

Incompetent or ineffective government limiting land supplies (e.g. inappropriate land use controls)

Homes built on illegal and often dangerous sites; better quality housing and serviced lots too expensive

No credit available to low-income groups to support land purchase and house building or improvement

No organization providing survival income if income source is lost or falls; no insurance for assets (lost to disaster) or to cover health care costs

Debt repayments reducing available income

Dangerous jobs undertaken because of higher incomes – high risks of injury, illness and premature death

Income lost to illness and injury (and health care and medicine costs)

Economy producing little opportunity for better incomes

Health risks from under-nutrition and use of cheaper (poor quality) foods, fuels and water

High/rising prices for necessities (food, water, rent, transport, school fees, pay-toilets.....)

**Limited or no safety net**

**Poor quality and often insecure, hazardous and overcrowded housing**

**Inadequate provision for infrastructure and services (including water and sanitation) causing very large health burden**

Households living in illegal settlements where utilities or service providers refuse to operate

Service providers unaccountable and/or uninfluenced by democratic pressures

**Inadequate income**

**Poverty in urban areas**

**Poorer groups' voicelessness and powerlessness within political systems and bureaucratic structures**

Inefficiency or incapacity of utilities or service providers increasing gap between what is provided and what low-income households can afford

Incompetent, ineffective or anti-poor police force

**High prices paid for many necessities**

**Inadequate, unstable or risky asset base**

**Inadequate protection of poorer groups' rights through the operation of the law (including protection from discrimination)**

High levels of violence and other crimes

Absence of rule of law and of support for poor realizing their civil and political rights and entitlements

Short-term survival limiting asset building (e.g. capacity to save, children taken out of school to earn/collect water)

Asset base constantly eroded as it copes with illnesses, injuries and other stresses/shocks; limits of community reciprocity for low-income groups

No collateral for accessing credit to allow house or plot purchase or pay regularization costs or connection charges

Discrimination faced by particular groups with regard to access to income, housing, credit, services.... on basis of gender, age, nationality, class/ caste, ethnic group...