

TURN2US | **#LIVING**
WITHOUT



LIVING WITHOUT

THE SCALE AND IMPACT
OF APPLIANCE POVERTY

JANUARY 2020

CLIVE LEWIS, MP

Over the last decade, the consequences of austerity have pushed UK households into debt, food banks and homelessness. In a society which values compassion, empathy and dignity it is an affront to us all that millions of people are living in poverty.

The prevalence of low paid jobs, high housing costs and an eroding welfare state has left the most vulnerable people in society living without the very basics. It is these basics that separate the surviving from the thriving.

The Living Without campaign highlights the true scale and impact of the appliance poverty problem and I am proud to support Turn2us and their endeavours to affect change.

In the last four years alone, the number of people coming to Turn2us for financial help has soared from 3.9 million to 8.2 million.

During this period, essential household appliances such as fridges, freezers, washing machine and cookers, have become the most requested grant item.

Living without these items, which many of us take for granted, has serious financial, physical and emotional implications. If you are living without a fridge or freezer, it can be 43% more expensive to do your food shopping. No cooker can mean the inability to make healthy home cooked meals. No washing machine could mean children being bullied for wearing dirty clothes.

Essential household appliances are not luxury items. Living without white goods results in a harsh and highly stressful reality for people who are already among some of the most marginalised in our society. Surely we all deserve to be able to store food, cook dinner and wash our clothes without having to go into debt, risk our safety, or damage our mental and physical health?

Ultimately, everyone deserves to live in a sustainable home fit for human habitation and it is in all our interests to ensure our prosperity is shared. Thanks to the Living Without report, we know what the problem is and we know how to fix it.

Clive Lewis
MP for Norwich South

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THOMAS LAWSON, CEO

Today over 14 million people in the UK, one in five of us, live in poverty. The facts speak for themselves but, as a society, what happens when we don't listen? This is a shocking statistic and one that represents the difficult lives of many people within this country. We are facing a complex problem, which has thrived in the climate of rising living costs, stagnant wages across many sectors and cuts to welfare benefits. At Turn2us, we are passionate about tackling the symptoms and challenging the causes of poverty, which is why we have launched the Living Without campaign.

The Living Without report looks to tackle one of the most corrosive effects of poverty in our country. Significant research has been carried out over recent years on the different elements of poverty, we believe that one of the most shameful facing modern British society is appliance poverty. We are referring to essential household items: a fridge, freezer, cooker or washing machine, which many reading this report will take for granted. These are not luxury items. The research conducted behind this report highlights how crucial it is to have these appliances for people's physical and mental health.

The campaign that began as initial research in 2017 will now form a pillar of Turn2us' campaigning activity over the next 18 months. We are

confident that we can bring about real change for the millions of people in poverty who are affected by living without essential household items. Our vision is that children will no longer grow up in homes where parents cannot cook a hot meal because there is no cooker. Older people will not consider high interest loans to replace a faulty washing machine and instead have options that are affordable, safe and do not push them further in poverty.

I am proud to say that this report will form the foundation of a campaign which we hope will raise some challenging questions for policy makers, charities and housing providers of any scale or political affiliation. We each have a responsibility to build the society that we want to live in and be proud of. I am hopeful that this report provides not only the evidence that appliance and furniture poverty are dangerous issues for the country, but also that there are some simple changes that can be made on a national, local and regional level to ensure that future homes will be equipped with the basic electrical goods to allow people to thrive with stability, dignity and hope.

Thomas Lawson
Chief Executive,
Turn2us

EXECUTIVE SUMMARY

The Living Without campaign highlights the true scale and impact of appliance poverty in the UK.

Too many people are living in houses without essential household items and facing the resulting financial, physical and emotional penalties. We want to support those already struggling and contribute to a long-term solution.

This report concludes by setting out a series of recommendations to help get a fridge, freezer, washing machine and cooker into every home.

SCALE

Over two million households – 4.8 million people – are living without at least one essential household appliance. Our research highlights that over:

- ▶ 1.9 million people are living without a cooker
- ▶ 2.8 million people are living without a freezer
- ▶ 900,000 people are living without a fridge
- ▶ 1.9 million people are living without a washing machine

While the national scale is staggering, certain demographics are considerably worse affected than others, such as:

- ▶ Private renters
- ▶ Households on incomes below £10,000
- ▶ People living in London, West Midlands, North East England and Yorkshire and the Humber
- ▶ Self-employed people
- ▶ Single adults

There are also a considerable amount of households living with broken or faulty goods that need replacing.

IMPACT

The impact of living without essential household appliances can be broken down into three key factors; financial, physical and emotional.

FINANCIAL

- ▶ Living without a cooker, and relying on microwave meals, is twice as expensive as making home cooked meals – this adds £2,100 to a yearly family of four's food bill
- ▶ Living without a fridge/freezer, and therefore having to shop every day, is 43% more expensive – this adds £1,365 a year to an average family food bill

- ▶ Living without a washing machine, and using a launderette instead, is over 2,500% more expensive – this adds hundreds of pounds to an average family's washing expenses

- ▶ Living with faulty or inefficient white goods can add upwards of £100 to your energy bills every year

PHYSICAL

- ▶ Impact on diet: "Unable to cook food, so rely on pre-packed sandwiches or similar types of food, which are not good for my diet, which has a direct effect on my health"
- ▶ Impact on people with illnesses and disabilities: "No washing machine has meant ages standing, doing it all by hand which is difficult with lymphedema in the legs, feet and ankles as they are swollen up like balloons"
- ▶ Impact on health and safety: "It is a worry, possible fire hazard and is totally inefficient"



EMOTIONAL

- ▶ Our survey found that people Living Without have lower life satisfaction, feel less worthwhile, are less happy and have more anxiety
- ▶ Impact on mental health: "Stress and anxiety of being the guy in the wheelchair that smells"
- ▶ Impact on family life: "It's emotionally upsetting for myself that I cannot provide adequately for my son and it makes me feel so depressed that I work but still cannot afford basic essentials for my home"
- ▶ Impact on self-worth: "I smell dirty myself, I'm unclean and very unhealthy, very depressed it's like I'm in prison"

CAUSES

In our report, we highlight four specific causes that people with lived experience of appliance poverty consistently raised, these were supported by the charities we spoke to:

- ▶ The abolishment of the Social Fund in 2013 and the underfunded Local Welfare Assistance Schemes that replaced it
- ▶ Housing: high private sector rents, lack of social housing places and the inadequacy of Local Housing Allowance rates
- ▶ Welfare benefit changes since 2010, including the introduction of Universal Credit, the benefits freeze and the benefits cap
- ▶ Low wages and high living costs

CURRENT PROVISIONS

A number of organisations already do a considerable amount to tackle appliance

and furniture poverty. In our report, we highlight the support currently provided by some grant-making charities, housing associations, private landlords, local authorities and re-use schemes.

RECOMMENDATIONS

This report presents a series of recommendations to solve the issue of appliance poverty, both immediately for those already living without, and in the long term, to stop this problem affecting more people in the future.

POLICY RECOMMENDATIONS

- ▶ Bolster Local Welfare Assistance schemes
- ▶ Launch a Select Committee inquiry into Local Welfare Assistance schemes
- ▶ Raise awareness of alternatives to high-cost credit
- ▶ Raise the Local Housing Allowance rate to meet average rents

HOUSING SECTOR RECOMMENDATIONS

- ▶ Review provision within housing associations
 - A. Policies on void properties that cause properties to be rented appliance free
 - B. Creating in-house grant funds for tenants
 - C. Implementation of appliance and furniture rental schemes
 - D. Increasing the provision of fully or part-furnished properties
 - E. Exploring partnerships with charities

- ▶ Private housing sector solutions

CHARITY SECTOR RECOMMENDATIONS

- ▶ Reinforce collaboration between charities to share expertise and negotiate better prices for goods
- ▶ Create more specialist grants that tackle appliance and furniture poverty
- ▶ Explore opportunities for corporate partnerships with manufacturers and retailers

PRIVATE SECTOR RECOMMENDATIONS

- ▶ Promote affordability schemes
- ▶ New financial tools and products
- ▶ Working with local communities

CHAPTER 1: SCALE OF LIVING WITHOUT

Years of austerity following the financial crisis in 2008, have seen rising homelessness, mounting personal debt and the growing use of food banks – symptoms of poverty that are well-known and well-documented.

However, a hidden and more subtle symptom of poverty is also on the rise: appliance and furniture poverty. As a result, grant-making charities are increasingly stepping in to provide low-income families with essential household appliances like fridges, freezers, cookers and washing machines.

The number of people affected by appliance poverty is now so high that Turn2us has to deal with more requests for grants for white goods than for anything else. To respond to the sheer scale of demand, Turn2us has launched the Living Without campaign.

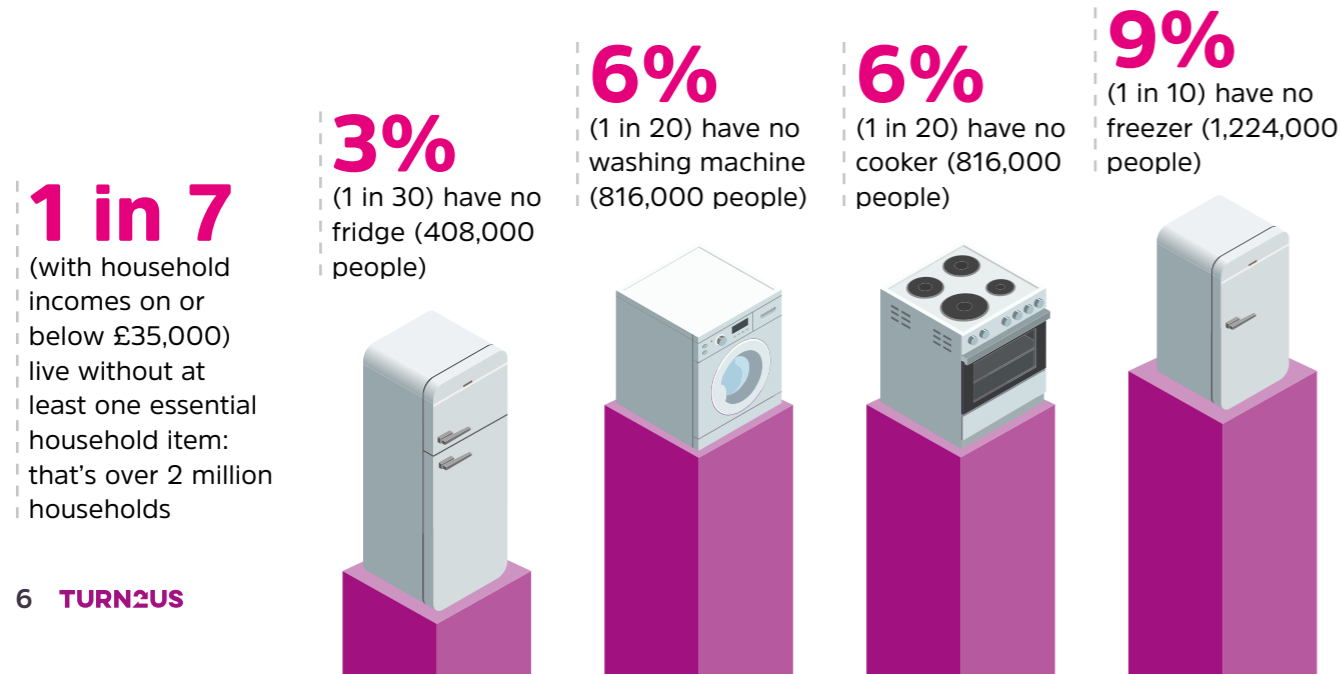
This report examines the scale of Living Without, its impact and causes, and the current support available for those who lack these essential appliances, before setting out a checklist of 12 recommendations to tackle this often hidden but no less damaging form of poverty.



This opening chapter sets out to answer two key questions: how many people are living without essential household appliances and which groups are the worse affected?

OVERALL SCALE

New analysis by Dynata, commissioned by Turn2us, offers insight into the scale of households that are on or below the national average income of £35,000 and are living without essential household appliances. Our research has found that:



WHO IS HIT HARDEST?

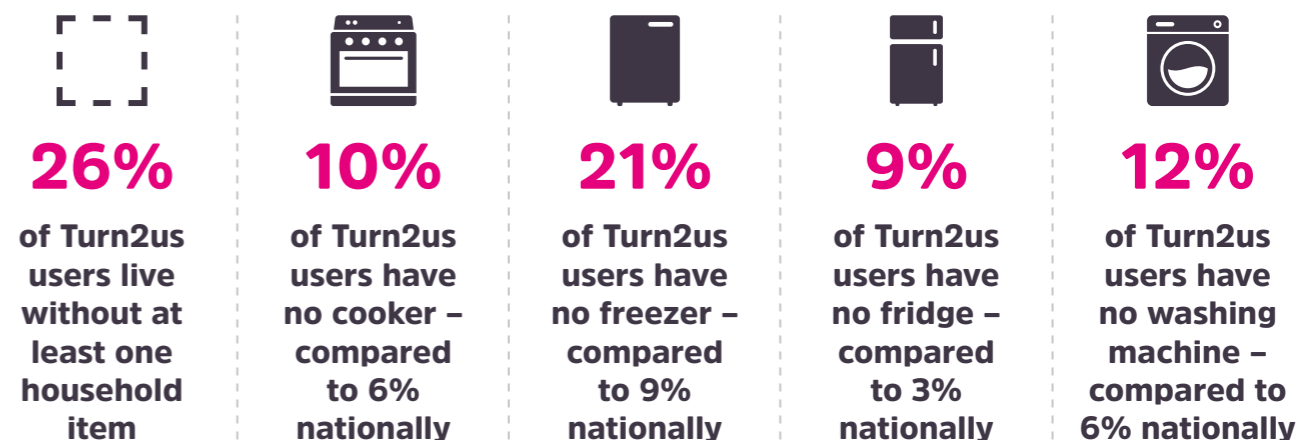
The insecurity of living without is felt most keenly amongst people who are already facing financial disadvantage: households on low incomes, renters, gig-sector employees, single adults and those living in poorer parts of the country.

TURN2US USERS

The grim statistics highlight the size of the problem on a national scale for those on

the lowest incomes. However, this is merely a glimpse into the true scale of this challenge.

Following the national research, we conducted further quantitative and qualitative studies with Turn2us Benefit Calculator users. A survey of 5,655 users in the first half of 2019 revealed that over 26% are living without at least one household item and over 5% live without any of them. In total:



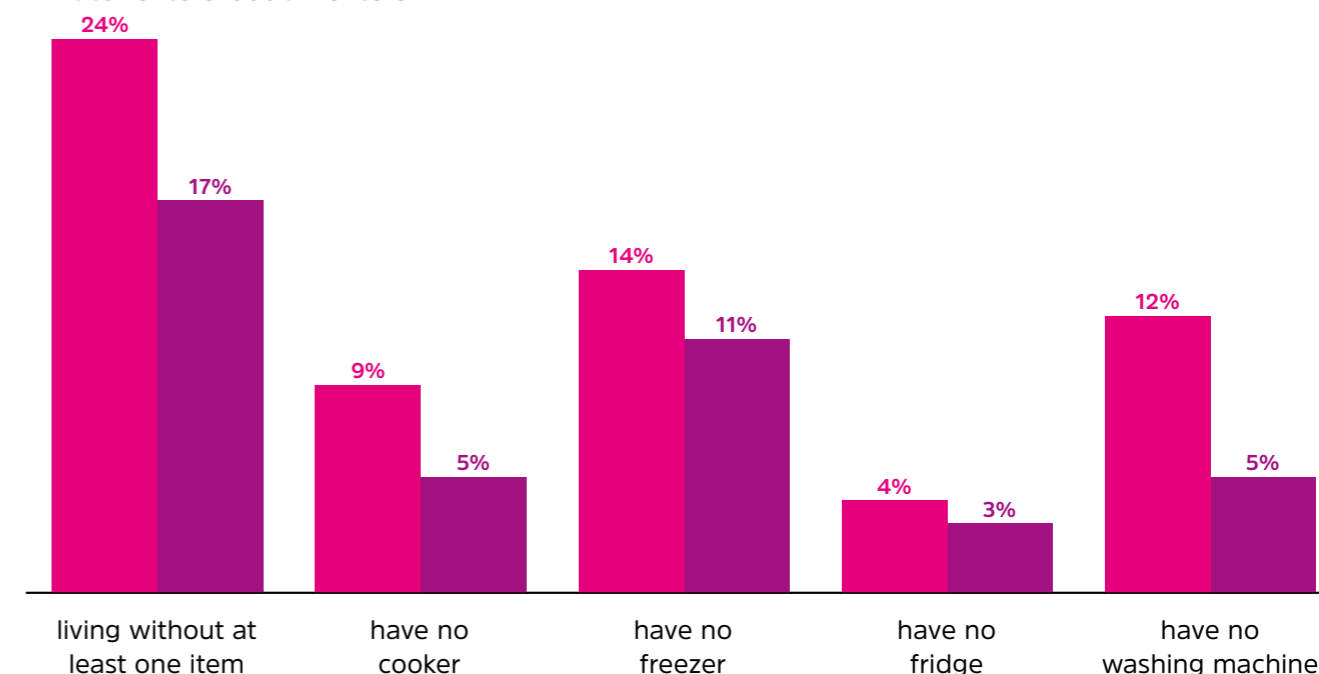
RENTERS

In 2017-18, approximately 64% of households owned their own home (34% outright, 30% mortgagors), 19% rented privately and 17% paid a social rent (The Money Charity: June 2019). As a proportion of the total, the private rental sector (PRS) may still seem relatively small but the number of households in the private rented sector in the UK increased from

2.8 million in 2007 to 4.5 million in 2017, a 63% increase in just 10 years (Office for National Statistics: 2018).

The growth of the PRS correlates with a growth in housing insecurity and high rents. One consequence is that private renters are one of the groups most badly affected by living without essential household appliances.

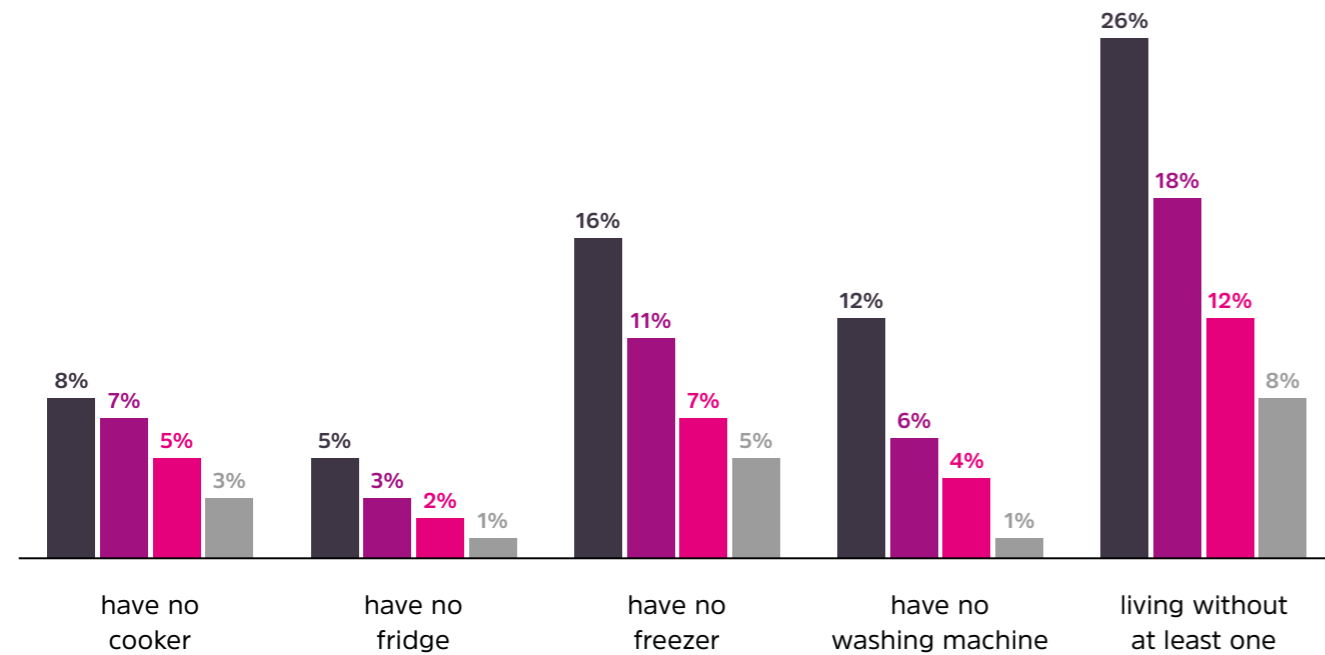
Private renters Social renters



INCOME

Not surprisingly, there is a high correlation between income and the likelihood of living without essential household appliances; the lower the income of the household, the more likely it is to be living without.

Annual household income Under £10,000
Annual household income £10,000-£19,999
Annual household income £20,000-£29,999
Annual household income £30,000-£34,999



GEOGRAPHY

There are stark regional contrasts in the proportions of people living without essential household goods. However, and notably, Northern Ireland, Scotland and Wales do not feature in the worst-affected areas – the result, in part, of their devolved responsibilities.

North East England and Yorkshire and the Humber. These four regions are, respectively, the first, third, fourth and sixth worst regions in the UK for relative poverty after housing costs (House of Commons: 2019): all of them with far higher rates of relative poverty than the UK national average. They also include seven of the ten parliamentary constituencies with the highest levels of child poverty (End Child Poverty: 2019).

The regions with the highest numbers of people living without are London, the West Midlands,



- ▶ 10% of people in the West Midlands have no cooker
- ▶ 8% of people in London have no cooker
- ▶ 8% of people in Yorkshire and the Humber have no cooker



- ▶ 15% of people in London have no freezer
- ▶ 14% of people in the West Midlands have no freezer
- ▶ 13% of people in North East England have no freezer



- ▶ 7% of people in North East England have no fridge
- ▶ 5% of people in the East Midlands have no fridge
- ▶ 4% of people in Yorkshire and the Humber have no fridge



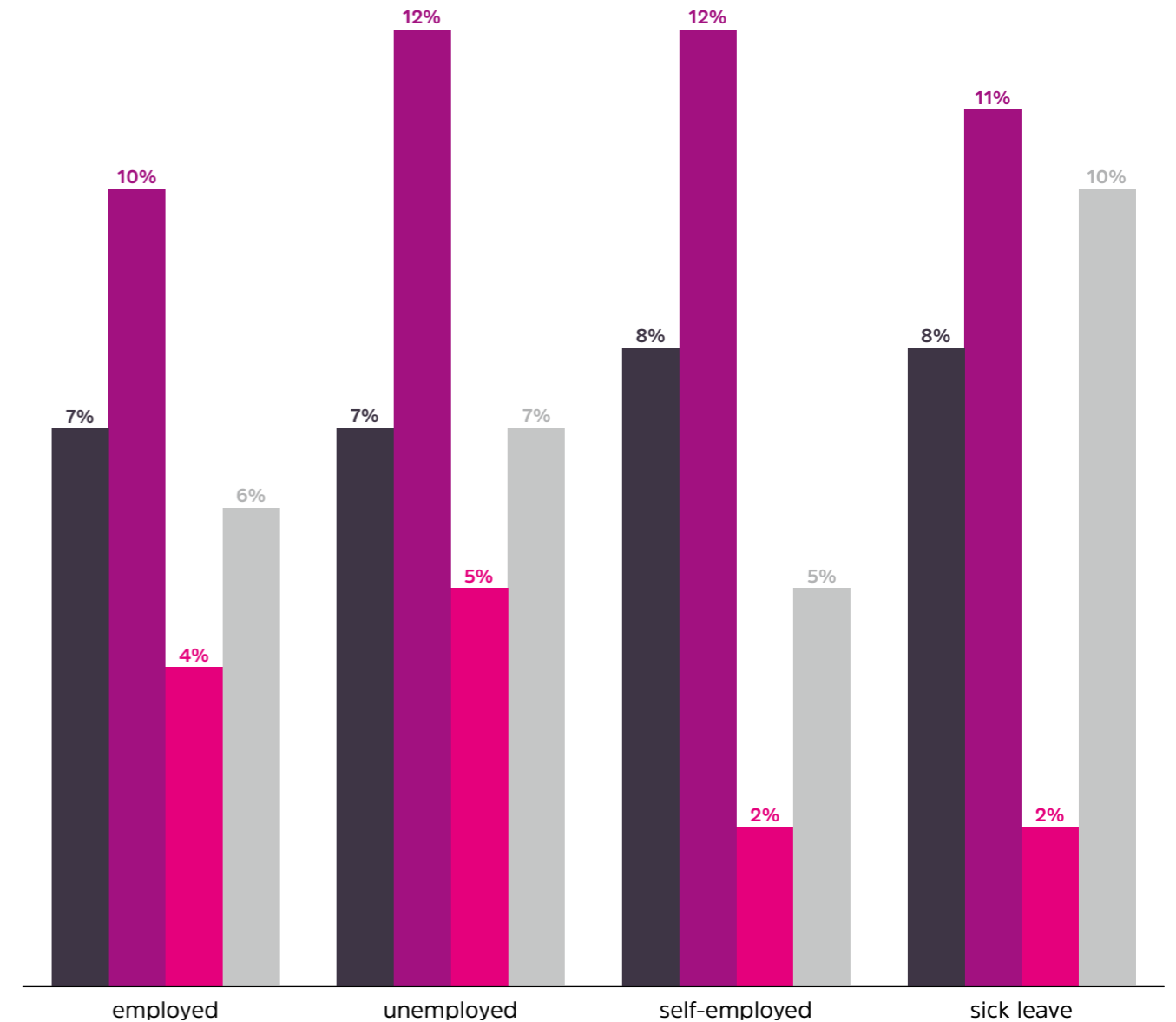
- ▶ 9% of people in the West Midlands have no washing machine
- ▶ 8% of people in London have no washing machine
- ▶ 7% of people in Yorkshire and the Humber have no washing machine

EMPLOYMENT

People who are self-employed, on sick leave from work or currently unemployed are the most likely to be living without essential household appliances.

However, this is not the full story: people who are in full-time or part-time employment are still likely to be Living Without. This highlights the key trend of rising in-work poverty, particularly for those working in minimum-wage jobs.

No cooker No freezer No fridge No washing machine



RELATIONSHIPS (SINGLE)

Our survey allowed people to identify as single, married or in a domestic partnership, widowed, separated, divorced or 'prefer not to say'. Across every other category, from Turn2us users to employment status, people who reported themselves as being single were far more likely to be living without essential household appliances. These proportions correlate with our experience at Turn2us, where over 60% of the users are single (Turn2us Data Portal: 2019).

23% of single people are living without at least one essential appliance

8% have no cooker

14% have no freezer

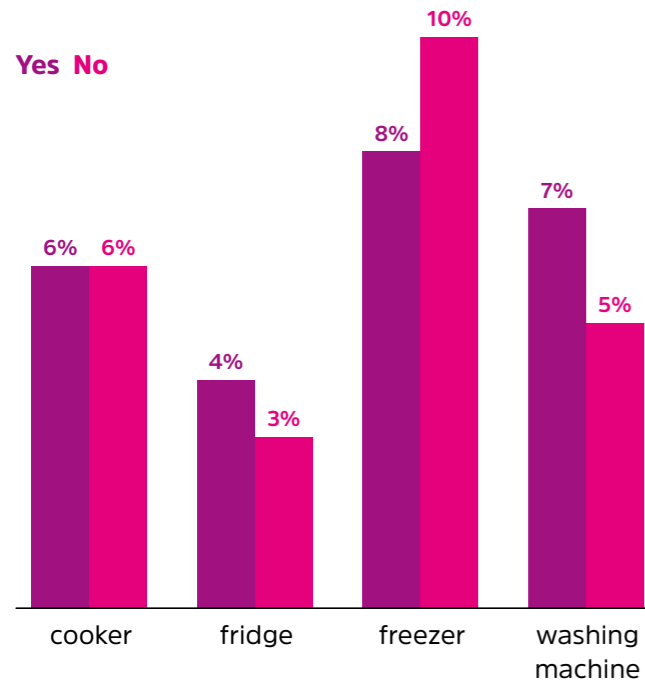
4% have no fridge

9% have no washing machine

DISABILITY

People who identify as disabled (or live with someone who does so) are slightly more likely to lack essential household appliances than those who do not.

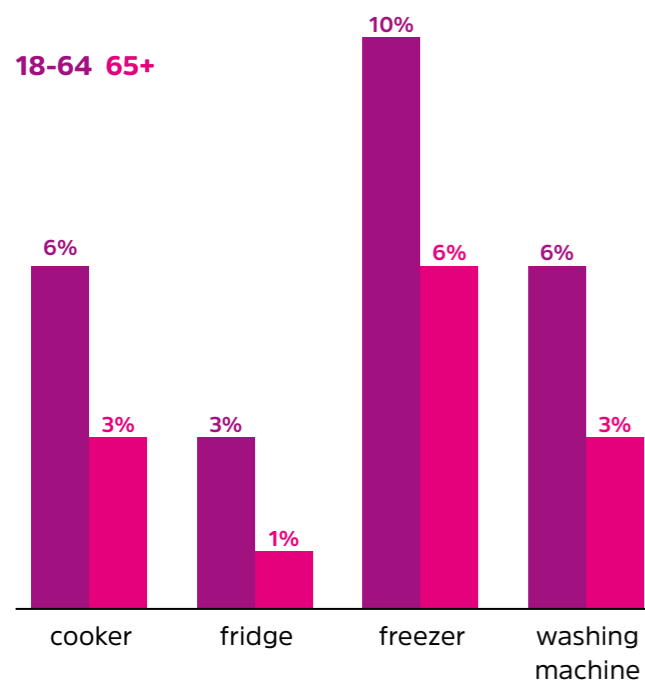
Do you or anyone in your household identify as disabled?



AGE (18-64)

People of working age are twice as likely to be living without essential household appliances than those who have reached retirement age.

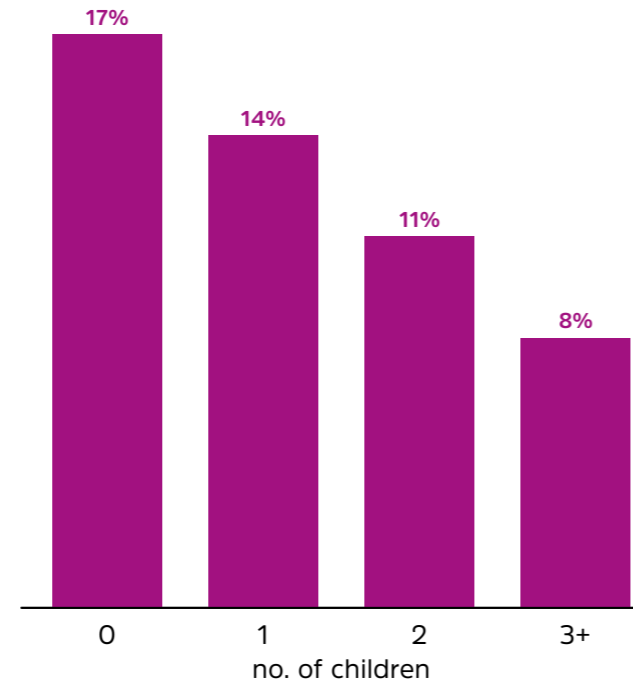
Living Without by Age Group



CHILDREN

The likelihood of living without essential household appliances decreases with every child born (from the starting point of having no children).

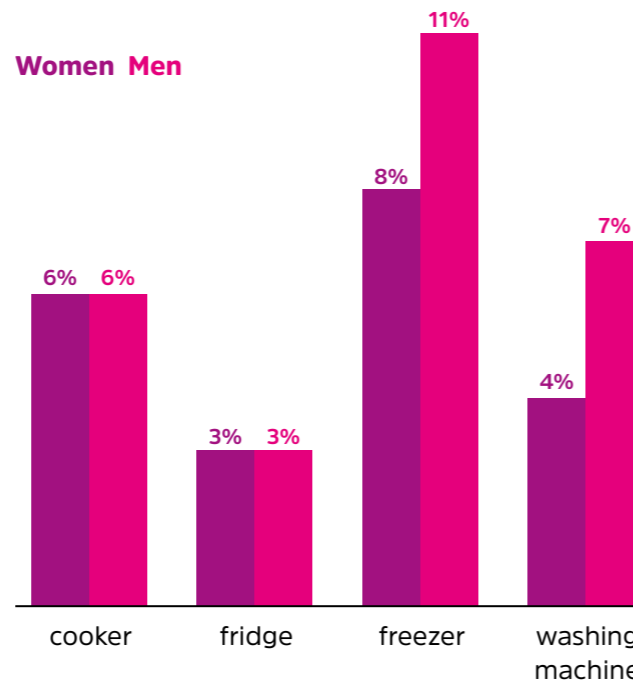
Households living without at least one appliance



GENDER

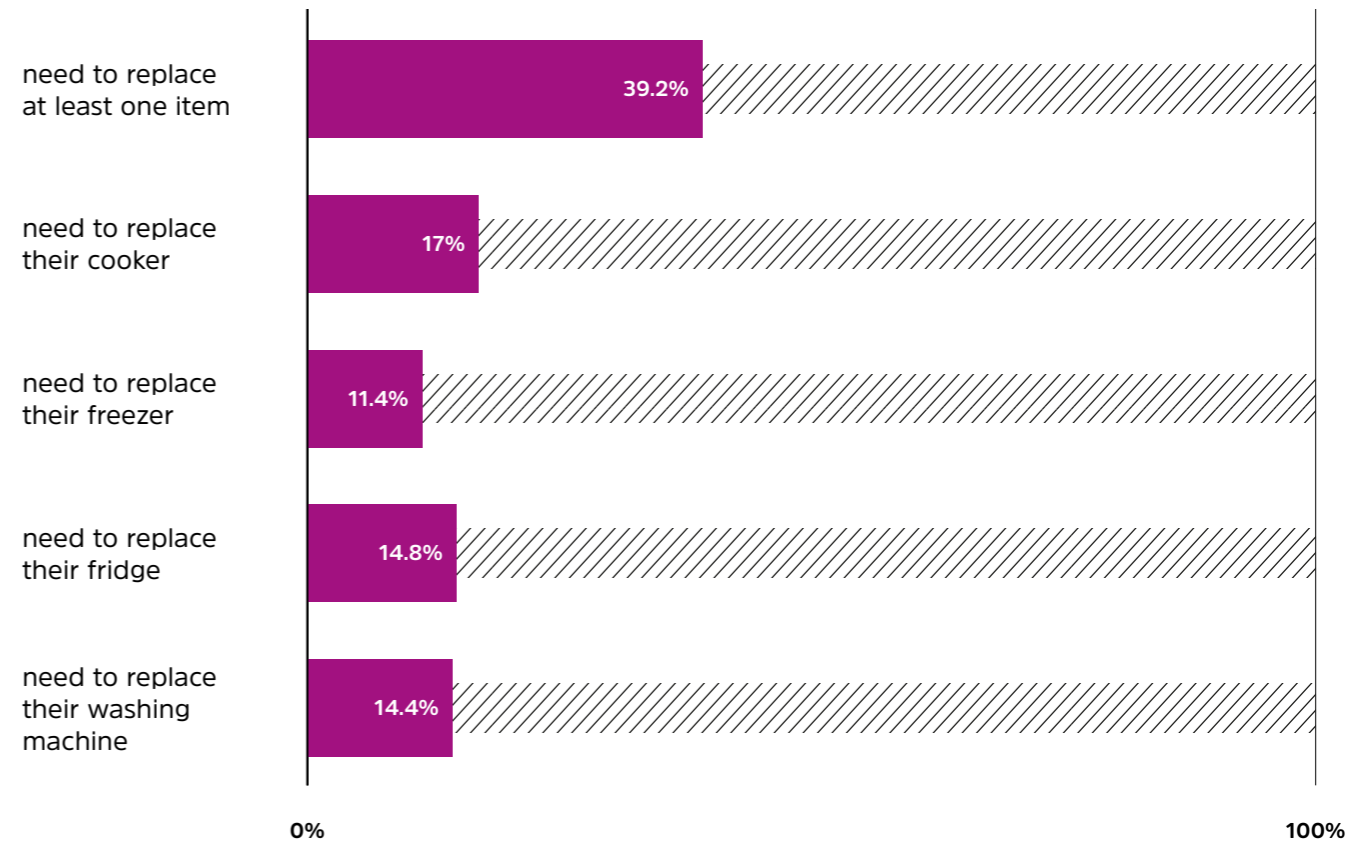
Men are slightly more likely to be living without freezers and washing machines than women.

Men and Women Living Without



FAULTY APPLIANCES

In addition to households living without essential household appliances, there are many more living with broken or faulty goods. Our survey of 5,655 Turn2us users found that almost 40% need to replace at least one item.



CHAPTER 2: IMPACT OF LIVING WITHOUT

“My financial resilience was at an all-time low; I had no washing machine after it broke down and couldn't afford to replace it...”



The staggering scale of households living without essential household appliances indicates a high level of vulnerability and hardship across the country. This chapter outlines the severe impact – financial, emotional and physical – of Living Without. It draws on the real-life experiences of over 10,000 people surveyed by Turn2us between 2017 and 2019.

The reality is that living without essential household items is far more than a mild inconvenience. White goods are not 'nice to have' luxuries. Each and every day, appliance poverty penalises the poorest people, causing serious distress.

FINANCIAL IMPACT

Lacking the basic ability to store food, cook dinner and wash your clothes is a core part of the 'poverty premium', defined as 'the idea that the poor pay more for essential goods and services' (University of Bristol: 2016).

Living without a cooker, freezer, fridge and washing machine costs a family of four thousands of pounds more every year than a family that has these basic appliances (Turn2us: 2019).

COSTS OF LIVING WITHOUT A COOKER

Households living without a cooker often face hard choices between expensive ready-to-eat food or slightly cheaper but often unhealthy alternatives such as microwave meals – if they have a microwave, that is. We will touch on the health consequences later but this section highlights the financial implications of living without a way to cook your food.



A number of people we spoke to over the past two years raised the issue of relying on expensive take-away food from restaurants or ready-to-eat meals from supermarkets that cost more than buying and cooking fresh ingredients from scratch:

- “It is expensive to buy food already cooked, [but we have] limited options at home without a stove and oven”
- “Sometimes my cooker will not work. Had to buy a take-away meal when cooker does not work”
- “I had to move to sheltered accommodation and there are no carpets or cooker. It makes it more expensive to live”

“It has a big impact on my life... my cooker is not working and it costs me more money to eat out but I don't have the money”

The estimated prices in the table below refer to the costs per serving of three standard meals that you could get as a takeaway, ready meal or as fresh ingredients. Takeaways are roughly six times more expensive, and ready meals twice as expensive as meals you cook yourself.

If you have a family of four, and eat ready meals every day because you don't have a cooker, then you are spending an additional **£42** a week on meals. That comes to an additional **£2,184** per year.

	TAKE-AWAY	READY-MEAL	FRESH
Spaghetti bolognese	£9.50	£3.00	£1.20
Pizza	£9.00	£3.00	£1.90
Chicken curry	£8.75	£3.00	£1.50
Average for these three meals	£9.10	£3.00	£1.50

Source: (Turn2us Average Meal Analysis: 2019)

COSTS OF LIVING WITHOUT A FRIDGE AND/OR FREEZER

Living without the ability to store fresh food has direct, immediate and daily financial consequences. Most obviously, households without a fridge or freezer can't take advantage of opportunities to buy in bulk. This price penalty was raised frequently by our users who told us:

“It means I can't buy cheap food, I can't cook and freeze food, I can't buy frozen food, I can't buy discounted food and freeze it”

“I have to cook meals at a friends house and bring back to mine to freeze”

“Can’t buy much freezer foods, so have to buy day by day”

“I would like to have a fridge because I have to go shopping every day otherwise. At the moment I cover the cheese and milk with a wet tea towel”

The average family weekly food shop is £60.60 (ONS: 2019), however a family living without appropriate appliances can expect to spend approximately **43%** more because they cannot

buy in bulk or buy frozen goods. This brings the average weekly shop to £86.86, an increase of **£26.26**. That amounts to an extra **£1,365** – at least – every year.

	SMALL OR NO FRIDGE	LARGE FRIDGE	PRICE INCREASE
Eggs	18p per unit	15p per unit	20%
Milk	88p per litre	44p per litre	100%
Cheese	741p per kg	575p per kg	29%
Butter	640p per kg	580p per kg	10%
	NO FREEZER	FREEZER	
Vegetables	142p per kg	90p per kg	58%
Cod	1,560p per kg	921p per kg	69%

Source: (Turn2us, Poverty Premium Submission: 2018)

COSTS OF LIVING WITHOUT A WASHING MACHINE

People need to be able to wear clean clothes as part of leading a normal life and playing an active role in society. This is more difficult when they have to bear the financial penalty of using a launderette. The other option, washing clothes by hand is unlikely to leave clothes as clean or thoroughly rinsed as a washing machine and can have a negative impact on health with one person reporting that: “It aggravates my arthritis doing washing by hand.”

Launderettes are expensive and time-consuming and many of the people we spoke to told us about the consequences of using them on their day-to-day lives:

“If I use the launderette it is expensive”

“I am losing a lot of money due to not having a washing machine”

“We cannot afford to use a launderette, and we live a long way from a river”

“It would be difficult to wash clothes and get them dry in winter as I wouldn’t be able to afford the launderette”

“It has a big impact on my life, it costs me money to go to the launderette”

Even when the cost of buying a washing machine is included, it is approximately **2,561%** more expensive to use a launderette. On average, a household would theoretically save over **£1,039** each year by using their own washing machine at home.

There is an added economic pressure on households that have to cover the cost of school uniform, bedding or workers who wear uniforms for their jobs. Some low-paid job roles such as carers, catering staff, retail staff, security guards and hospitality workers require clean uniforms every day. In addition, some roles such as nursing require access to washing machines with high-heat power on a daily basis.

People living with medical issues may also need more frequent access to a washing machine. We spoke to people suffering from a range of conditions that require regular access to a washing machine, including irritable bowel syndrome (IBS) or eczema. This can be particularly hard on children. A number of households told us about this specific difficulty:

“I have incontinence because of my epilepsy and I am unable to wash my clothes like I should, I feel so embarrassed”

“I am menopausal and incontinent. I feel embarrassed and disgusting”

“I am incontinent of the bowel... my daughter takes the worst of the soiled items”

“I am incontinent, need to wash bed clothes and clothes regularly”

“It makes it very difficult as our daughter is on the autistic spectrum and is very difficult when it comes to cleanliness and food”

COST OF ENERGY BILLS WHEN YOU LIVE WITH FAULTY OR BROKEN APPLIANCES

As well as living without essential household appliances, many households live with faulty, broken or old white goods and spend more on their energy bills as a result – another part of the poverty premium.

	A+++ RATING USAGE	C RATING USAGE	SAVINGS PER YEAR
Washing machine kWh usage per year	160 kWh	291 kWh	£20
Fridge kWh usage per year	72 kWh	232 kWh	£22
Fridge/freezer kWh usage per year	206 kWh	816 kWh	£85

Source: (Turn2us, Poverty Premium Submission: 2018)

The energy efficiency of white goods has a significant impact on bills. Those who can’t afford to replace broken and inefficient appliances may spend upwards of £100 extra every year, compared to those with efficient appliances.

As highlighted in the previous chapter, more than a third of the people who come to Turn2us have at least one appliance that needs to be replaced because it is faulty, broken or old. They have told us:

WASHING AT HOME

The average new home washing machine uses 1.24kWh of energy per small cycle. The average price of 1kWh of energy on the market is 12.12 pence. This makes the total cost of one washing machine cycle around 15.03 pence. The average household uses their washing machine 270 times a year, bringing the total annual cost of using a home washing machine to £40.58 (Turn2us, Poverty Premium Submission: 2018).



Average wash at home costs just 15 pence

WASHING IN A LAUNDERETTE

Launderette prices vary but we estimate the average price of a medium cycle at £4.00. This is not including the cost of travel, detergent or drying. If 270 medium cycles are run at the launderette, this brings the annual cost to £1,080. In reality someone is likely to use the launderette less. If they used it once a week this would be an annual cost of £208.



Average wash at the launderette costs £4.00

“The freezer is 20 years old and uses an extortionate amount of electricity”

“Takes ages to cook anything, which uses more electric”

“The cooker uses more gas as the door doesn’t shut properly”



“Less efficient white goods means we pay more for electricity”

COSTS OF BUYING ESSENTIAL HOUSEHOLD APPLIANCES

One final financial penalty relates to the cost of buying essential household appliances. Given the severe financial, emotional and physical consequences of living without them, many households will go to extreme lengths to purchase white goods.

The rent-to-own industry often exploits this market. Rent-to-own retailers may seem an attractive option for low-income families living without basic appliances. However, these stores levy high interest rates. A fridge, for example, can be purchased for between £250-400 if bought outright, it costs almost £1,000 over a period of 156 weeks (not including transport costs, installation fees and insurance) if purchased through a rent-to-own supplier (Turn2us: 2019). Using high-cost credit

to purchase white goods results in an average debt of £972 (Citizens Advice: 2017).

Many more households will go into other forms of debt to buy these essentials, most commonly credit card debt. Our 2019 survey of Turn2us users found that people on a low income often turn to more expensive forms of credit to buy home appliances because they do not have the means to pay up front or have access to more affordable credit.

Because they cannot pay the full cost up front, many people end up paying more than double the price for their appliances, often because most sources of interest-free credit no longer exist. While using credit to purchase white goods might solve one problem, it almost invariably causes another. Turn2us users often told us they are: “Worrying about getting into debt”.

33%

have used a credit card

7%

have used hire purchase

5%

have used an overdraft

1%

have used a payday loan

7%

have used a store card

Source: (Turn2us survey of service users: 2019)

PHYSICAL IMPACT

While the financial hardships caused by the lack of essential household appliances are a major part of the poverty premium, there are also grim physical consequences; from the penalties of a wearing dirty clothes, to the health implications of poor diet to the very real dangers of using white goods that are faulty or broken.

This section examines the physical consequences of living without across three areas:

- 1 Impact on diet
- 2 Impact on the ill, injured and people with disabilities
- 3 Impact on health and safety

IMPACT ON DIET

The inability to cook healthy, fresh, nutritious food has profound consequences for a person’s health. Problems such as obesity, low BMI, tooth decay, high blood pressure, high cholesterol, heart disease, diabetes, cancers and osteoporosis are linked directly to diet.

Many households that are living without the facilities to cook food may rely heavily on ready-to-eat meals (such as canned food and supermarket sandwiches), microwave meals or fast-food take-aways, and none of these provide a healthy, balanced diet. Among all the people we spoke to, this was one of the most common problems of Living Without:

“It’s an everyday essential, without a cooker I can’t cook basic foods for my children and me”

“I feel my physical wellbeing is affected by not having enough fresh produce. Microwave meals are full of additives and not much choice, especially if you prefer not to eat a lot of meat”

“My family have concerns over my weight loss, they cook me food to make sure I have eaten”

“When my wife was seriously ill I was unable to provide the ideal diet for her”

“I am pregnant and my health is not good with not having these appliances”

“I am eating cheap take-away food”

“Unable to cook food, so rely on pre-packed sandwiches or similar types of food, which are not good for my diet, which has a direct effect on my health”

IMPACT ON THE ILL, INJURED AND THOSE WITH DISABILITIES

People who are living with an illness, injury or disability often find their condition exacerbated by living without essential household appliances.

Households living without a washing machine, for example, face many health issues, as some people explained:

“I have to wash by hand, which is painful”

“I suffer with irritable bowel syndrome, have accidents all the time, can’t wash my clothes”

“I suffer from PTSD... my daughter does my washing because I soil myself”

“No washing machine has meant ages standing, doing it all by hand which is difficult with lymphedema in the legs, feet and ankles as they are swollen up like balloons”

“Trying to dry clothes after washing them in the sink has increased the level of damp in the bedsit even after running a dehumidifier at great cost. Breathing is being affected”

People living without (or with faulty) cookers, freezers and fridges also face serious consequences for their health:

“Not having a freezer can be difficult sometimes. I have to buy fresh all the time which can be expensive. Also I can’t get to the shops some days because of health problems”

“Not having a fridge for my insulin and not having enough money to have a healthy diet to control my diabetes”

“Cannot store food in freezer so my daughter’s health conditions can sometimes be made worse”





IMPACT ON HEALTH AND SAFETY

One final physical consequence of living without we must highlight is health and safety. In the wake of the Grenfell Fire tragedy in 2017, the issue of unsafe white goods made the front pages. However, very little has been done since 2017 to fix this problem.

We have spoken to households on low incomes that would much rather have faulty white goods than no white goods at all. However, faulty appliances are not only expensive to run but they are also dangerous, causing serious concern for families across the country.

Countless responses to our survey included the words “stress” and “worry” in relation to faulty appliances. Two respondents raised the issue specifically:

“It is a worry, possible fire hazard and is totally inefficient”

“Worrying about health and safety, feeling embarrassed of it and cannot invite people”

“Due to being diabetic, I have been told I need to have fresh veg and proper meals each day. Without a fully working cooker I can’t do this and have to use ready meals and they work out expensive and are no good for growing teenagers”

“I also don’t eat properly because the cooker I have is not the best and I have gone without meals because of this. I can’t afford to get a new one as I don’t have any friends or family that I can ask for help, so I’m a bit stuck”

“I have to go to the shops a lot as I can’t keep the food as the fridge is so small and the freezer is the size of a shoe box. I have a muscle weakness and I have to work because I can’t afford to not work but it makes me so tired having to go to the shops all the time and I’m exhausted and that makes me depressed”

Mental health issues such as depression, anxiety and suicidal thoughts were often mentioned by people we surveyed. These are just some of the things people told us:

“Having the choice between eating or doing laundry at the launderette means I often have to wear dirty clothes, even if I have to go out for any reason, the anxiety and stress I experience when I do makes me more and more reluctant to venture out for anything except essentials”

“My mental state and anxiety was increasing daily about paying for the monthly hire-purchase and interest, which nearly caused me to have a breakdown when the company turned up on my doorstep”

“No cooker or washing machine makes life difficult, especially with depression and anxiety”

IMPACT ON SELF-WORTH

Sarah O’Connor once wrote that doctors in Blackpool sometimes diagnose their patients with ‘Shit Life Syndrome’ (O’Connor: 2017). The phrase coined by US doctors captures the mental and physical problems caused by a tangled mix of economic, social and emotional problems. This diagnosis seemed to be sown throughout the subtext of every conversation we had with those surveyed about their experience of Living Without.

“Being without my [washing] machine impacts negatively on my daily life. I find that my depression is enhanced as I see myself as worthless and living a life full of poverty and deprivation and not worthy to have even basic furniture such as curtains for windows and basic washing appliances like ‘normal people’. Then I don’t even want to get out of bed because I know my day is going to be one big struggle”

The vicious cycle of being on a low income and the poverty premium stretching the little money you do have to breaking point has severe consequences on your self-confidence:

“Makes me feel I’m working for nothing, even though I am disabled I have pushed myself to work, but still can’t afford essentials”

“I often wet myself and can’t wash my bed linen, often makes me more depressed”

“I feel constantly anxious and depressed”

“I am embarrassed to be starting life again with nothing, which results in increased anxieties. I have been made aware that I am not entitled to any help, and therefore can’t foresee being able to afford to purchase any of these goods in the near future. This leads to feelings of hopelessness, exacerbating my existing anxiety and depression”

IMPACT ON FAMILY LIFE

The emotional effects of Living Without spreads into every aspect of a person’s mental health, including impacting on family life. One of the most common responses we received was people saying: “It makes me feel like I am failing as a parent.” This feeling of failure ranged from references to children being bullied in school for wearing dirty clothes to feelings of shame after seeing your own children go hungry. Parents told us:

“It’s emotionally upsetting for myself that I cannot provide adequately for my son and it makes me feel so depressed that I work but still cannot afford basic essentials for my home. My son just accepts our situation and never comments on anything”

“Not able to wash clothes, only by hand, nowhere to dry as first floor flat and no outside space. My children go to school looking dirty, like I am lazy or don’t care, I feel like I get talked about”

EMOTIONAL IMPACT

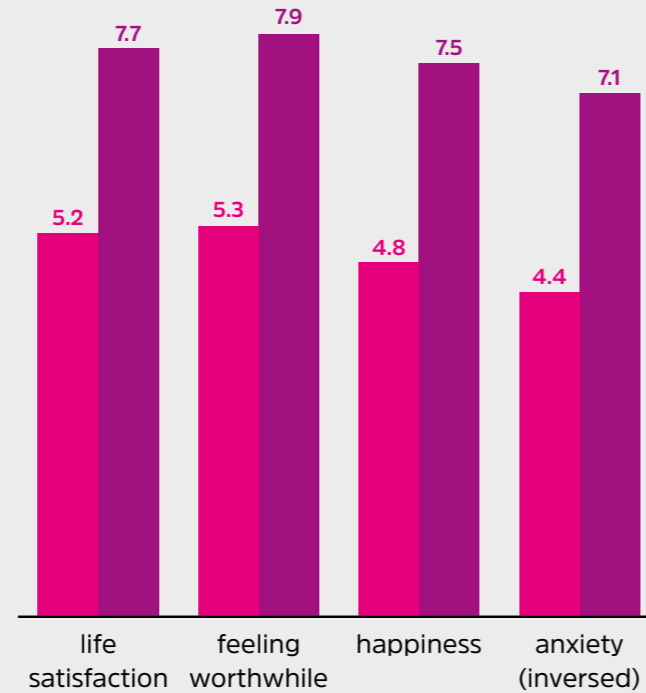
Living in poverty can have a devastating impact on your sense of self-worth, your wellbeing and on your mental health. People living in financial hardship are disproportionately affected by depression, anxiety and suicidal thoughts (Money and Mental Health Institute: 2016). This section highlights the emotional impact of Living Without across three crucial areas:

- 1 Impact on mental health and wellbeing
- 2 Impact on family life
- 3 Impact on self-worth

IMPACT ON MENTAL HEALTH AND WELLBEING

Households living without at least one essential household item have consistently lower scores for wellbeing than the national average. This is how the wellbeing scores for people Living Without compare:

Households Living Without National average



CHAPTER 3:

THE CAUSES OF LIVING WITHOUT

“There is only ring on my cooker that works. My fridge freezer broke down completely about two months ago. Though luckily I was able to get credit with a retailer to get a new one. But that’s just another debt.”

The general causes of poverty in Britain are well known by many within the sector, it is worth reminding ourselves of its foundations. Poverty is often broken down into two key themes: structural issues and life events. The structural issues include changes to the welfare system and the regional inequality that leads to lower wages or higher rents, while the life events that cause poverty include bereavement, job losses or unexpected bills.

This chapter will move beyond these two narratives to build a holistic picture behind the causes of appliance poverty over the last decade. We will do this by focusing on four specific issues:

- 1 Local welfare provision
- 2 Housing
- 3 Welfare benefit changes since 2010
- 4 Low wages

LOCAL WELFARE PROVISION

Welfare assistance is often described as a safety net that helps to catch people as they go through sudden changes that can undermine their physical, mental and economic wellbeing. However, since the start of austerity in 2010, policy shifts have had a dramatic impact on the effectiveness of



this safety net in terms of the provision of essential household items at a national, regional and local level.

The first major policy shift is the erosion of crisis support. Before 2013, this was provided by the government-operated Discretionary Social Fund. This fund was responsible for emergency Crisis Loans and Community Care Grants which were used by many to help purchase or repair essential household appliances. Between 2010/11 and 2013/14, the provision was severely stripped back as central government funding was cut from £330 million to £178 million, (Whitman: 2018). While local authorities continue to be allocated some financial support for local support schemes, this is not ring fenced.

Since April 2013, the responsibility for Community Care Grants and Crisis Loans has been devolved to ‘upper tier’ local authorities in England through new Local Welfare Assistance Schemes (LWAs).

One crucial contributing factor in the rise of appliance poverty has been the decline of local authority support, as financial pressures have led many to cut back on their schemes.

The drop from £330 million to £178 million between 2010/11 and 2013/14 has only been the start of the erosion of this form of welfare assistance. The combined budget for LWAs across the UK has been cut to £46.6 million in 2017/18. This is a further drop of 72.5% since 2013/14. In addition today, at least 28 local authorities do not provide any LWAs at all, while many others only provide a service that is, at best, threadbare.

This decline in financial support at a local level correlates with research conducted for this report with grant-making charities. Over 100 organisations were surveyed and asked if demand for their services has increased since the abolition of the Social Fund in 2013. The answer was a resounding ‘yes’, with 71% saying that demand was up. The combined grant-making power of the organisations we contacted totalled at least £31 million per year, with approximately 28% of this being spent on white goods (£8.7 million). They also told us that they were awarding a significant amount for other essential household items, although it was not possible to establish a precise figure.

The devolution of LWAs to local authorities should have been an opportunity to provide help more effectively to local people.

PERENNIAL

Perennial is a 180-year-old charity dedicated to helping people in the horticulture industry when times get tough.

“We have seen a gradual increase in grant applications for white goods over the last six years. There was a dramatic increase after the 2008 recession, when demand went up by a third. Last year there was an increase of 8.8% on the previous year.”

Helen Waddington, Head of Casework

However, the severe lack of funding for such schemes has left charities of all sizes picking up the slack. While this devolution may have worked for the government in the short term, it is not sustainable. It also leaves many people who don’t ‘fit’ charity criteria without any support and, in many cases, opting for less sustainable ways to get by.

HOUSING AND THE GROWTH OF THE PRIVATE RENTED SECTOR

Appliance and furniture poverty has a disproportionate impact on people living in rented housing. As mentioned, as many as 15% of private renters living on or below the average national household income live without at least one household appliance.

People in short tenancies who have to keep moving around the rental market do not have the financial stability to buy basic white goods or a permanent home to keep them in. Although many renters may have their own white goods, a significant proportion, especially those on low incomes, rely on their landlord to provide basic appliances that are difficult to move between properties such as cookers, freezers, fridges, and washing machines.

We spoke to a number of private landlords to get their perspective on this problem.

The landlords we surveyed rented out different types of properties – fully furnished, part furnished (inclusive of white goods), or unfurnished – and cited different (and sometimes contradictory) motivations for their choice.

Landlords that rented out unfurnished properties claimed that this was most convenient for them, as they didn’t have to worry about broken items or maintaining an inventory. This supports feedback gathered by Turn2us’ grants caseworkers who have told us that many people asking for grants for white goods are doing so because they have moved into unfurnished accommodation.

Of the 4.5 million households that are renting accommodation in the UK (ONS: 2018), people living in private rented homes are more likely to be living without a cooker, freezer, fridge, and/or washing machine than any other group of people.



COMPARISON OF HOUSEHOLD BENEFITS AND AVERAGE RENTS

The reality for many of the people who are renting and living without, is that their benefits do not cover all of their costs. This means that if an unexpected cost comes their way, they do not have the financial flexibility to get by. Research by the Institute for Fiscal Studies (IFS) in 2017 supports this conclusion and suggests that the proportion of low-income renters who do not have all of their rent covered by Housing Benefit has risen:

“Looking just at low-income renters in the private sector (those in the bottom 40% of the income distribution in each region), the fraction whose Housing Benefit does not cover all of their rent has increased quite steadily, from 74% in the mid-1990s to 90% in the mid-2010s. The biggest change occurred among low-income working-age households with children, where it rose from 63% to 90% over the same period. In the social housing sector, the increase has been concentrated in recent years, jumping from 56% in 2010–2012 to 68% in 2013–2015”, (IFS: 2017).

MARK'S STORY

Mark had a successful career in frontline social work for over 10 years in London before illness made it impossible for him to continue to work. He struggled with debt and was living without a cooker or a washing machine. “I got to the point where I couldn't see a way out of this financially. I rent a very small studio flat from my local council and although the rent was relatively good, I was still in a position where I was unsure of my rent.”

“My financial resilience was at an all-time low; I had no washing machine after it broke down and couldn't afford to replace it, and was having to drive 13 miles to my Mum's house to wash my clothes, which simply wasn't sustainable. My cooker soon broke down after that and again I couldn't afford to replace it and was simply living off cold or microwaveable food.”

WELFARE BENEFIT CHANGES SINCE 2010

Over the last decade we have seen the roll out of Universal Credit, the introduction of the benefits cap, the Two-Child Limit and the benefits freeze. These four policies have resulted in a smaller and less generous welfare state. The five-week wait for Universal Credit, for example, has been linked directly with increased evictions, rising food bank use and growing personal debts.

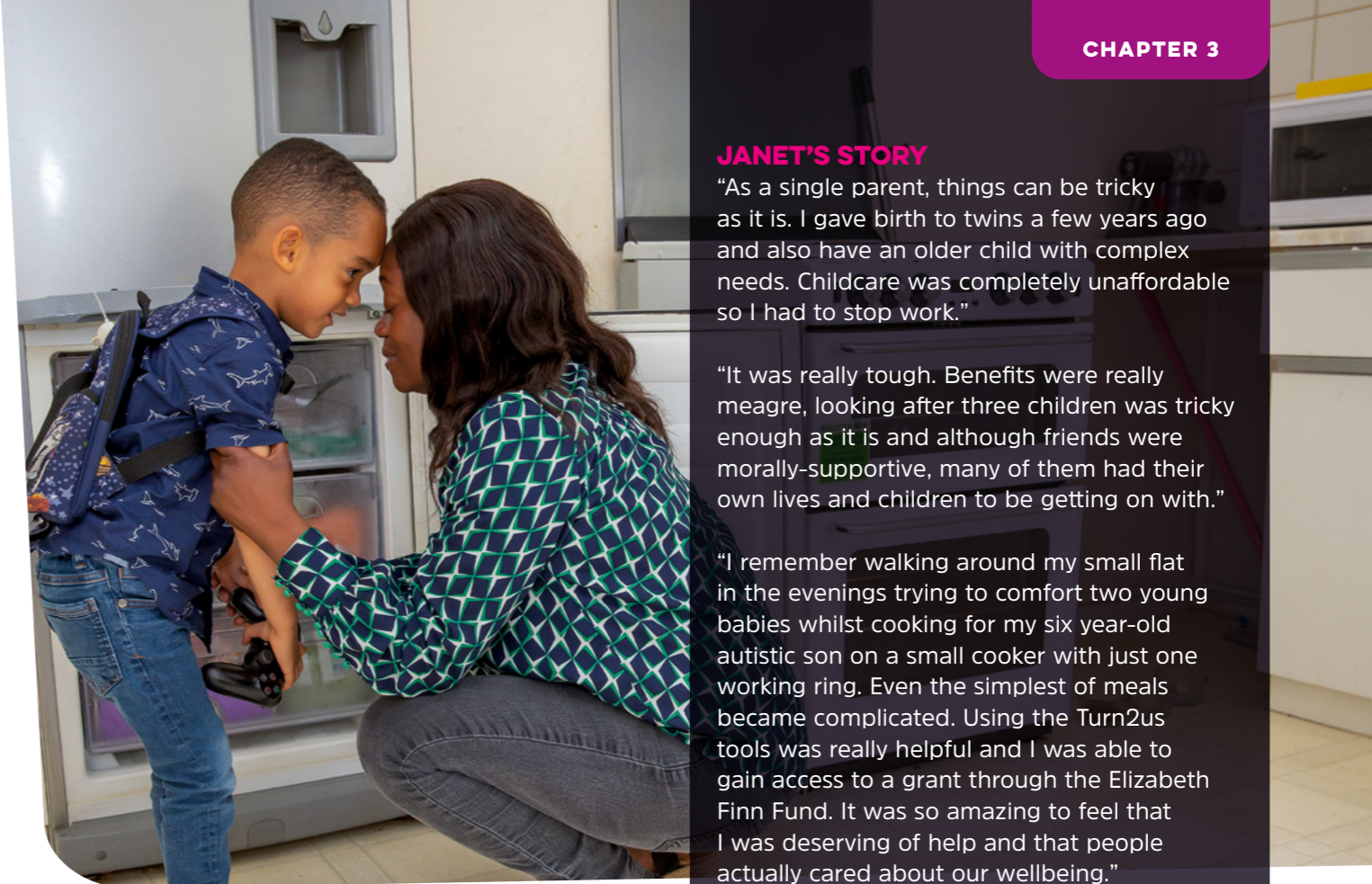
The benefits freeze and the benefits cap have also reduced entitlements. Not only is there a maximum amount most households can receive in welfare payments but that maximum has also not changed since 2016. This means that as inflation has been driving up prices and the cost of living around us, the income millions of us receive from social security has stayed the same, which has effectively decreased its value in real terms.

The focus of austerity and the programme of cuts on the welfare department has had very real consequences for people on low incomes. Philip Alston, the UN Special Rapporteur on poverty, who investigated Britain in 2019, draws a direct correlation between budget cuts at the Department for Work and Pensions and rising poverty inequality and hunger.

Welfare changes play a huge part in causing people to live without. The five week wait for Universal Credit alone can lead people into difficult financial circumstances. In the case of a broken household appliance, over 60% of Turn2us users surveyed said they did not replace it because simply they 'did not have the money'.



#LivingWithout Report



JANET'S STORY

“As a single parent, things can be tricky as it is. I gave birth to twins a few years ago and also have an older child with complex needs. Childcare was completely unaffordable so I had to stop work.”

“It was really tough. Benefits were really meagre, looking after three children was tricky enough as it is and although friends were morally-supportive, many of them had their own lives and children to be getting on with.”

“I remember walking around my small flat in the evenings trying to comfort two young babies whilst cooking for my six year-old autistic son on a small cooker with just one working ring. Even the simplest of meals became complicated. Using the Turn2us tools was really helpful and I was able to gain access to a grant through the Elizabeth Finn Fund. It was so amazing to feel that I was deserving of help and that people actually cared about our wellbeing.”

The grant had an immediate impact on Janet and her family as she was able to get her life back on track by replacing her cooker.

“Having a new cooker has changed so much around the home; it makes day to day meals for my kids so much easier. Life still isn't perfect, we had issues with our washing machine this week but I feel so much more able to seek help from neighbours, which wouldn't have happened previously. Overall we feel more stable.”

WHAT HAS BEEN THE IMPACT OF REDUCED PROVISION?

The current system does not give local authorities the backing they need to administer financial support. There is no statutory duty on local authorities to run LWAs and there is no central government framework or guidance in place to do so. The findings of our research on grant-making charities clearly shows that ever since the decline of this support, there has been a sharp increase in people approaching them for support with essential household appliances and items.

This is not a long term solution nor is it one that provides effective support to the hundreds of thousands of people currently Living Without. While the reasons why people are Living Without vary from postcode to postcode, the impact is clear – households are being pushed further into poverty because they do not have adequate systems available to support them when times get tough.

LOW WAGES AND IN-WORK POVERTY

Many other factors leave already financially vulnerable people living without essential

household appliances, but none have a greater long-term impact than low wages. This was made clear in our conducted research: of the 5,655 people surveyed by Turn2us between January and June 2019, 5,108 had a household income below £35,000 of this sample 27% said they were living without one or more appliance.

The majority of people struggling in poverty now live in households where at least one person works. The rise of insecure employment such as zero-hour contracts has created a race to the bottom mentality amongst some employers that leave workers, especially in retail and agriculture industries, stuck on low pay and with little room to progress.

CHAPTER 4:

CURRENT SUPPORT FOR PEOPLE LIVING WITHOUT

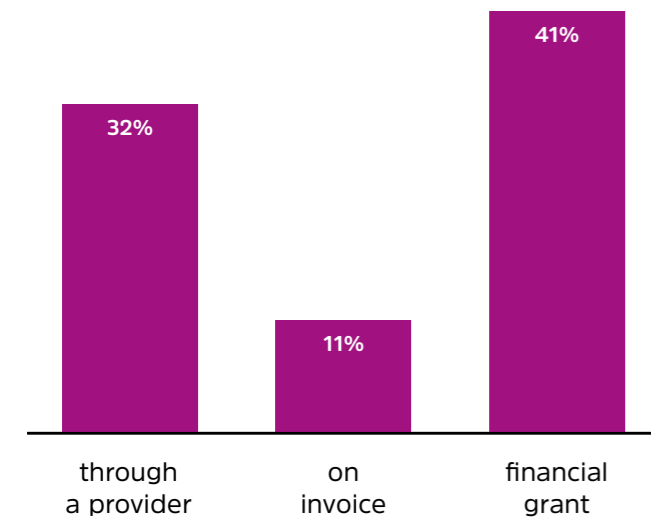
“More and more people are struggling to afford basic household essentials. I wish we could help more.”

Turn2us Case Worker

GRANT-MAKING CHARITIES

We surveyed 101 grant-making organisations in Spring 2019 to find out how they support people who are living without essential household appliances. In all, 95% of the organisations surveyed gave people grants for essential household appliances. Their combined grant-making power totalled £31 million per year, with around 28% of this being spent on essential appliances (£8.7 million). A significant additional amount was also awarded for other essential household items, although it was not possible to establish a definitive figure.

HOW DO YOU GIVE GRANTS FOR WHITE GOODS?



The method of providing support varied across the organisations surveyed, with 41% of the charities who gave grants for white goods doing so through direct financial grants, while 44% gave white goods

either through a provider or by invoice – in other words, the organisation buys the item for someone. A further 16% answered ‘Other’, though this tended to mean that they varied their method on a case-by-case basis.

ADVANTAGES OF THE PROVIDER OR INVOICE METHOD:

Using providers can deliver significant cost savings and efficiency if a charity can negotiate a cheaper rate than an individual can when buying goods. This is particularly true for organisations that purchase a large amount of items, because they can either buy in bulk or use their purchasing power to negotiate a contract with a supplier.

The organisations that used a provider identified a range of suppliers that were split relatively evenly between local business or charities, and major retailers such as AO, Argos, C Supplies and John Lewis.

ADVANTAGES OF DIRECT FINANCIAL GRANT-MAKING:

Giving people cash grants gives them a greater sense of their own agency and choice than giving them a specific item directly. As well as the practical impact of the grant, that sense of choice can be hugely beneficial to someone’s wellbeing as they are being trusted to make the decisions that are right for them.

Cash grants also remove a potential administrative burden of liaising with suppliers and recipients about the delivery and installation of an item.

In terms of their criteria for grant-making, the organisations surveyed were also evenly split. In all, 43% set income thresholds for their grants, and 57% looked at applications on a more case-by-case basis or were referred by third parties who were trusted to assess need. In addition,

38% of grant-making charities had established a set amount they would provide for white goods, with most varying from £150 to £500.

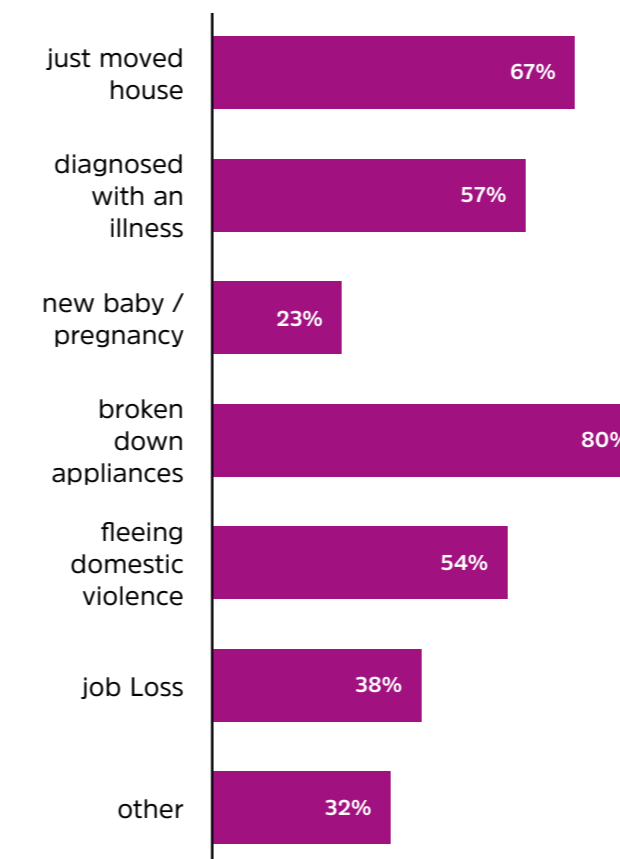
Most grant-making organisations pay for the installation and removal of white goods (80%) when they have given a grant for such goods. However, only a very small number will pay for extended warranties (8%).

The majority have seen an increase in demand over the past six years since the abolition of the Discretionary Social Fund: 73% said they had seen an increase over this time period, with some saying the increase had been significant or dramatic. A number of organisations also said they had seen a recent spike in applications as a result of the rollout of Universal Credit.

It is clear that the charitable sector is being relied upon more heavily as a result of changes to the social security system.

We also asked charities about the typical circumstances in which people come to them to apply for grants for white goods.

WHAT ARE THE TYPICAL SITUATIONS FOR THE PEOPLE WHO APPLY FOR GRANTS FOR WHITE GOODS?



A high proportion of people seeking help were fleeing domestic violence. After survivors of domestic violence leave shelters, they often find themselves with few personal belongings in accommodation that is completely bare – no appliances, furniture or furnishings.



“Last year, the Benevolent Society of St Patrick distributed approximately 250 crisis grants to Irish people in London totalling around £32,000. Many of the grants that were

awarded funded items such as cookers, washing machines, beds and other essential home items. Many of the people in our community, particularly elderly people on low incomes, are living in sub-standard conditions and often living without items such as a cooker. For those with poor health, this was making their situation even worse. Over recent years, there has been an increase in demand for both our advice and outreach team. We believe this is due to welfare reform and reduced funding in other services.”

“One recent client of ours was a single mother with five children, who needed a tumble dryer as two of her children had special needs and one of them would wet the bed. Whilst some may regard a dryer as a luxury item, she was needing to wash bedding daily – until that point she was forced to hang washing up to dry inside the house causing damp and mould.”
Ashley Harmon, Advice and Outreach Manager



HOUSING ASSOCIATIONS

With 50% of social tenants being in poverty, housing associations are important players in tackling appliance and furniture poverty. The sheer size of most housing associations also provides opportunities to tackle the issue at scale and in ways that would not be possible for the private rental sector.

We surveyed 27 housing associations on their approach to supporting tenants with essential household appliances and items. We found that 89% said that they work with individuals and families who struggle to furnish their properties with essential household appliances. Around 67% assisted with purchasing these items directly and 88% helped their tenants to apply for charitable grants.

As well as addressing the issue of Living Without obvious essential household items, such as white goods, housing associations are also well-placed to help ensure that people aren't living without carpets or window coverings. These items can often be removed between tenancies as a matter of policy – sometimes after only short tenancies and when these items are still in very good condition. Of the housing associations we surveyed, 48% currently help people to replace these items.

Southern Housing Group has partnered with the Restart Project to run events where tenants can bring small appliances and furniture that need repairs to be fixed by volunteers. These volunteers teach tenants how to repair these items for themselves.

A number of housing associations run their own internal grants programmes as well as referrals to charities. POBL Group, for example, operates a charitable trust that receives applications made by support workers within the housing association. This has enabled them to buy new white goods for the tenants who are in the greatest need. They also refer people to a local furniture project.

Orbit Group, has rolled out a policy to leave good-quality flooring and window coverings in their properties, following a successful pilot in 2017. In the pilot scheme, a visual inspection by the Property Services team determined whether the item was in good condition and, if so, customers had the option to keep them. Orbit would ensure that the items were professionally cleaned and left in place for the incoming tenant.

Orbit found that there were clear cost-and time-savings as a result of the reduced workload. For a typical three-bed property, the savings came to around £200.

Many housing associations have rolled-out similar gifting programmes for certain pieces of furniture that have been left behind by tenants. These programmes could easily be adapted to the problem of appliance poverty, as long as any electrical goods are properly tested and serviced. In addition, a number of housing associations have established relationships with re-use organisations and will make referrals for tenants. This may include providing starter packs of things people need when they move into a new home, such as utensils, crockery, kitchenware etc.

London and Quadrant Housing Trust has started a partnership with AO to pilot a rental scheme to its tenants. At this stage, the programme offers washing machines for £2 a week to tenants who have been checked to see if they can afford this. The arrangement includes insurance, repairs and replacements, and can be cancelled at any time by the tenant if they no longer want to rent the washing machine. There are plans to widen the scheme to all essential white goods.

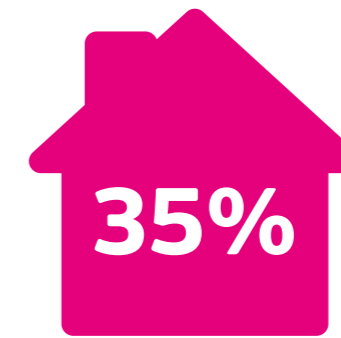
While the scheme may still be unaffordable for some people on the very lowest incomes, it could offer a good alternative to high-cost credit for people who might otherwise struggle to afford the up-front costs. Alternative rent-to-own schemes currently cost on average £10 per week for three years, with many people paying a heavy poverty premium to own a washing machine.

PRIVATE LANDLORDS

With a significant amount (35%) of people in poverty living in the private rental sector, it is vital to look at how private landlords can tackle the issue of Living Without. Our survey showed that 24% of people renting privately were living without an essential appliance.

As noted in chapter three, we asked a number of private landlords for their perspective on the issue. Those that rented unfurnished properties to tenants believed that such properties were more attractive to tenants who didn't want to use second-hand items and could choose their own furniture. One landlord believed that this would make tenants more likely to stay longer as they had invested in making the house their home and that it would attract the type of tenant they wanted.

Landlords who rented fully or part-furnished properties were more focused on the tenant's experience, and believe that supplying basic appliances would entice new tenants and make them more likely to stay. They noted that having to deal with breakdowns of white goods could be



35%
people living in the private rental sector who are in poverty

an additional hassle but covered this through insurance policies. Two of the landlords we spoke to also felt, quite simply, that they had a moral obligation to ensure their tenants had furnished properties.

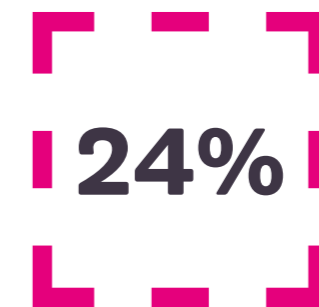
The landlords we spoke to were interested in solutions to Living Without. In particular, a number felt that rental schemes for furniture were a useful solution that worked well for both tenants and landlords. One landlord believed that it would be helpful for private landlords to have a greater awareness of both charitable and state-funded grants so that they could help any tenants who were living without

apply for funds to which they may be entitled.

LOCAL AUTHORITIES

As discussed in the previous chapter, Local Welfare Assistance Schemes (LWAs) are an important way for local authorities to help people on low incomes acquire essential household appliances. However, many schemes have either been cut entirely or are operating on significantly reduced budgets. This has left many people unable to access such schemes, either because there is no scheme in their area, because of very stringent eligibility criteria or simply because they are unaware of the scheme in their area.

While these schemes are exceedingly important for tackling appliance poverty, local authorities do have additional options to tackle this issue.



24%
of people renting privately were living without an essential appliance

Brighton and Hove City Council, for example, has implemented a scheme whereby its Estates Team recycles white goods and furniture when they are emptying vacant properties. These goods go to a central store where new tenants can request any goods they may need. Electrical goods are tested to ensure they are safe. The scheme also accepts donations from members of the public and this is incentivised by offering free pick up and removal.

This scheme has a positive impact for tenants and, at the same time, reduces waste.



Brighton and Hove City Council also offers support to tenants through its Tenancy Sustainment and Inclusion Teams, who will help vulnerable tenants find and apply for grants that may help them. This includes referrals to the LWAs and local charities (such as Alchemy Trust and the Derek and Eileen Dodgson Foundation).

RE-USE SCHEMES

Re-use schemes can play an important role in helping those who are Living Without. These schemes take donated furniture that would otherwise go to landfill and either give or sell it at a heavily discounted price to people on low incomes. This provides many people with an affordable alternative to the high street, while also having a positive environmental impact.

One such scheme is Quaker Social Action's Homestore, which has been helping families across East London furnish their homes for 30 years. The Homestore sells a mixture of second-hand and new goods that have been donated by local individuals and business and sells these at heavily discounted rates to people on low incomes.

"We estimate that our customers have saved £225,376 by buying furniture with us in the last year. Our donors also saved £55,475 by gifting their furniture to Homestore instead of paying for council waste removal. We collected 5,839 furniture items from 2,086 households, saving 142,733 tonnes diverted from landfill."

“ People are moving in with absolutely nothing, so we want to help them from the start. By working preventively we can make it easier to sustain tenancies which is cost effective as well as improving the tenants' wellbeing”

Emma Gilbert, Brighton and Hove City Council

"I was put into emergency accommodation when I had to leave my parents' home. That was fully furnished but then I got moved into temporary accommodation which was only partly furnished. Only a fridge freezer and a cooker. Being on a low income I wasn't able to go and buy furniture myself. I went to Newham Council and someone there sent me to Homestore. I'm on Working Tax Credit so I was able to get membership for a year.

We didn't have a sofa so it was great to be able to get one, and I got a few other things alongside like a table. I've got little ones so I need to have something hard-wearing. I have a baby daughter and my son is two and a half.

I would have really struggled if I'd had to go to normal branded shops. Having Homestore, it's really affordable. I wasn't prepared for the move so I couldn't save anything."

Jaspreet, Homestore customer



There are many re-use schemes across the UK and the Reuse Network (reuse-network.org.uk) is an important resource for anyone looking for items or wanting to donate them. The Network's map and postcode look-up lets people find local re-use projects in their area.

In 2017/18, the Network's members collectively helped 1.55 million households save £488 million, and saved an estimated 129,250 tonnes of CO₂.

The landscape of current support for those living without essential household appliances and items provides a road map of the problem and some of the pathways to solutions. Unfortunately, the deficit that many of these organisations are being asked to meet is not physically or fiscally possible without further attention from government. However organisations should look to implement some of the best practice highlighted in this report.

CHAPTER 5: RECOMMENDATIONS

Our research has revealed the previously unknown scale of appliance poverty across the UK. It has uncovered the harsh impact of this 'invisible' poverty on the daily lives of our most vulnerable citizens, from exacerbating their financial struggles to undermining their sense of self-worth. However, our findings also signal a way ahead, with clear and realistic recommendations for policy-makers, for the housing sector and for the charity sector.

POLICY RECOMMENDATIONS

1. BOLSTER LOCAL WELFARE ASSISTANCE SCHEMES (LWAS)

A. All upper tier local authorities in England should have a statutory obligation to provide a LWAs that includes cash grants, loans and other forms of support (food or travel assistance). Each council should make efforts to promote their scheme and provide an easily accessible application form on their website, as well as a phone line and a face-to-face option for applicants.

An increasing number of local authorities have abolished their entire scheme because of increasing pressure on their budgets in an era of austerity and funding cuts. This leaves many people without any safety net that can provide additional support when they need it.

According to the Association of Charitable Organisations, cash is an important form of crisis support as it has the flexibility to alleviate hardship immediately. It also has practical advantages – enabling people to shop around for the best deal for them – as well as potentially huge psychological benefits, including greater confidence and a sense of self-sufficiency. This is particularly true for survivors of domestic violence, who find that cash support gives them a much-needed sense of independence and autonomy.

Many schemes, however, are poorly publicised and can be highly opaque to applicants who are unclear on their eligibility criteria. Without rules and guidance from central government on the nature of these schemes, what we now have is a postcode lottery.

B. LWAs should evolve into hubs that provide holistic support, connecting people to national and regional charities, community organisations that can help, as well as other forms of local support such as Discretionary Housing Payments.

The Children's Society and Church of England report 'Not making ends meet: The precarious nature of crisis support in England' found that well-organised networks are an invaluable means of sharing information, improving referral pathways and minimising duplication. These networks also need strategic leadership and local authorities are best placed to provide it, particularly if a LWAs is at the heart of local crisis support.

C. LWAs should have ring-fenced funding, as well as minimum standards set by government for their criteria and for the time periods needed to make decisions and appeal options.

The decline in budgets for LWAs shows how important it is to ring-fence funding while ensuring that this does not have a detrimental effect on the other functions of a local authority. It is also important that this budget is set and provided by central government. At present, however, the localisation of discretionary welfare support has shifted financial risk from the Department of Work and Pension's Annually Managed Expenditure, which is supposed to be flexible enough to respond to changing economic conditions, to the more fixed budgets of local authorities. As a result, many schemes could – and have – collapsed under the weight of the financial pressures local authorities have experienced.

Minimum standards should include guidance on acceptable use of local connection and residency criteria in LWAs criteria. This guidance should recommend exemptions in certain crisis situations, including for people fleeing domestic violence, and for members of geographically mobile groups, such as gypsies and travellers, people leaving institutional care and prison leavers facing financial emergencies. The standards should also include an appeals process.

2. LAUNCH A SELECT COMMITTEE INQUIRY INTO LOCAL WELFARE ASSISTANCE SCHEMES

Through a full-scale inquiry greater detail can be established on the effectiveness of LWAs. A joint inquiry between the Housing, Communities and Local Government Committee and the Work and Pensions Committee would enable robust scrutiny of their administration and how they are working from a social security perspective. The inquiry should also engage with a wide range of stakeholders to develop recommendations.

3. RAISE AWARENESS OF ALTERNATIVES TO HIGH-COST CREDIT

Many people who are struggling to afford essential household items end up resorting to high-cost credit to pay for what they need. However, there are a number of alternatives that are available and that should be promoted. The Financial Conduct Authority (FCA), for example, has pledged to raise greater awareness of alternatives to high-cost rent-to-own schemes. Our research suggests four other areas that the FCA and other agencies should focus on:

- ▶ Charitable grants
- ▶ Local Welfare Assistance schemes (LWAs)

▶ Re-use furniture projects

▶ Credit unions

4. RAISE LOCAL HOUSING ALLOWANCE RATES TO MEET AVERAGE RENTS

The Local Housing Allowance rate, which determines how much Housing Benefit people receive based on local rents, has failed to keep up with average rents since 2012. This has contributed to the problems of living without as many claimants are struggling to keep up with their living costs, with little or nothing left for the purchase of essential household items.

Local Housing Allowance needs to be reset so that it covers the bottom third of local rents as intended and is then increased as needed in line with local rents as they change.

HOUSING SECTOR RECOMMENDATIONS

1. REVIEW PROVISION WITHIN HOUSING ASSOCIATIONS

Housing associations should commit to internally reviewing the provision of appliances, furnishings and furniture for their tenants. We have identified examples of best practice that can provide tenants with a better quality of life, create an environment that encourages longer tenures, and increase financial resilience.

A review should include an assessment of the following:



A. Policies on void properties

Housing associations should commit to review their policies and practices around void properties to explore the feasibility of retaining items, including appliances that are of good quality for future tenants. This is an opportunity for housing associations to pursue practices that benefit their tenants and the environment, without necessarily incurring additional cost.

B. Creating in-house grant funds for tenants

All housing associations should consider creating a scheme as part of their toolbox for dealing with appliance and furniture poverty. This can also be used as a resource for preventing tenants spiralling into debt and potential rent arrears.

C. Implementation of appliance and furniture rental schemes

The large size of housing associations presents opportunities for innovative projects to address this problem. They have the capacity to make rental schemes more feasible, as they can buy in bulk and negotiate better prices for goods than an individual. The link between living without and tenancy sustainment should also provide an incentive for making appliances and furniture available to tenants at low rental prices.

We can offer our insight and resources to assist housing associations in developing frameworks for appliance and furniture rental.

D. Increasing the provision of fully or part-furnished properties

There are good reasons for unfurnished tenancies, particularly in social housing which tend to offer longer term and securer tenancies. However, the majority of people who live in social housing are on low incomes. This means furnishing a home can be unaffordable, particularly at the start of a tenancy.

Housing associations should evaluate their levels of fully and part-furnished compared to unfurnished and assess whether they are providing enough to support their tenants. This is particularly important considering there has been a gradual shift towards shorter tenancies.

E. Exploring partnerships with charities

Housing associations can and should build stronger links with charitable organisations to support tenants to get the appliances they need. Such links could include the provision of direct financial grants or referrals and signposting to local re-use projects.

A number of useful tools are already available to help housing associations with this task, such as the Re-use Network website and Turn2us Grants Search – which contains over 1,700 charitable funds.

2. PRIVATE RENTAL SECTOR SOLUTIONS

Private landlords should utilise existing frameworks around consumer vulnerability to understand when tenants are at risk of living without or in wider financial need. Landlords who let to tenants on lower incomes should carefully consider whether they supply appliances and furniture with the tenancy. Whilst unfurnished properties may appear to be the 'easiest' option they aren't necessarily the best from the point of view of tenancy sustainment or the needs of the tenant.

Private landlords should also consider the feasibility of participating in appliance and furniture rental schemes as individuals or as part of associations.

CHARITY SECTOR RECOMMENDATIONS

1. REINFORCE COLLABORATION BETWEEN CHARITIES TO SHARE EXPERTISE AND NEGOTIATE BETTER PRICES FOR GOODS

Many charities of various different sizes are already operating on their own on this issue. Greater collaboration could generate much greater

efficiency, as well as cost savings. It may be possible, for example, to negotiate bulk contracts for white goods collectively, in a way that is not possible for a small charity that purchases only a small number of white goods on its own.

There are also opportunities to share lessons learned, including exploring ways of working further (i.e. eligibility criteria or service delivery).

2. CREATE MORE SPECIALIST GRANTS THAT TACKLE APPLIANCE AND FURNITURE POVERTY

There are few grants at present that aim to tackle appliance poverty specifically. Most grants are based on eligibility criteria such as career history, health conditions, location and more. Charities should explore the creation of new funds that can those support people who may not meet the specific criteria of their existing funds.

3. EXPLORE OPPORTUNITIES FOR CORPORATE PARTNERSHIPS

Charities should explore the possibility of partnerships with manufacturers and suppliers of essential household items to support their financially vulnerable users. Energy and utility companies should also be considered as stakeholders and potential partners.

PRIVATE SECTOR RECOMMENDATIONS

PROMOTE AFFORDABILITY SCHEMES

We recommend the increased promotion of existing affordability schemes to support customers in vulnerable circumstances. Companies have already made commitments to support customers with affordability through social tariffs. Greater awareness of these schemes will help vulnerable customers maximise their household budget and be able to afford the appliances they need.



NEW FINANCIAL TOOLS AND PRODUCTS

Business should work in partnership with people in vulnerable financial circumstances to co-produce financial products and tools that help people maximise their income and avoid high cost credit. This will provide resilience against unexpected spend on higher cost household items. This could include targeted saving solutions for people on low incomes.

WORKING WITH LOCAL COMMUNITIES

Greater links between businesses and local community organisations, such as reuse projects and trade-in schemes, would reduce waste and provide greater access to affordable household items. Businesses with surplus stock could consider donating items to charities that support people on low incomes.

CLOSING

The recommendations set out in this report are built on lived experience of people who are bearing the load of living without and we have the opportunity to stem the tide of more people being dragged into this type

of poverty. This report will provide the springboard for further campaigning by Turn2us and partner organisations. For more information on the campaign, please visit www.turn2us.org.uk



METHODOLOGY

Our research for this report has involved four core separate strands:

- 1 Quantitative study into the scale of Living Without
- 2 Qualitative study into the impact of Living Without
- 3 Research on grant-making organisations
- 4 Research on the housing sector

QUANTITATIVE STUDY INTO THE SCALE OF LIVING WITHOUT

In December 2018, we asked research company Dynata (formerly Research Now) to survey 2,000 people to get a nationally representative picture of the scale of living without. The survey was asked to people whose household income was equal to or less than £35,000.

This figure was based on the Office for National Statistics calculation of median original household income being £35,204 in their 2017 report on household disposable income. We picked this figure to understand how this issue is affecting people on medium to low incomes. Demographic data was monitored by quotas to ensure that the sample was representative in terms of gender, age, region, disability and housing status.

QUALITATIVE STUDY INTO THE IMPACT OF LIVING WITHOUT

In addition to the Dynata survey, we also asked our users about their experiences of living without through our website survey. This survey is mainly used by people that have used our Benefits Calculator or Grants Search and was completed by 5,655 people – 5,108 of which had a household income below £35,000. Only responses under this threshold were used for analysis. The user survey has mainly been used as a source for qualitative comments on living without and as a mechanism for recruiting people for more in-depth interviews.

We have conducted 15 interviews with people who are Living Without to gain a deeper understanding on how this has impacted them and what they

feel are the causes and potential solutions to the issue.

RESEARCH ON GRANT-MAKING ORGANISATIONS

In Spring 2019, we sent a survey to 815 organisations on the Turn2us Grant Search that give welfare grants for essential items or costs (such as furniture or bills). 101 organisations responded of which 96 gave grants for white goods.

RESEARCH ON THE HOUSING SECTOR

We surveyed 27 housing associations on their approaches to supporting tenants. Although this is a low sample size for firm quantitative analysis, the purpose of this survey was to gain a qualitative understanding of what practices housing associations use and also to identify potential solutions housing associations can explore. We also conducted a number of interviews with some of the respondents to further explore their answers.

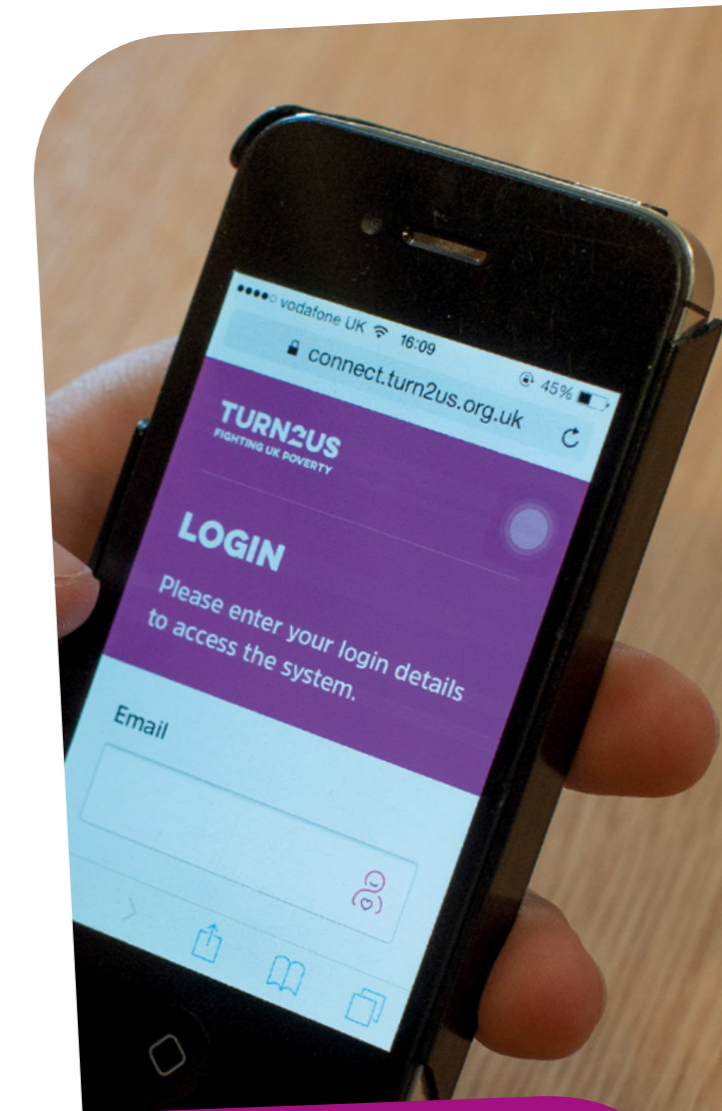
We also interviewed seven private landlords to understand their perspective on the issue.

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TURN2US

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