Inequality in Elmbridge
A summary of the findings
Inequality in Elmbridge was researched and written by the New Economics Foundation (NEF). NEF is an independent think-and-do tank that inspires and demonstrates real economic wellbeing.

We aim to improve quality of life by promoting innovative solutions that challenge mainstream thinking on economic, environmental and social issues. We work in partnership and put people and the planet first.

The research was commissioned by Walton Charity. Walton Charity aims to improve the lives of people living in the Ancient Parish of Walton Walton-on-Thames and the wider Borough of Elmbridge.

It does this by providing grants for individuals and organisations, sheltered housing and residential care for older people, budget advice and advocacy, property, allotments and foodbanks.

Walton Charity’s response to the research concludes this report.
Introduction

Elmbridge is a pleasant place to live for many, but it has a number of hidden challenges. In a time of growing inequality nationwide, we have published *Inequality in Elmbridge* – a report highlighting some of the difficulties of living in the borough.

Through a period of qualitative research with low-, middle- and high-income residents; consultation with professionals from the local statutory and voluntary sectors; and statistical data analysis, we explored the extent, forms, and consequences of inequality in Elmbridge. Our aims were to uncover inequalities in pay, wealth, and health and to unearth people’s everyday experiences of these inequalities.

We hope that the research will act as a valuable resource for local organisations to tackle local need and make Elmbridge an even better place to live for everyone.

This summary report outlines what was found and what Walton Charity aim to do in response to the findings.
Inequality in Elmbridge at a glance

Wider inequalities of pay

The pay gap between the top and bottom 20% of earners is £11,423 wider than the nationwide gap.

More high income earners

Over 45% of local earners are in the top 20% of earners nationwide. At the same time, 2,300 local children live in poverty.

Greater housing costs

Median house prices are over 14 times that of median earnings, compared to an England-wide average of 6.7.

Higher rents

Renting a one-bed property costs on average £860 per month. That’s £241 more than the South-East average.
The cost of living in Elmbridge

The Minimum Income Standard shows how much money people need to earn, so that they can buy things that members of the public think everyone in the UK should be able to afford. Using local housing and childcare costs, we looked at what you need to reach the Minimum Income Standard in Elmbridge and compared this to national Minimum Income Standard figures.

Earnings needed to reach the Minimum Income Standard

<table>
<thead>
<tr>
<th></th>
<th>Elmbridge</th>
<th>National</th>
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<tbody>
<tr>
<td>A single adult</td>
<td>£21,089</td>
<td>£17,102</td>
</tr>
<tr>
<td>A single parent with one child</td>
<td>£30,129</td>
<td>£19,757</td>
</tr>
<tr>
<td>The main earner of a two parent, two child household</td>
<td>£32,414</td>
<td>£26,045</td>
</tr>
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Experiences of Elmbridge

The low-income residents we spoke to struggle to meet everyday costs, feel looked down on and cut off from certain places in the borough, and have found it hard to access reasonably paid, stable employment. Many suffer from a lack of mobility and feel a lack of control over their lives.

Those on a middle income feel a strong pressure to consume various status goods, a sense of insecurity over their future employment, and tend to worry over extensive financial commitments.

High-income residents are not immune to the social and financial pressures described by middle-income residents but their experiences differ because they are less likely to feel financially squeezed, and spend more time outside the borough.

Growing inequality was found to impact Elmbridge as a whole. Residents described people being less likely to mix with their neighbours if they are from a different social group and experiencing a decline in community spirit at the local level.
Rosaline’s story

Rosaline is in the 46-55 age bracket. She is on a low income and lives with her husband and young son.

Rosaline explained that despite living in the borough for 20 years, she still feels like an outsider. For her, these outsider feelings derive from an inability to display wealth.

A combination of her husband’s stagnant wages – which have not increased in four or five years – and the interest on their mortgage mean that the family may have to move from the borough, whether they want to or not.

“I mean you stand at the school gate and you just feel like you don’t belong. Because I’m an outsider here. That’s how I feel. If you can’t, you know, display money here, there, and everywhere then people don’t want to know you… If you haven’t got money, you’re nothing here.”
Mary’s story

Mary is in the 36-45 age bracket. She is in the middle-income group, has three children and lives with her husband.

Mary talked about the pressures of living up to commonly held assumptions about life in Surrey. Being on a middle income, Mary’s family would not be expected to struggle elsewhere in the country. In Elmbridge, however, the higher cost of living and social pressure combine to cause financial strain. Much of this pressure, Mary stated, is driven by a sense of having to match the lifestyles of others in Elmbridge.

“Shopping in Waitrose as opposed Aldi or having a nice ground floor extension at the back where you’ve got the open-plan kitchen and the bi-fold doors that every other house you go into has. You feel you need to aspire to that, whereas I think if you live in a different environment in a different place you wouldn’t feel like that. I tend to get into that mind-set, wanting a lifestyle – to be able to go out for dinner.”
Gareth’s story

Gareth is in the 36-45 age bracket. He earns a high income and lives with his wife and two children.

Gareth focused on the divided nature of Elmbridge. On the one hand there are those who grew up in Elmbridge and live and work in the borough. On the other hand, there are those like him who – drawn to its property, green space, and reputation – moved to Elmbridge at a later point in life and still work elsewhere. Being in the latter commuter category means that Gareth feels disconnected from the community.

Commuting to and from London each day presents many challenges, but none as great as time constraints. Gareth spoke about having to get up at 5am every morning in order to get to work at 7am to ensure that he can be home in time to put his children to bed.

“It’s the people that grew up here and work locally, for example as tradesmen, versus the people that trot off to the station each morning and complain about over-crowded trains. The foreigners like me land in Elmbridge, do nothing in the community and just commute to London each day.”
What will we do about it?

Based on the findings of this research, Walton Charity will:

Enable and support
Deliver the Charity House project to enable local charities and social enterprises to grow and flourish together.

Alleviate child poverty
Prioritise activities which alleviate child poverty and improve educational attainment for children from low-income families and support initiatives that increase affordable local childcare.

Alleviate debt and in-work poverty
Support improvement of access to credit unions, affordable finance, and financial capability advice and support. Promote the National Living Wage Campaign.

Improve transport
Support and encourage the development of community-based transport provision to improve access to affordable transport.

Local giving
Develop a local-giving framework to enhance and complement the newly formed Elmbridge Fund.
What can you do about it?

You can help in a number of ways, including:

**Collaborate with us**
Walton Charity welcome the chance to collaborate and work together with local organisations towards the common goal of making Elmbridge a better place to live for all: [www.waltoncharity.org.uk/Walton/Pages/Home.asp](http://www.waltoncharity.org.uk/Walton/Pages/Home.asp)

**Give locally**
If you live in Elmbridge, one way to get involved is to donate to the Elmbridge Community Fund ([www.cfsurrey.org.uk/elmbridge](http://www.cfsurrey.org.uk/elmbridge)), a local fund which aims to support local community and voluntary groups that are making a difference to the quality of local community life.

To read the full Inequality in Elmbridge report, visit: [www.neweconomics.org/InequalityinElmbridge](http://www.neweconomics.org/InequalityinElmbridge)
This research was commissioned by:

[waltoncharity on thames]

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