding of the consequences and the reality of living in Furniture Poverty; and to develop potential evidence-based solutions to ensure that everyone has access to the essential furniture items that they need to participate in their society and lead a secure life.

We also work closely with the grant making sector, the preloved furniture sector and the social housing sector. Currently we are undertaking a campaign to Make a House a Home by ensuring that at least 10% of social housing properties are let as furnished. Information about this campaign can be found on our website, along with a myriad of useful research, guidance and support.

ABOUT THE ESSENTIAL FURNITURE ITEMS

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

The Essential Items are:



Bed, bedding and mattress

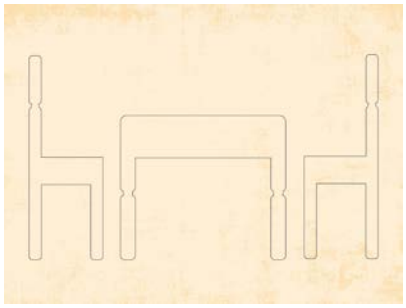
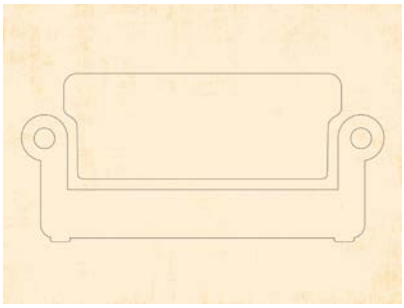
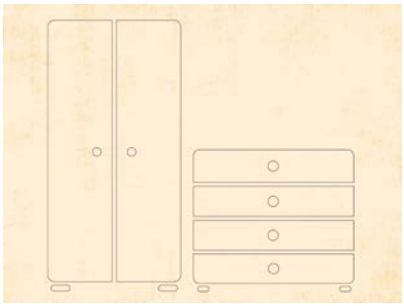


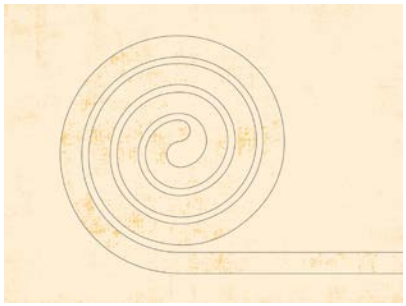
Table and chairs



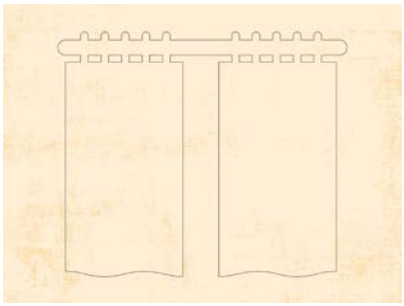
Sofa and / or easy chairs



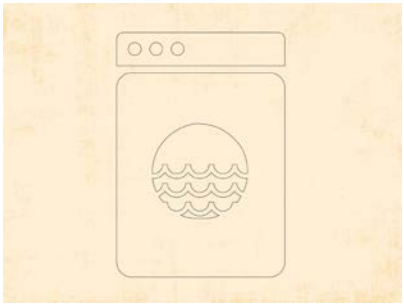
Wardrobe / drawers



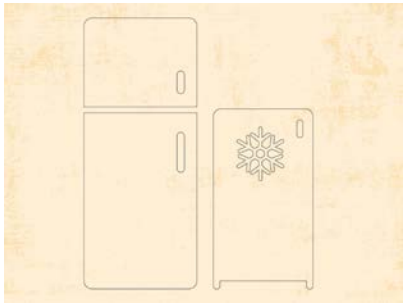
Carpets or flooring in living rooms and bedrooms



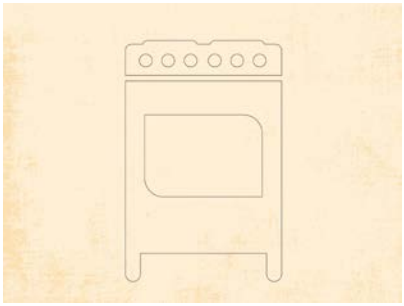
Curtains or blinds



Washing machine



Refrigerator and freezer



Cooker /oven

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

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).

Furnished Tenancy – landlords provide tenants with all 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. Furnished tenancies can be for new and existing tenants and tenants should be able to only take the items they need, from a single item to a full furniture package. Tenants can return items and remove the charge if/when they move off benefits

Homelessness – a person does not need to be sleeping rough to be legally homeless. The Housing Act 1996[1] defines a person as homeless if they either:

- have no accommodation available to occupy
- are at risk of violence or domestic abuse
- have accommodation but it is not reasonable for them to continue to occupy it
- have accommodation but cannot secure entry to it
- have no legal right to occupy their accommodation
- live in a mobile home or houseboat but have no place to put it or live in it

Loan shark – illegal lenders who often target people who need to borrow money quickly but cannot find another lender. They charge very high interest rates and can use harassment and intimidation to collect their money

Rough sleeping – includes sleeping outside or in places that aren't designed for people to live in, including cars, doorways and abandoned buildings

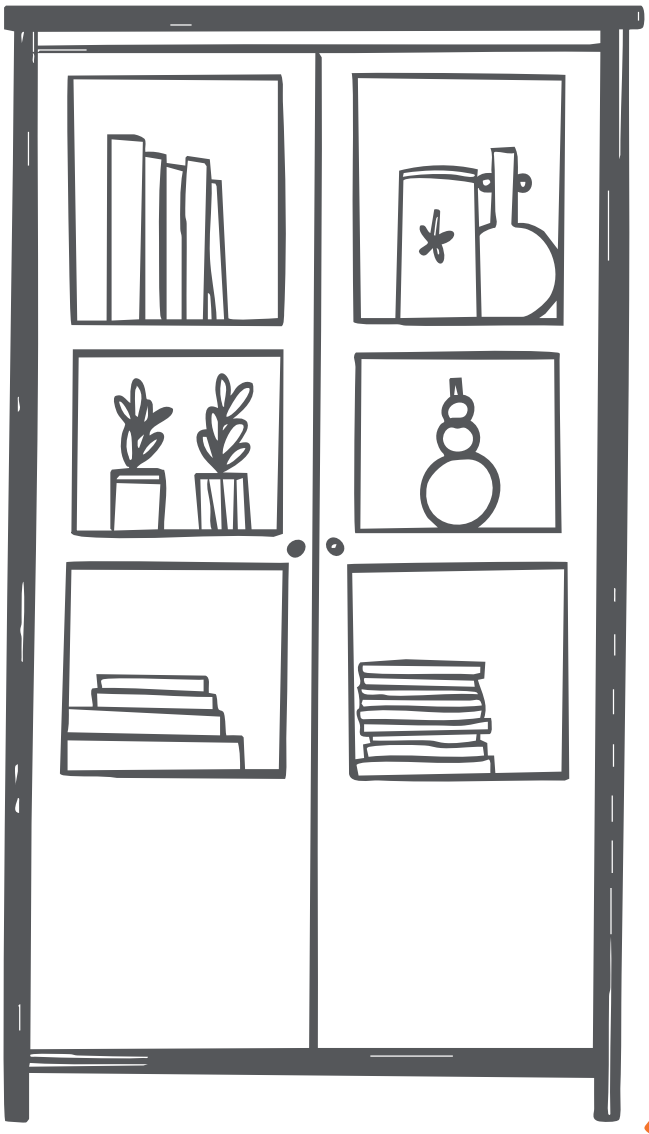
Priority need – a special reason why the council must give someone more help if they are homeless. Some people always have priority need, such as people who are pregnant or have children, homeless because of domestic abuse, aged 18 to 20 and were in care at 16 or 17

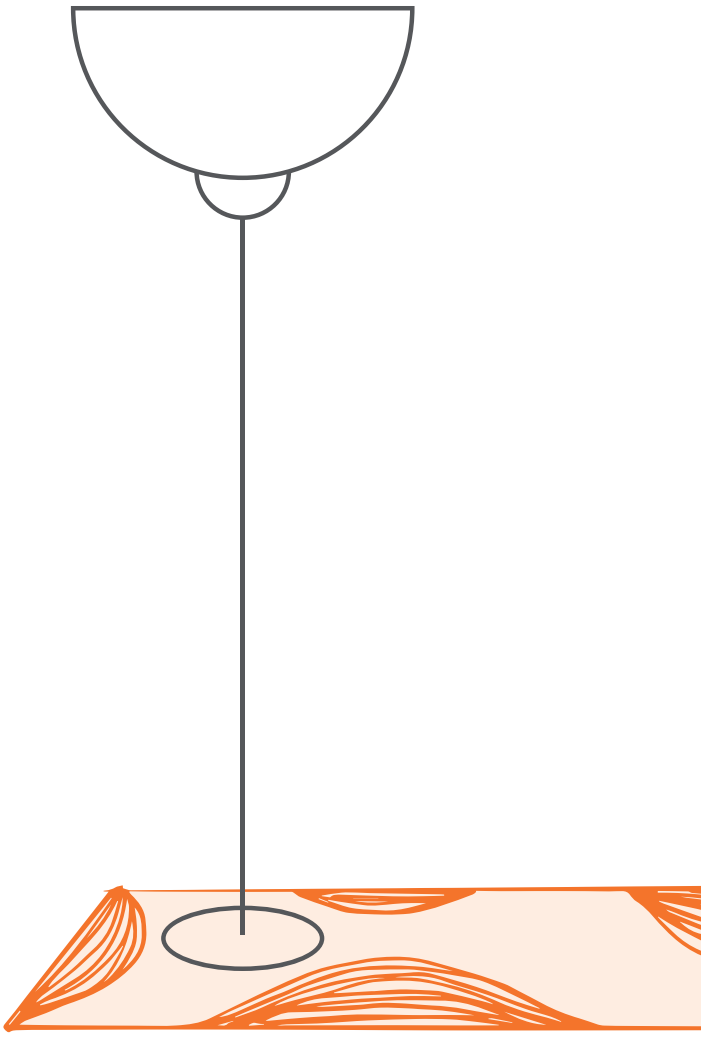
Temporary accommodation – housing provided to people experiencing homelessness while they wait for a permanent home. It can include hotels, hostels, or privately rented flats and houses, and is arranged by local authorities in the short to medium term. A key feature is that tenants often have limited rights and may have to pay rent.

Vulnerable – this term has a special meaning in housing law. It means someone who is more at risk if they become homeless than most other people. For example, because of an illness, disability or serious health condition or another special reason

ACKNOWLEDGEMENTS

We would like to thank everyone from all the organisations we spoke to who took the time to share their experience and stories with us. This includes the Whitechapel Centre in Liverpool, Stephanie Morphew from the Chartered Institute for Housing, Jane Williams from the Magpie Project in Newham, Professor Katherine Brickell from Kings College London and author of 'Debt Trap Nation', and Rosie Horrocks from CARIS Families in London.





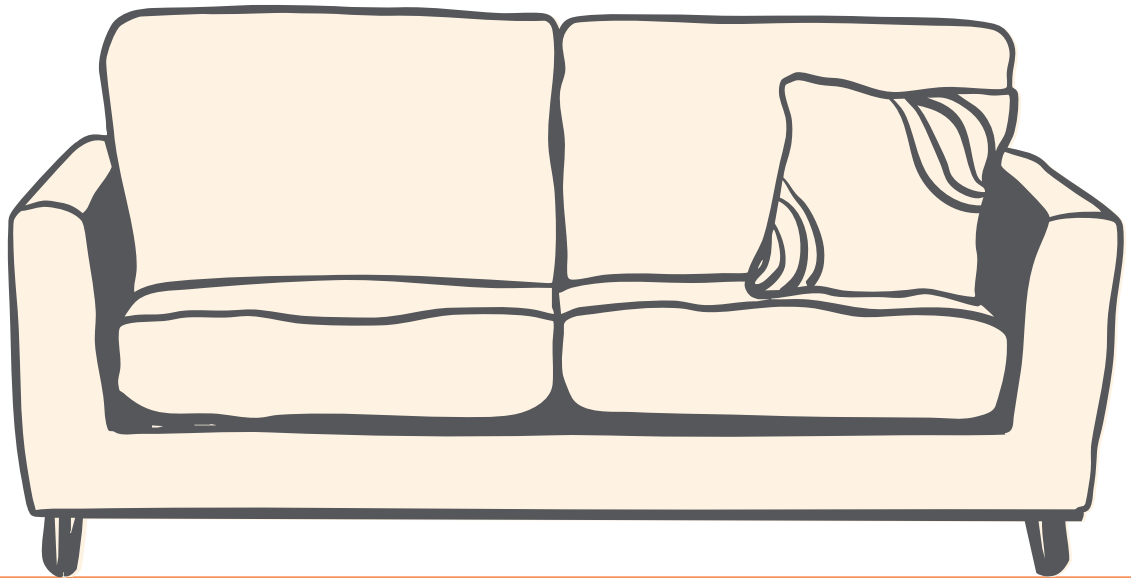
FURNITURE POVERTY CAN CAUSE AND EXACERBATE HOMELESSNESS

Furniture, appliances and flooring are the most expensive items that people on low incomes are likely to purchase. It can push people to take on high cost credit, as those on the lowest incomes are often unable to access high street lenders, and it can mean people turn to problematic or dangerous debt to acquire essential items. This has the potential to contribute to families falling into arrears, which is one of the leading causes of homelessness.

When becoming homeless, families are likely to leave items of furniture and appliances behind due to limited space and prohibitively high storage costs for those in temporary or emergency accommodation or hostels. This is particularly true if moving into nightly paid accommodation such as a hotel or bed and breakfast. It is unlikely that furniture or appliances will be purchased during this time due to the short notice of moving that often occurs.[2]

If a family end up being awarded a social housing property, the relief is often short-lived as only around 2% of social homes are let as furnished. Those transitioning out of homelessness are often expected to move into completely unfurnished properties, with families often not having the means to acquire any essential items of furniture, including flooring. This sets people up to fail, as they are often left with no choice but to take on more debt to acquire the items and perpetuate the vicious cycle caused by furniture poverty.

To get a greater understanding of the impact of furniture poverty for those experiencing homelessness, End Furniture Poverty have collated and anonymised many accounts which have been shared with the charity over the past 12 months. We have also spoken to several voluntary and community sector organisations who work with people experiencing homelessness and who are trying to move on from homelessness.



HOW FURNITURE POVERTY CAN INCREASE THE RISK OF HOMELESSNESS

"Debt is a driver and outcome of housing precarity"[3]

There are many reasons a family can become homeless, but unpaid rent arrears in the private rented sector are one of the main causes.[4] This is not surprising given that renters are the most likely group to have low financial resilience, be in problem debt, and have limited capacity to withstand financial shocks.[5] More and more people are getting themselves into debt just to pay for essential costs such as furniture and appliances, particularly since the pandemic.

Scores of charities and research institutions are reporting this sharp increase in household debt and they explicitly link it with the recent decrease in living standards. Citizens Advice describe a lot of the debt and negative budgets we're seeing as 'unavoidable'[6], with a survey by the debt charity StepChange reporting that the single most common cause of problem debt is the cost-of-living increase.[7] There has also been a reduction in household savings. Nine million adults in the UK now have less than £250 in reserves, the approximate cost of a cooker or a fridge.[8] The problem is set to get worse over time, total household savings are set to have declined again by 2030.[9]

"I do not work because of my health condition. The home refrigerator has broken down, and I don't have the price of one because of the accumulated debts on me"

Limited savings and high levels of debt can make the upfront purchase of an essential item of furniture impossible, intensified even further when experiencing a crisis. Those in furniture poverty are much more likely to resort to help from a loan shark. A recent study on illegal lending showed that 45% of individuals who borrow from a loan shark do so because of every day unexpected costs, such as an expensive item of household furniture or an appliance.[10] This can have devastating consequences, the costs of repayment can be crippling and, in extreme cases, cause someone to become homeless.

Therefore, it is clear to see that the impact of missing a high-cost, essential item of furniture and potentially going into debt to acquire one can push someone closer to homelessness.

The Whitechapel Centre, a homelessness charity in Liverpool, commented to End Furniture Poverty that people buying essential items on 'tick', or credit, is a leading cause of debt amongst the people they work with. As one staff member remarked, "I have seen many cases of this throughout the years".

Going into rental arrears is so dangerous because its consequences can be long-lasting. Well over a thousand households with children living in temporary accommodation were deemed ineligible for a social housing tenancy because of outstanding housing-related debt.[11] Due to the high costs of renting in the private sector, this can lead to households becoming trapped in homelessness.

The move to temporary accommodation

People who have been made homeless that fall into the priority need or vulnerable categories often have stays of varying lengths in temporary accommodation. Due in part to the short notice period of the moves to and between temporary accommodation, people often must leave essential items of furniture and appliances behind. Shelter found in their 2023 survey on temporary accommodation that 30% of their survey respondents had been moved more than three times, often with less than 48 hours' notice between placements.[12] This means it is often infeasible for families to keep hold of large and bulky essential items.

Moreover, if someone is moving into a hotel or hostel then space is severely constricted without room for people to store belongings from previous accommodation. CARIS Families, a London-based charity that supports people through, and beyond, homelessness reported that some councils, such as Hackney, forbid people from bringing their own furniture if they are in hostel style temporary accommodation. Local authorities are required to provide storage for essential and bulky items, but they can charge for this service. This means storage is often inaccessible for people due to its expense. Almost half of the respondents to Shelter's survey said they spent more on storage because of living in temporary accommodation.[13]

The problem of expensive storage is not something local authorities are helping to solve; in fact, they are actively contributing to it. Lewisham Council ended free storage for those in temporary accommodation, a decision they have been censured for. Furthermore, the storage provider Waltham Forest Council uses charges £100 per hour for people to access goods while in storage, and while Westminster Council currently covers the cost of storage for those in temporary accommodation, there is a charge of £40 per hour for people to access their items from the provider.

The lack of certainty about when the stay in temporary accommodation will end makes it impossible to know when the furniture and appliances might be needed again, or whether to get rid of bulky objects entirely to avoid these high costs. Therefore, many of those awarded a social home after spells of homelessness face having to start again with almost nothing. CARIS Families told End Furniture Poverty that most families are in temporary accommodation for a long time, sometimes years, so it is extremely difficult for them to restart their lives from this position if they are moving into an unfurnished social home. End Furniture Poverty plan to examine the extent and impact of furniture poverty in temporary and emergency accommodation in the coming months.

MOVING ON FROM HOMELESSNESS DOESN'T ALWAYS MEAN MOVING ON FROM FURNITURE POVERTY

"I have been homeless for the last 12 months. I have just been offered a property, and I am starting off with nothing."

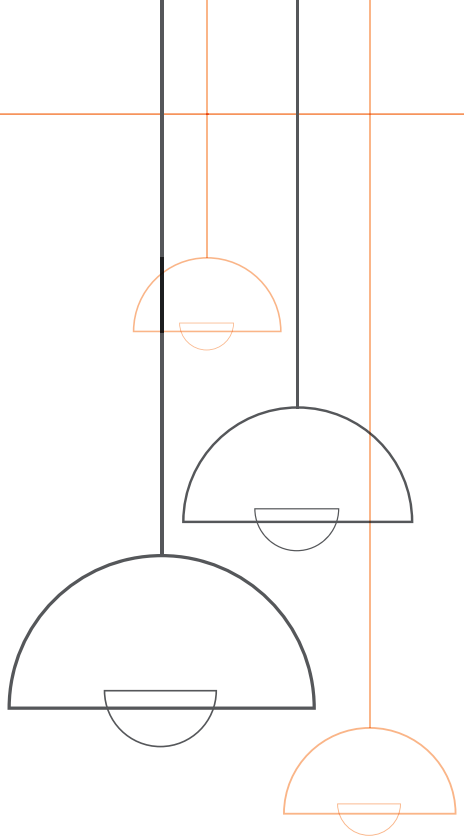
The trauma experienced in homelessness does not always end at the awarding of a social home. Those falling into the priority need criteria often move into local authority or housing association properties, however only 2% of these properties are let as furnished.[14] CARIS Families reported that every family moving from a hostel that they help in has needed the charity's help in furnishing their property to some extent.

This means people attempting to restart their lives after homelessness in empty shells. No floor coverings, no window coverings, no beds for themselves or their family to sleep in, and nowhere to store or prepare food. People coming from homelessness often have very little when starting their social housing tenancy, probably having to leave belongings behind with nowhere to store them. Starting life anew thus becomes incredibly difficult:

"We lost everything, our belongings, furniture, clothes, my job and car, everything…we will have two weeks to leave the temporary accommodation [for the social home], and the excitement is partial dread of having nothing."

Going into debt to acquire items of essential furniture when in social housing is common and, as we have already detailed, those coming from homelessness are often already in arrears. The Whitechapel Centre, a leading homelessness and housing charity in the Liverpool City Region, mentioned that many people they work with have needed bridging loans to get essential items of furniture, so they are in debt as soon they start their tenancy. The study for the book 'Debt Trap Nation' cited several participants who took out credit card debt or credit union loans ranging between £500 - £4000 to pay for these costs, particularly flooring.[15] One of the participants remarked that 'you can't just have your kids on the bare floor'.[16]

Flooring is often removed by housing providers between occupants, leaving social housing tenants with bare floorboards or concrete. The latest Resident Voice Index Survey asked over 8,000 social housing tenants their opinions on this practice, and 75% expressed a negative sentiment towards it.[17] Those coming into social housing from homelessness often do not have the means to floor their property, and End Furniture Poverty estimate that 760,000 adults (9 per cent of all social tenants) are living in social housing without floor coverings.[18]



"Me and my four children fled domestic violence two years ago and became homeless. We now have a beautiful property after such a hard time and can't afford any carpets for our home, and we have little to no support".

Professor Katherine Brickell, author of Debt Trap Nation, said that the leading cause of debt with the women in their study once they got into social housing was flooring. The second biggest cause was white goods. Unfortunately, this means furniture poverty can increase the likelihood of tenancy abandonment and repeated instances of homelessness.

As one charity worker from Belfast said, "Even when offers are made for social housing, it is difficult to find support/suitable furniture/ white goods etc meaning clients are not equipped to sustain the tenancies and at high risk of homelessness once again".[19]

This is especially true given that the cost of furniture has risen 50% since 2010 and acquiring items is the biggest cause of year one debt in a new tenancy.[20] This debt is incredibly hard to shake off for those attempting to start afresh in an unfurnished social home. It takes a minimum of 20 months for those on Universal Credit and eight months for those on low incomes to repay the costs of floor coverings.[21]

The fact that people are living in situations where they are housed only in name is completely unacceptable. For many people in this circumstance who have experienced homelessness, the only difference between someone living in a completely unfurnished property and living on the streets is a roof. Some support workers from the Whitechapel Centre commented that this can lead to tenants acting as if they are still homeless, despite being in their own home.

For example, "I knew one client living without a bed for nine years and sleeping in a sleeping bag on his bedroom floor". It is unsurprising that, for some families, their temporary accommodation or hostel is preferable to a social home as it at least has the essential items of furniture they are missing. Therefore, the expectation that a social home is the end of the trauma for someone who has experienced homelessness is incorrect, as it is often only a house and not a home.

IMPACT OF FURNITURE POVERTY ON THE HEALTH AND WELLBEING OF THOSE WHO ARE HOMELESS

"Lewisham Council gave me somewhere to live but I am on a state pension. I have problems with walking, my hips are painful, I have been homeless and have no furniture for the flat"

Furniture poverty can have a significant and long-lasting impact on those who suffer it. It could mean living without somewhere to sleep well, store and prepare food, and without flooring for an extended period. Those who have come from homelessness hoping for a fresh start face may face a bare box that is cold, uncomfortable, not fit for purpose and often incredibly unsuitable to raise children.

"As I was homeless, I was put into a temporary accommodation, a furnished property as I had no furniture of my own. Me and my 8-year-old son have absolutely nothing to move into our new home with, I am worried sick as I have no support and no money to buy anything"

The prospect of attempting to restart life in this way can put a huge strain on individuals' and families' mental health. Those coming from homelessness will have likely experienced trauma because of their stay in a hostel, temporary accommodation, or rough sleeping. Missing each or all the essential items, like a bed, washing machine or fridge freezer with no prospect of affording one can greatly exacerbate this distress.

Similarly, the physical health effects of furniture poverty can be enormous. The Magpie Project, a homelessness charity in the London borough of Newham, told us of a mum who had to sleep for an extended period in a camping chair as she was unable to get up and down off the floor. Sleeping on clothing or on bare floor has a hugely detrimental effect on quality of life, greatly stymying attempts to either avoid homelessness or rebuild when transitioning out of homelessness.[22] As the Magpie Project aptly asked, "when did a bed become an optional extra?".

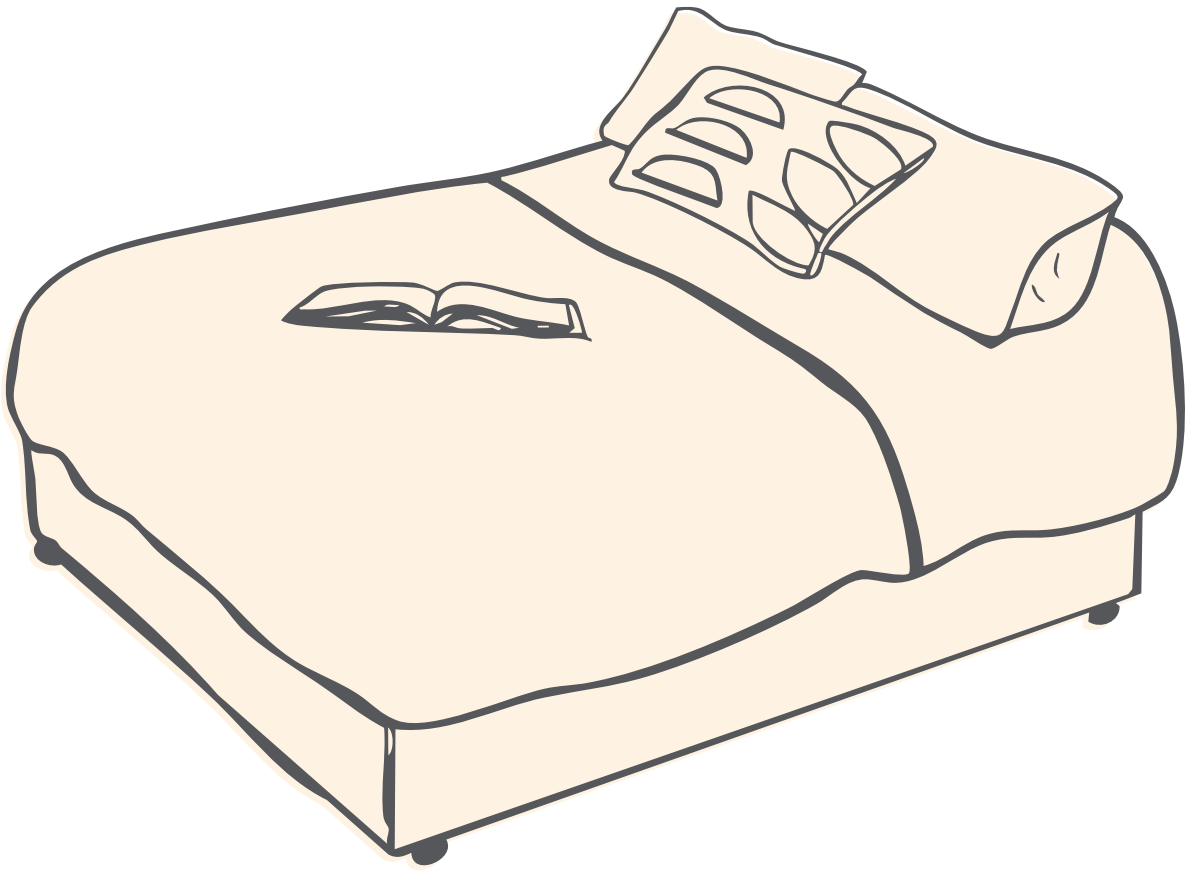
Similarly, CARIS Families talked about the stress and uncertainty not having furniture can cause when moving into a social home should be a huge relief. They mentioned working with families who, on the day of their move, did not know whether they would have a bed for the night. Other families also did not acquire a cooker of fridge until weeks into their tenancy which has a negative impact on health and finances due to having to live on expensive and non-nutritious takeaways.

Flooring

A lack of floor coverings can cause a myriad of issues within the home, especially with heating it and keeping it warm. This person commented on the effect not having carpets was having on them: "I live by the sea, it's so cold it flares my rheumatoid. I must always have my heating on which is shooting my bill up and getting me into debt." It is objectionable that the supposed happy ending for someone who has experienced homelessness, a social home, does not always meet the basic requirements for a safe and secure place to live.

A staff member at the Magpie Project talked about the challenges experienced by the mothers and children they work with who live without floor coverings. Typically, it is unsafe for children to learn to crawl or walk on dirty, bare floorboard, which significantly impacts child development. This staff member mentioned the poor muscle tone that they see with some of the children they work with who have been unable to have 'tummy time', because of no floor coverings in the home.

Respondents to the Resident Voice Index Survey also reported issues with safety in their homes because of a lack of floor coverings. One tenant said, "I felt bad for my children as they kept injuring their feet on the floorboards and nails that were left".[23] A member of staff at the Whitechapel Centre mentioned a family she was working with who's children had been to hospital twelve times because of splinters caused by the bare floorboards in their home. This is no place for a child to grow up, particularly one who has experienced the trauma of homelessness.



WHAT SUPPORT IS AVAILABLE?

Specific help for people in furniture poverty who are at risk of or transitioning out of homelessness is thin on the ground. One option is discretionary crisis support, Local Welfare Assistance (LWA) schemes or third sector support, but this is not available everywhere in the UK.

Recent research by End Furniture Poverty has shown that more English local authorities than ever, 48, have closed their LWA scheme in 2024/25. This means that 17.9m people are unable to access support to acquire essential furniture or white goods, 31% of the population.

The overall level of spending on LWA by local authorities has declined almost every year. In 2024/25 local authorities spent £68.2m on LWA, £11m less than 2023/24. Core spend remained at £22m, 34% of total spending, with 66% of LWA budgets being propped up by the Household Support Fund (HSF).

There is a huge amount of variation in the level of local authority support for furniture and appliance provision. For example, Islington's furniture spend per capita is £3.58, but this falls to £0.03 and £0.05 in areas like Derby and Wakefield respectively.

Similarly, the HSF does not pull its weight in the provision of furniture and appliances in England. Only 1% of the Fund, £8.5m, was spent directly on furniture and appliances. Furthermore, End Furniture Poverty has found that 37% of local authorities do not offer any support with furniture and appliances through the HSF. The Fund is more focused on 'essential living costs' such as food, fuel, and energy bills. The help is not specific to those experiencing homelessness but is often the first port of call. Policy makers believe it is available for everyone, but our research consistently demonstrates that this is not the case.

The last option for areas where there is no LWA scheme and the local authority does not use its HSF allocation for furniture and appliances is often the third sector. Grant-making charities and furniture reuse charities attempt to plug the gap, but the ongoing cost of living pressures mean they often cannot meet the level of demand. This means millions of people going into social housing after being homeless are stuck in furniture poverty with no prospect of getting out it.

When asked in the House of Commons what assessment the Ministry of Housing, Communities and Local Government had made on the impact of furniture poverty on those sleeping rough, the Homelessness Minister Alison McGovern answered:

"The Government has allocated £255.5 million through the Rough Sleeping Prevention and Recovery Grant this year. This includes the £69.9 million uplift that we announced on 10 October 2025. Local authorities can use this money flexibly to prevent and reduce rough sleeping, including through sustainable accommodation and support solutions. This can include the provision of furniture or specialist services, such as employment support."[24]

Local authority budgets on homelessness are already stretched thin. Although this £255.5 million can provide some relief to homelessness services, it is not sufficient for local authorities to begin providing essential furniture and appliances. There are other, more effective solutions to ending furniture poverty for those coming out of homelessness.

ENDING FURNITURE POVERTY – WHAT ARE THE SOLUTIONS?

As we have seen, furniture poverty can both cause homelessness and stop people moving on from homelessness. The prospect of moving from the streets, a hostel, or temporary accommodation into an unfurnished property is a cause of significant stress. It can also cause further debt with people being forced to enter high-cost credit to acquire essential items.

Local Welfare Assistance and the Crisis and Resilience Fund

Anyone should be entitled to help in a crisis no matter where they live. However, as we have said, nearly a third of councils in England have no Local Welfare Assistance scheme at all. Therefore, we recommend that Local Welfare Assistance be made a mandatory service so that it is shielded from turbulent local government finances. This will ensure anyone has access to support with furniture and appliances in the kind of crisis that could push someone towards homelessness.

Furthermore, it is vital that LWA is not simply subsumed into the new Crisis and Resilience Fund, (CRF), which is set to replace the HSF in April 2026. This is because the CRF is only set to run until 2028/29. If local authorities remove all core funding from LWA provision, it will be almost impossible for them to divert it back into schemes if permanent provision is not put in place after three years.

Therefore, LWA needs to be standalone and separate to the CRF. As well as this, the CRF needs a specific focus on furniture and appliances and 20% of the fund must be ringfenced for this provision.

However, crisis support is only one part of Ending Furniture Poverty for those experiencing homelessness. The Whitechapel Centre mentioned that the people they support tend to access furniture provision through the Liverpool Citizens Support Scheme, but items can take a significant time to arrive. During this period a person will likely stay in temporary accommodation or a hostel whilst the property is being prepared – although they are still paying for the new property at the same time and, due to issues with housing benefit and Universal Credit, people can often enter arrears at this time. This is, in their words, "setting people up to fail".

Furnished Tenancies

The other part of the solution is ensuring people leaving homelessness can move into a furnished tenancy. Currently, only 2% of social housing is let as furnished, compared to 29% in the private rental sector. End Furniture Poverty's research has found that 8% of social housing tenants are living in 'deep' furniture poverty – missing three or more essential furniture items.[25]

End Furniture Poverty's Make a House a Home campaign is lobbying for at least 10% of all social housing to be let as furnished. This will expand the availability of furnished homes available for people transitioning away from homelessness and help to end the existence of deep furniture poverty. It will also ease the pressure on other sources of support such as LWA and third sector provision.

Furthermore, a cost benefit analysis of furnished tenancies has shown significant benefits. Compared to other customers in non-furnished accommodation, tenancies were less likely to terminate, leading to fewer voids and their associated costs.[26] The analysis has also shown that furnished tenancies can reduce homelessness presentation and reduce demand for temporary accommodation.

New tenants in social housing are, in the words of CARIS Families, "uniquely vulnerable" and for some moving into an unfurnished home can be catastrophic. A staff member at the Whitechapel Centre said that in their experience working with those coming from homelessness into social housing, "tenancies tend to fail within the first year as people do not know how to sustain a tenancy, especially with no furniture. That isn't a home…it is an empty shell".

More availability of furnished tenancies will mean more people who have experienced homelessness can have a better chance of rebuilding their lives. The staff member at the Whitechapel Centre went on to say that "when you help people Make a House a Home, people coming from homelessness are far more likely to improve their lives and tackle other issues such as addiction". There is no greater imperative to ensure people from homelessness have a stable base to leave their homelessness behind.

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.

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 homelessness charities.

"It would make a huge difference to the families we support. Most are on full benefits with young children or disabilities, making it hard to work. Furniture being covered by Universal Credit would work for them".

Making a House a Home

Taking steps to End Furniture Poverty can help people move on from homelessness, and the implementation of furnished tenancies is key. It can allow people 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.

The benefits of having all the essential items of furniture are vast; improved nutrition, better rest, and a reduced mental burden to name a few. It is much more likely that someone coming from homelessness can rebuild their lives under these conditions. They can focus on setting up bills, clear their debt, and put down roots if they do not have to worry about acquiring furniture and appliances. Therefore, repeated instances of homelessness are likely to be much less common.

We have seen how the lack of essential items of furniture and appliances affects people going into homelessness, and those attempting to transition out of it. More and more people are getting themselves into debt just to pay for essential costs such as furniture and appliances, and this can contribute to a build-up of arrears and subsequent homelessness. People often lose any bulky essential items they do have in temporary accommodation, meaning many face restarting their lives in an unfurnished social home with nothing. This has devastating consequences for health, wellbeing, and finances. Furnished tenancies are crucial to ensure that people have the best possible opportunity to move on from homelessness. They are more likely to improve their lives and tackle other issues, and tenancies are less likely to fail. This has significant benefits for the individual affected, and the public purse.

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 or in other relevant government policy.
- Local authorities should be directed to use the Government's new Crisis and Resilience Fund to provide furniture, appliances for those experiencing homelessness for whom a furnished tenancy is not suitable, for example those who are not in receipt of full benefits.
- Unfreeze Local Housing Allowance by restoring it to the 30th percentile of local rents. This will help prevent homelessness and lift 75,000 children and 125,000 adults out of poverty.[27]

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