

Addressing furniture poverty

Paul Colligan, End Furniture Poverty, November 2018

Background

How do we stop poverty becoming part of the furniture? At [End Furniture Poverty](#) this is the conundrum that we are continually trying to solve. Most of us take furniture for granted, but those unable to access basic items of furniture, find themselves excluded from some of the most basic aspects of everyday life. How would you feed your family properly without a cooker? Would you feel comfortable inviting friends around if they had nowhere to sit but the bare floor? For too many people, these are the challenges they face day in, day out.

Cuts to local welfare provision, as laid bare by [GMPA research](#), have led to many councils severely scaling back or closing their schemes altogether. In doing so, they have closed off a vital avenue to people desperately searching for help furnishing their homes. These aren't luxury items, but these are things that we know people will go out and acquire.

It's no secret where people go when they are desperate and unable to turn to their local councils. Locked out of mainstream credit, they go to high interest rent-to-own stores, to legal loan sharks and worse, to their local illegal money lenders.

It doesn't have to be this way

Across the country, there are charities and social enterprises stepping forward, trying to disrupt the market and offering ethical lending practices. In 2015, Liverpool-based social enterprise FRC Group launched Our House, a bricks and mortar rent-to-own store that offered responsible lending. Fair for You CIC allows families to buy goods direct from their suppliers, with flexible affordable repayment schedules. As well as helping people access essential items affordably, it also serves to improve their credit rating, making it much easier for them to access mainstream credit in future. Credit unions are also an invaluable resource for those that can afford to pay into them regularly enough to qualify for a loan – a barrier for some. Chancellor Phillip Hammond also announced a no-interest loan scheme in the 2018 Budget to help people struggling with problem debt. We have yet to see how this will work in practice, but it could certainly prove to be a useful lifeline to people struggling with furniture poverty.

Preloved furniture

Preloved furniture can also be a brilliant resource, giving people the breathing space to set themselves up properly without having to spend a small fortune at the outset of a tenancy or to see them through in an emergency. People are often surprised at the quality of on offer. Many of the organisations behind these preloved schemes (you can find them through the excellent Reuse Network) are charities or social enterprises. As well as offering training and employment to people often excluded from society, these organisations exist to help people and will do everything they can to help anybody who comes to them, regardless of means – plenty will even give items away to those who cannot afford them.

Furnished tenancies

In the private rented sector, furnished properties are a regular occurrence, but social housing tenants are rarely offered the same. A furnished tenancy is a powerful tool. For vulnerable tenants it removes a huge financial pressure to find money or to access credit to make their new property into

a functioning home. For landlords there are multiple benefits: lower rates of tenancy failure, better tenancy sustainment and reduced void costs, as well as making it easier to find tenants for traditionally hard-to-let properties.

As well as providing a reported social return of £2.11 for every £1 invested, furnished tenancies can also bring in money for social landlords if run to scale. Orbit Housing Association trialled a scheme that left existing good quality floor and window coverings in properties when new tenants moved in. They found that not only was the scheme cost neutral to them, but that it helped put money in their tenant's pockets and allowed them to move in faster. They have since rolled the scheme out across their stock. The beauty of a furnished tenancy? The costs for the tenant can be deducted from their housing benefit as a service charge. Moving a tenant into a furnished property without taking any money out of their pockets, and none of the stresses and challenges that come with setting up a home? It should be a no brainer.

Conclusion

When it comes to solving furniture poverty, there are no silver bullets. Nevertheless, there are definite ways of helping people on low and no incomes to access the furniture that a lot of us take for granted. Whether directing them to ethical, affordable finance, providing furniture outright or helping people find preloved furniture, there is plenty that councils and housing associations can be doing to keep people out of furniture poverty. We all have a duty to ensure that furniture poverty doesn't become part of the furniture.

Written by Paul Colligan for Greater Manchester Poverty Action.

About End Furniture Poverty

End Furniture Poverty is the campaigning arm of the FRC Group, a social business and charity based in Liverpool. FRC Group has nearly 30 years of experience of providing furniture, both new and pre-loved, to people in Furniture Poverty. Reducing and ultimately eradicating Furniture Poverty is at the heart of everything that FRC Group does.

End Furniture Poverty was launched in 2015 to raise awareness of Furniture Poverty, to educate people about the potential solutions to Furniture Poverty and, ultimately, to ensure that everyone has access to the essential furniture and goods they need to lead a secure life.

www.endfurniturepoverty.org