

The rise of furniture poverty

Could you live without your bed? Absolutely not! Yet here in the UK, children and adults are suffering as a result of ‘Furniture Poverty’.

The low income debt crisis

Lyndsey Latache, Director, All Small Things



With a large proportion of society on low incomes which have not risen since 2007-2008, affording to live is getting increasingly harder.

Many families find themselves in unmanageable debt from buying

essential items of furniture and basic appliances, resorting to expensive hire-purchase companies because their budgets can't support buying these new items outright.

Social tenants exist on low incomes and rely heavily on benefits and tax credits to survive. Many are unemployed, sick or disabled; few have assets and are reliant on family and friends for cash loans and food supplements. They are not likely to have access to affordable credit for purchasing essential items. For them, life is a constant financial struggle.

With debt, comes stress and relationships commonly breakdown due to the added pressure of financial crisis

The UK has the fastest growing population in Europe for a decade; at a time when an estimated 1.7 million people are on the social housing waiting register in England. Welfare reforms in social housing in 2010-2015 such as ‘Bedroom Tax’ have been specifically targeted at social tenants. Housing Associations expect some tenants will be unable to keep up with their rent due to reforms, leading to a rise in evictions for rent arrears.

Housing authorities suffer severe rent deficits and for the tenant, priority bills such as council tax, utilities and even food often become compromised. People live in fear and worry daily about necessity appliances failing, knowing there isn't any ‘spare cash’ for repair or replacement.

Latest studies show this sector suffer health implications and even a reduced life-span due to ‘financial circumstances’. Shockingly, a man in the most deprived area of Milton Keynes will live seven years less than a man living in the least deprived area (6 years for a woman, which rose over the previous two years). In MK alone there are over 9,000 children living in low-income households.



A quarter of the city's population is 'deprived' and statistics do not improve when we consider this issue on a national scale, our country's levels of deprivation is nearer to 40 per cent.

Who can end furniture poverty?

An increase in population and housing needs means there's a stronger demand for affordable essential household items than ever before. But there a lack of alternative buying options that fit the budgets for people on low-incomes.

With the trend in charity shops re-vamping their image, shops and pricing structure, these days they aren't for the hard-up anymore, either.

Surveys undertaken with social tenants between 2010-2014 in rural and urban communities revealed furniture was one of the most important factors that social landlords could provide to reduce the risk of debt with hire purchase agreements, rent arrears and abandonments.

36 per cent of who would like social landlords to help with furniture in a variety of ways. Younger tenants and lone parent families were most likely to set their priorities around furniture.

Organisations campaigning toward ending furniture poverty argue that research should take place to consider the part furniture plays through its availability or absence, whether it contributes to or alleviates financial hardship.

Social landlords have a vested interest to invest in finding solutions that could involve collaborating with local enterprises, community groups, citizens and authorities. And explore alternative buying and sourcing options for their tenants.

Their provision in this area could create social benefits such as improved levels of disposable income, reduced housing management costs, less rent arrears, immediate needs met and anxiety lessened.

Creating more sustainable tenancies will assist families and individuals who are at risk of, or are suffering financial crisis.

Relieving the pressure of sourcing and affording essential items and eradicating the related stress will ultimately help contribute to improved health and well-being of social tenants.

Lyndsey Latarche is the founder and director of All Small Things.

All Small Things (AST), an online retailer was created to offer an alternative buying option for families and individuals on low-incomes. AST provides essential furniture and household items that people really need, at prices they can afford.

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