

# Furnishing Government-Supported Housing: A Deep Dive

## Introduction

Government-supported housing programs in the United States aim to ensure low-income families have a roof over their heads – but often overlook a critical element of a home: furniture. Many households entering public or subsidized housing find themselves in essentially empty apartments, lacking basics like beds, tables, and chairs. This analysis explores whether a portion of housing funds should be allocated to **furnishing homes**, examining the current policy gap, the scale of need, cost estimates, and potential benefits. The goal is not a financial return-on-investment per se, but to determine if dedicating some funding to furnishings would meaningfully improve outcomes for residents.

## Current Policy and Funding Landscape

At present, **most federal and state housing assistance programs do not cover household furnishings**. Public housing agencies typically provide units as “unfurnished” – sometimes including appliances like a stove or refrigerator, but not furniture. In fact, *“furniture bank services are notably omitted from nearly all public housing funding,”* leaving housing agencies and their clients without resources to equip empty units <sup>1</sup>. Residents moving into subsidized housing must acquire beds, sofas, and other essentials on their own, often with very limited means. While certain homeless assistance grants (such as HUD Continuum of Care programs) allow some spending on furnishings, these are the exception rather than the rule. Overall, essentially **0% of mainstream housing funds are earmarked for furniture**, meaning charitable organizations (furniture banks, nonprofits) fill much of this gap.

**How long do residents live in assisted housing?** The answer underscores why a multi-year perspective is relevant. Households receiving housing vouchers stay for an average of 6.6 years (median ~4.8 years), and public housing residents average about 5.9 years (median ~3 years) in the program <sup>2</sup>. This means furnishing a home is a multi-year investment in a family’s living conditions. A single set of furniture can serve a household for several years of their tenancy, enhancing their stability over that period. It’s not a frequently recurring cost for the same unit; rather, it’s a **one-time (or infrequent) expense** that yields benefits throughout a family’s residency and potentially for the next occupants as well.

## The Scope of Furniture Poverty

The lack of furniture in low-income households is widespread – often termed **“furniture poverty.”** According to research by a D.C.-area nonprofit, *“more than 90% of low- and no-income households at some point in time will lack critical furniture items that make their homes safe and functional for their families.”* <sup>3</sup> In other words, the vast majority of families living in poverty struggle to obtain at least one essential household item (be it a bed, table, dresser, or couch). This is not a marginal issue; it is pervasive among those on limited incomes.

Consider the scale of government-assisted housing: About **5.2 million American households** received some form of federal rental assistance in 2022 <sup>4</sup>. These households are extremely low-income – the national average income of a household with a housing voucher is only about **\$14,500 per year** <sup>5</sup>. At that income level, saving for furniture is nearly impossible while meeting basic needs. Many families coming out of homelessness or crisis have no furniture at all when they finally secure housing. Even those moving from one apartment to another often cannot afford to transport or replace worn-out items.

**Evidence from on-the-ground programs** reinforces the depth of need. For example, in one furniture bank's recent clients, 70% of families did **not have beds for all household members** prior to receiving assistance <sup>6</sup>. In the Washington D.C. area, analysis suggests around 665,500 people are affected by furniture poverty locally, and extrapolating nationally, over **8.5 million individuals** may experience furniture poverty at some point <sup>7</sup>. These numbers illustrate that a very large share of those living in poverty or receiving housing aid lack basic furnishings at least temporarily.

For an individual household, furnishing a home is a significant expense relative to income. A case study from the Furniture Bank of Metro Atlanta highlighted that in 2022 a modestly furnished one-bedroom apartment could cost as low as **\$2,650** (using inexpensive items) <sup>8</sup>. Even just the *bare essentials* – a bed, a dresser, a couch, a table and chairs – add up to roughly **\$1,340** in upfront cost <sup>9</sup>. A minimum-wage worker in Georgia (earning about \$300 a week at full-time hours) would have to devote **4-12 weeks of pay** entirely to furniture to afford that setup <sup>8</sup>, an unrealistic proposition when that same income is needed for rent, food, and other necessities. This example underscores how, without assistance, many low-income families will simply go without adequate furniture for long periods.

## Benefits of Furnished Homes

Why does furniture matter? Beyond simple comfort, having a furnished home contributes to **stability, health, and overall well-being** for residents:

- **Basic comfort and livability:** At the most fundamental level, furniture turns shelter into a truly habitable home. A family with a dining table can share meals off the floor; a bed means children and adults aren't sleeping on cold floors or cramped sofas. These improvements meet basic human needs for rest and normalcy. As one furniture bank client put it, *"they were able to come home from school and see that they had a place to sleep... They had a bed. That was good."* <sup>10</sup> This kind of dignity and comfort is essential for a decent quality of life.
- **Mental and physical health:** Research suggests that furnishing a home has a *"considerable positive impact on mental health, financial security, and social wellbeing,"* according to the UK's End Furniture Poverty campaign <sup>11</sup>. Families no longer stressed by the lack of a bed or table can focus on other aspects of life, reducing anxiety. Adequate bedding and seating also have physical health benefits (better sleep, less strain) and can prevent injuries or health issues that arise from makeshift living conditions.
- **Increased housing stability:** Providing essential furnishings may improve **tenancy sustainability** – meaning families are more likely to settle and remain in their housing long-term <sup>11</sup>. When a home is comfortable and "livable," tenants form a stronger attachment to it and to the community. Early evidence indicates that formerly homeless individuals in furnished homes have better outcomes; for instance, service providers note that furniture helps people *feel truly at home*, which can reduce the

chances of abandonment or return to homelessness <sup>12</sup>. In the UK, experts have noted that *“providing essential items to people living in furniture poverty is transformational... a minimal investment compared to the social value created – value that will have a profound impact on people’s lives and undoubtedly save money in the long run by improving people’s mental and physical wellbeing.”* <sup>13</sup> In short, furniture assistance can lead to more stable tenancies and potentially lower costs elsewhere (such as fewer evictions or less need for emergency shelter down the line).

- **Alignment with “Housing First” principles:** Modern homelessness reduction strategies emphasize that simply giving people four walls isn’t enough if the space is empty. Recognizing furniture as a **basic need** could enhance housing programs. Notably, researchers have pointed out that despite its importance, *“furniture has yet to be recognized as a basic need by any official U.S. source,”* even though many practitioners acknowledge its benefits <sup>12</sup>. Including furnishings in housing assistance would align policy with what frontline organizations have learned: that a furnished home is integral to the success of housing interventions.

Currently, the burden of addressing furniture needs falls largely on **nonprofits and community efforts**. Furniture banks across the country collect donated goods to help families in need, and some private companies are stepping up (e.g. furniture retailers offering discounts or donations to those exiting homelessness <sup>1</sup>). However, charity alone struggles to meet the high demand. The growing waitlists for furniture donations and the increase in requests, as noted in Oregon’s Senate testimony for a furniture bank funding bill, highlight that *“the demand for furniture bank services has greatly increased in recent years... mirroring the escalating challenges of affordable housing and homelessness.”* <sup>1</sup> This suggests a systemic solution (like public funding) may be needed to bridge the gap at scale.

## Cost Estimates and Funding Scenarios

What would it cost to furnish homes if we *did* allocate a portion of housing funds for this purpose? Below we outline some rough cost scenarios, using national data:

- **Cost per household:** A basic furniture package for a small family can be achieved for around **\$1,000–\$3,000 per household**. Using second-hand items through nonprofits or bulk purchasing can keep costs toward the lower end. For instance, one estimate showed a bare-bones setup for a one-bedroom apartment at ~\$1,340 <sup>9</sup>, while more complete furnishing new might be ~\$2,500–\$3,000 <sup>8</sup>. We will use ~\$2,000 as a mid-range figure for planning purposes, acknowledging that some situations will cost more or less.
- **Total assisted housing units:** There are roughly **5.2 million households** in the U.S. receiving federal rental assistance (vouchers, public housing, etc.) <sup>4</sup>. It would be impractical and unnecessary to furnish *all* of these units at once – many households may already have some furniture or may not need full assistance. A more realistic approach is to target a percentage, such as newly assisted families or those identified as living in “furniture poverty.”
- **Furnishing a percentage of units:** Suppose we aim to furnish **20%** of assisted housing units – focusing on the neediest cases (for example, families moving in from homelessness or those with no furniture). Twenty percent of 5.2 million is about **1.04 million households**. At an average of \$2,000 each, that comes to roughly **\$2.08 billion** in one-time costs. Even if we budget a bit more (say \$2,500

per household to include delivery, etc.), it's on the order of **\$2.6 billion** total. For a smaller pilot, **10%** of units (~520,000 homes) at \$2,000 each would cost about **\$1.04 billion**.

- **Perspective on cost:** These figures may sound large, but in the context of housing budgets they are relatively modest. The federal Housing Choice Voucher program alone had a budget of about **\$32.8 billion in FY2025** <sup>14</sup>. A one-time investment of ~\$2 billion to furnish a significant share of homes is roughly **6% of one year's voucher budget**. Spread over multiple years, the impact on annual budgets is even smaller – for example, \$2.6 billion over 5 years is about \$520 million per year. That's a drop in the bucket compared to the overall spending on rental assistance and housing development. Another comparison: constructing new affordable housing is very expensive (often over \$200,000 per unit), whereas **fully furnishing an existing unit might cost around 1% of that amount**. Thus, allocating a fraction of housing funds to furnishings could be a **high-impact, low-relative-cost** intervention.
- **Reuse and longevity:** Furniture provided to one family can often be reused by another if the original family no longer needs it (for instance, if a household leaves public housing and cannot take all items along, those could remain for the next occupant, or be redistributed). Durable items like dressers, tables, and even beds (with new mattresses) can serve multiple families over time. This means the investment isn't lost if turnover happens; it continues to benefit the housing stock. Considering the median stay in public housing is about 3 years <sup>2</sup>, one could imagine each furnished unit potentially serving two or more households over a multi-year horizon before items wear out. Programs could also include provisions for furniture maintenance or replacement every certain number of years, but these costs would be relatively minor on an annualized basis.
- **Funding mechanisms:** If policymakers decide to allocate funds for furnishings, there are a few ways it could be structured. One option is setting aside a small percentage of capital funds or operating funds of housing agencies specifically for furniture needs (either to purchase items or contract with furniture banks). Alternatively, grants could be provided to nonprofit furniture banks, as proposed in Oregon's Senate Bill 1530, which sought \$1 million to bolster furniture donation programs statewide <sup>15</sup> <sup>1</sup>. Another approach is offering vouchers or stipends to newly housed individuals to obtain essential items (similar to how some emergency housing programs provide move-in kits). Any of these strategies would require relatively minimal additions to budgets but could leverage existing charitable infrastructure to deliver the goods efficiently.

## Conclusion

Housing assistance is about more than four walls – it's about providing a **stable, livable home**. The evidence is clear that tens of millions of Americans in poverty, including those in subsidized housing, live in under-furnished or unfurnished conditions that can undermine the comfort and stability that housing is meant to provide. Currently, virtually no federal or state housing dollars address this “furniture gap” <sup>1</sup>. The result is a reliance on nonprofits and the ingenuity of poor families to scrape together beds and tables, which often leaves huge unmet needs (over 90% of low-income households face furniture poverty at some point <sup>3</sup>).

Dedicating a portion of housing funds to furnishing homes could have **substantial benefits**. It would help ensure that when a family finally gets off a waiting list and into an affordable home, that home can truly function – a place to sleep, eat, and live with dignity. The costs, while not trivial in absolute terms, are

relatively small compared to overall housing expenditures and could be phased in over multiple years. For on the order of a billion or two dollars (spread across federal, state, and local programs), hundreds of thousands of households could be lifted out of furniture poverty, turning empty apartments into true homes.

Crucially, providing furniture is an investment in **human and social outcomes**. It can improve mental health, give children and adults a sense of normalcy, and increase the likelihood that tenants will succeed in maintaining stable housing <sup>13</sup>. As advocates have noted, the social value created by furnishing homes “will have a profound impact on people’s lives and undoubtedly save money in the long run by improving people’s mental and physical wellbeing” <sup>13</sup>. In sum, allocating a modest portion of housing funds to furnishings directly supports the policy goal of housing programs – not just housing people, but helping them **live better lives** in the housing provided. This deep dive suggests that such an initiative is both feasible and strongly warranted by the needs of the population being served. All evidence points to the conclusion that **a furnished home is far more than a luxury; it is a foundation for stability** – one that housing policy could proactively support.

#### Sources:

- U.S. Department of Housing and Urban Development data on assisted housing units and program budgets <sup>4</sup> <sup>14</sup>
- Marion Housing Authority FAQ (drawing on Urban Institute research) for average length of stay in housing programs <sup>2</sup>
- Furnish Hope (Oregon) Senate testimony highlighting the omission of furniture in housing funds <sup>1</sup>
- *A Wider Circle* briefing on furniture poverty and its prevalence among low-income families <sup>3</sup> <sup>7</sup>
- Furniture Bank of Metro Atlanta on the costs to furnish a basic apartment and affordability for low-wage earners <sup>8</sup> <sup>9</sup>
- Journal of Community Psychology study on outcomes for individuals transitioning from homelessness without furniture (Linda Nubani et al. 2022) <sup>12</sup>
- End Furniture Poverty campaign findings on benefits of furnishing homes (as cited in *A Wider Circle* brief) <sup>11</sup> <sup>13</sup>

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<sup>1</sup> <sup>15</sup> Senate Testimony — Furnish Hope

<https://www.furnishhope.com/blog/senate-testimony>

<sup>2</sup> FAQ – The City Of Marion Housing Authority

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<sup>3</sup> <sup>6</sup> <sup>7</sup> <sup>10</sup> <sup>11</sup> <sup>13</sup> AWC Furniture Poverty Brief FINAL

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<sup>8</sup> <sup>9</sup> The True Cost to Furnish a Home in Atlanta • The Furniture Bank of Metro Atlanta

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