



Exploring Different Experiences of Poverty in Social Housing

21 May 2026



Quick poll: 2 questions

On a scale of 1-5, **to what extent do you feel your role addresses poverty?**

1 = not at all, 5 = completely

On a scale of 1-5, **to what extent does your current workplan directly name and discuss poverty?**

1 = not at all, 5 = frequently



Thematic Context

“Nothing’s changed? Everything’s changed. It’s worse”.

The Jospeh Rowntree Foundation’s Grassroots Poverty Action Group summarising the last 20 years of poverty data

On the surface, it might appear that nothing has changed. But persistently high poverty rates lead to worsening real-world outcomes. Just as evidence shows that the longer a family spends in poverty the worse the effects on that family, the longer we tolerate unacceptably high levels of poverty the worse it is for our country.

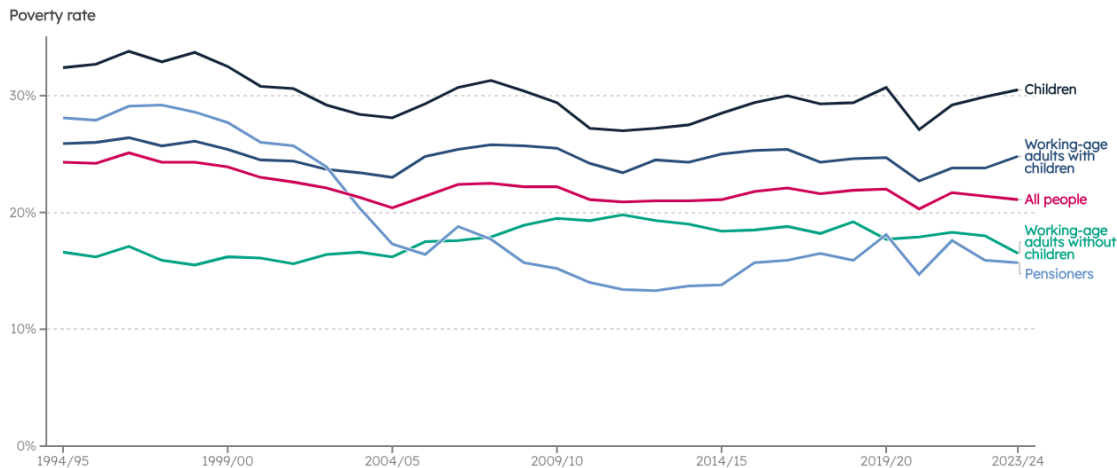
Jospeh Rowntree Foundation, 2026 UK Poverty Report

Thematic context

Who is experiencing poverty?

Children have the highest poverty rates, while pensioners and working-age adults without children have the lowest

Time-series of poverty rates for pensioners, children and working-age adults



Source: Households Below Average Income, 2023/24, DWP • Data covers the United Kingdom from 2002/03, and Great Britain before then.

The NHS defines **vulnerable adults** as any adult **unable to take care of themselves** or protect themselves from exploitation.

Many factors can influence adult vulnerability, experiences of vulnerability in childhood may negatively impact adults in later life – **particularly if someone has fewer protective factors in place, such as a supportive family or a stable household income.**

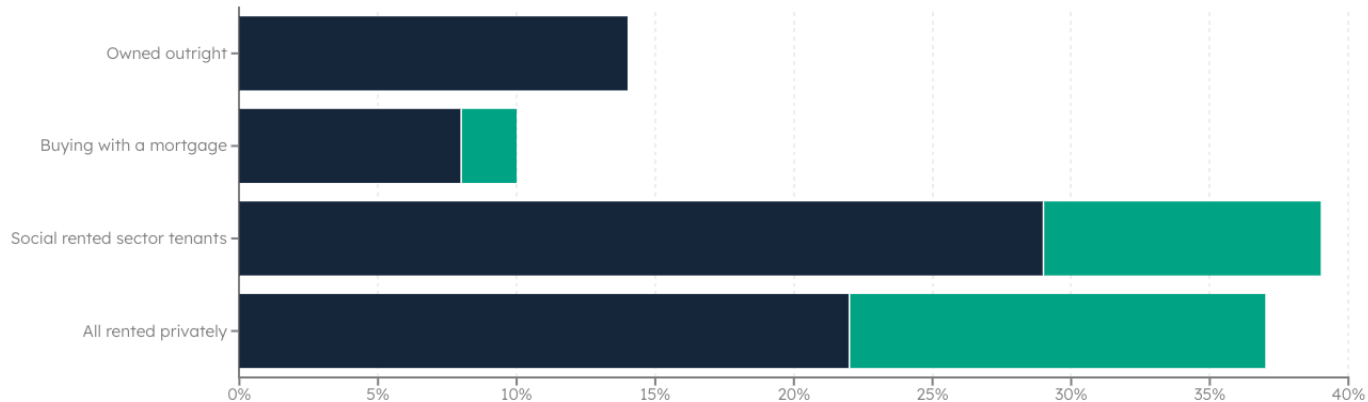
Why are there pressures?

Social and supported housing and poverty

The poverty rate is highest for social and private renters, many of whom are in poverty only after housing costs

Poverty rates by tenure by whether in poverty both before and after or only after housing costs

■ In poverty before and after housing costs ■ In poverty after housing costs only



Source: Households Below Average Income, 2023/24, DWP

Why are there pressures?

Social and supported housing and poverty

Table 1: Number of people in poverty and poverty rates by tenure

Tenure	Number in poverty	Poverty rate (%)
Owned outright	2,800,000	14%
Buying with mortgage	2,200,000	10%
Social renting	4,400,000	40%
Private renting	4,800,000	37%





A [collaborative project](#) reshaping the sector's approach to poverty by highlighting real experiences within social housing and exploring how landlords can work with residents to build financial resilience.

The project helps realign community investment activity to the sector's core social purpose that is deeply rooted in addressing poverty and creating thriving communities.

FUSION²¹

 **Family Fund**
Business Services

Looking to the Future

Resident of the Future: Key characteristics

Fewer households
with children



Ethnically diverse



Aging population



Increasing proportion
will have a disability



Poorer



Lonely



Tech Savy



Current impacts & manifestations of poverty

**Groups of people
most at risk**

Young people and
poverty

Lone parent families

People with
disabilities

Drivers of poverty

Poverty
premium

Poor local
infrastructure

Climate
change

Stigma

Impacts

*It can create
vulnerability, preventing
people from being able
to take care of
themselves*

Furniture poverty

Fuel poverty

In work poverty

Food insecurity

Debt cycles

Poor health

Responses: what protective factors can we put in place?

Groups of people most at risk

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Poverty premium

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- Building and development changes
- Staff training
- Campaigns

Impacts

Furniture poverty

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- Cross sector partnerships
- Integrated service support
- Staff training and wellbeing

Bright spots

Cross sector collaboration: South Manchester Credit Union and Southway Housing

- Initial investment £32k lending capital
- £630k now lent
- 2221 loans over 11 years
- Average loan £300 for white goods
- Gateway product to credit union membership
- Average savings balance £219
- Average length of membership 9 years
- 31% go on to access Saver loans
- 3% default rate
- Interest earned is saved into a development fund



Bright spots

Social enterprises to address poverty impacts: Furniture Rental

- One of the solutions set out by End Furniture Poverty to provide furnishes tenancies
- Landlords or tenants can choose specific packages or individual items needed
- Provided by a social enterprise employing local people
- Reducing furniture and white goods going to landfill

 END
FURNITURE
POVERTY

“When a survivor has fled domestic abuse they usually leave with very little or nothing and have to start again, completely from scratch. Being given a property to live in is essential, but without furniture or white goods this will never become a home and the survivor then faces a new battle of how she and her children will survive with no beds to sleep in, no cooker to make hot food for the children and no carpets on the floor for the children to play on.”

Head of Housing at Standing Together

Foundations to provide support

Poverty

An important thread running through our work and impacting our communities

Definitions

Recognising general needs accommodation has changed and is changing – it's far less 'general'

Supporting teams

- Trauma informed practice and reflective spaces
- Cross team working and collaboration

Collaborating with partners and communities

- Meaningful engagement, striving for coproduction wherever possible
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Contact us

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