## The poverty "zone", not the poverty line

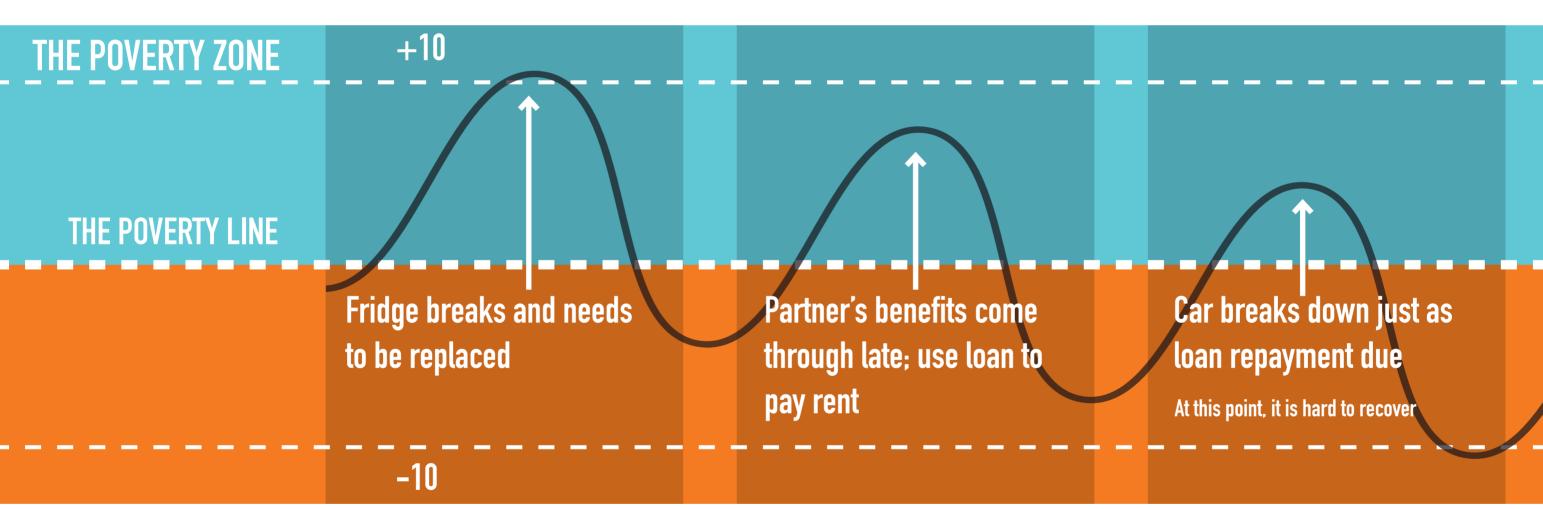


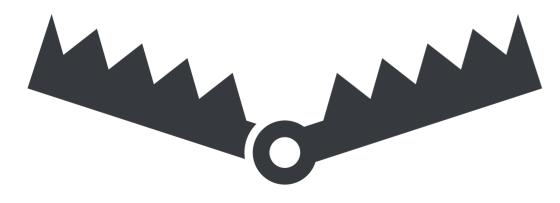
## 6.2 million people in the UK live in the poverty zone - less than 10% above or below the poverty line.

Relatively small changes in circumstances can move them above or below it.

In this zone, financial "shocks" don't put people in persistent poverty immediately. But difficulties can quickly become material with food, utility bills or rent payments coming under pressure. The choice of "eat or heat" can be a reality. Without financial, personal and social resilience to shocks, it's harder to avoid ebbing downward.







"Too often, people's experiences of trying to get out of poverty tell a story of barriers and traps, rather than routes out"

Joseph Rowntree Foundation

"The average Brit worries about their debt only when it hits £6,000, indicating people are not tackling their debt until it becomes a problem and may be difficult to control"

Salary Finance

