

£0 - £2

- I am unable to meet my basic needs*
- I am receiving ESA/JSA/UC, DLA/PIP, or working tax credits, am unemployed or on low income.
- I use food banks.
- I have no or very limited expendable** income and walk because I can't afford public transport.
- I rarely buy new items because I am unable to afford them.
- I cannot afford a holiday or have the ability to take time off without financial burden.

£4 - £6

- I am employed but stress about meeting my basic needs, although I still achieve them.
- I may have some debt but it does not stop me meeting my basic needs.
- I can afford public transport. If I have a car/access to a car I can afford petrol.
- I have access to financial savings or some expendable income.
- I shop new and second-hand.
- I can take a holiday annually or every few years without financial burden.

£8

- I am comfortably able to meet all of my basic needs, have savings and an expendable income.
- I may have some debt but it doesn't stop me meeting basic needs.
- I own my home or property or I rent a higher-end property.
- I can afford public and private transport. If I have a car/access to a car I can afford petrol.
- I can always buy new items if I need to.
- I can afford an annual holiday to take time off.

**BASIC NEEDS include food, housing, clothing, and transportation.*

***EXPENDABLE INCOME might mean you are able to buy coffee or tea at a shop, go to the cinema or a concert, buy new clothes, books and similar items each month, etc.*