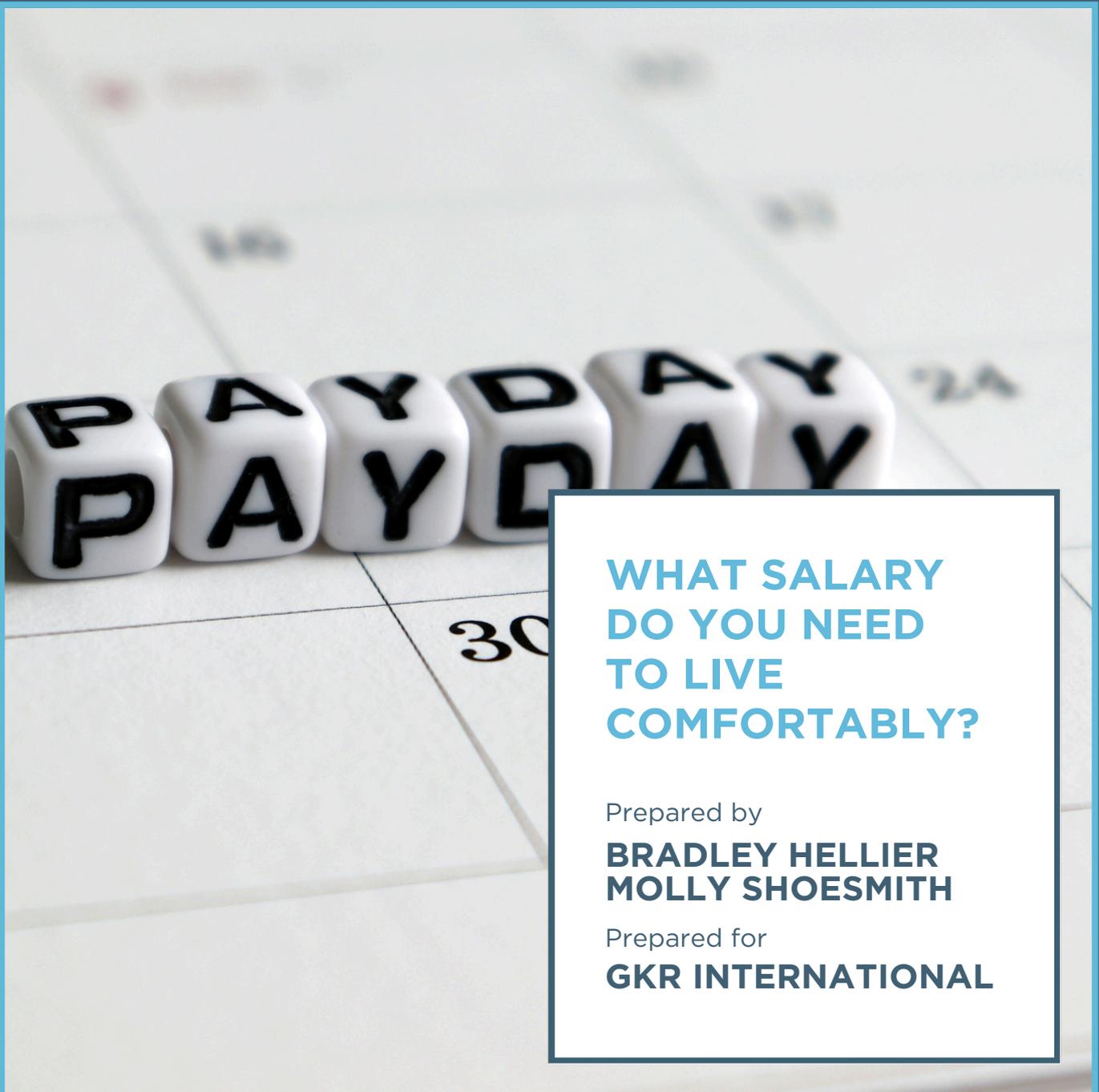


GKR INTERNATIONAL:



POLL REPORT



WHAT SALARY DO YOU NEED TO LIVE COMFORTABLY?

Prepared by

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What does “comfortable” actually cost?



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With the cost of living rising across the UK, expectations around income and lifestyle appear to be shifting quickly. Bradley Hellier, Associate Director at GKR International, recently asked his LinkedIn network a simple but revealing question:

What salary do you really need to live comfortably in your area?

Not simply surviving or covering the basics, but having enough for:

- A decent home (renting or buying)
- The ability to save each month
- A holiday or two each year
- No constant financial stress
- Some breathing room

68% of respondents believe you need £60,000 per annum or more to live comfortably in their area. The largest group (40% of voters) selected £80,000+ per annum; that's a significant perception shift.

Poll Insights:



The poll generated 434 responses from real estate and sales professionals across the UK, with a noticeable concentration of voters based in London and the South East. The results show a clear leaning toward higher income thresholds when defining what it means to live comfortably, rather than simply covering basic living costs.

The largest share of respondents (40%) selected £80k+, indicating that a significant portion of professionals believe this level of income is now required to achieve financial breathing room in their area.

7%

£30-45,000 per annum

25%

£45-60,000 per annum

28%

£60-80,000 per annum

40%

£80,000 + per annum

A further 28% chose the £60k-£80k range, meaning that over two-thirds of voters (68%) believe an income of £60k or more is necessary to live comfortably.

Lower salary brackets received considerably fewer votes, with 25% selecting £45k-£60k and just 7% believing £30k-£45k is sufficient.

Overall, the responses suggest a growing perception that the income required for a comfortable lifestyle has shifted upward in recent years, particularly in higher-cost regions such as London, where housing, transport, and general living expenses significantly impact financial expectations.

Total Responses : 434



What the data tells us:

Comfort has become a High-Earning threshold: Nearly 7 in 10 voters (68%) believe you need £60k+ to live comfortably. This suggests people increasingly associate financial comfort with higher professional salaries, not just stability.

London likely skews the top bracket: Looking at the voters, a large proportion appear to be London-based professionals, which likely explains the dominance of the £80k+ category. In many London boroughs:

- Average rents can exceed £2,000 per month
- Mortgage affordability thresholds are significantly higher
- Everyday costs remain well above national averages
- For many professionals, £80k may now represent the point where life feels financially manageable rather than affluent.

Regional expectations are mixed: Outside London, responses appear more evenly distributed across the £45k-£80k range, suggesting that the cost of living varies significantly by location, and that comfort is increasingly tied to housing costs, rather than salary alone.

Perception vs. Reality



Here's where the poll becomes particularly interesting. Across the UK, the median full-time salary sits around £35k-£38k, rising to roughly £44k-£48k in London.

Yet the majority of poll respondents believe £60k-£80k+ is needed to live comfortably. That gap is telling.

By definition, the median salary sits at the midpoint of the earnings distribution, meaning half the working population earns more and half earns less. In theory, you might expect the median to represent something close to a baseline level of financial stability or comfort for the “typical” worker.

But the poll results suggest that perception has shifted significantly. If people believe true financial comfort starts £20k-£40k above the median, it highlights a widening disconnect between what people earn and what they feel they need to earn to feel financially secure.

Perhaps more striking is what this implies for the half of the workforce earning below the median. If comfort is perceived to start well above £60k, then a very large proportion of households are likely operating far from what they would consider a comfortable financial position in the current cost environment.

In other words, the median may still describe the middle of the earnings distribution, but it increasingly looks like it no longer reflects the middle of the lived experience when it comes to financial comfort in the UK.

The Housing Factor



Housing is almost always the biggest driver behind income expectations. When housing absorbs a large percentage of income, the salary required to feel financially comfortable increases quickly. The typical monthly costs in London are, for example:

- Rent or mortgage: £1,800-£2,500+
- Utilities & council tax: £250-£350
- Transport: £150-£250
- Food & essentials: £300-£500

Before lifestyle spending or savings are even considered, a significant portion of income is already committed.

Single vs. Household income

Another factor influencing responses is whether people were thinking about individual salaries or household income. Two professionals earning £40k each create a household income of £80k, which aligns closely with the top poll bracket. However, for single professionals, reaching this level alone can be far more challenging. This difference may explain why the higher brackets resonated so strongly.

30%

of UK households are single-person households.

+4.3%

Median salary increase from 2024 → 2025 in the UK.

23%

of roles earn 50%+ above the median salary in the UK.

What this means for Employers:



Perception around salary plays an important role in the hiring market. If professionals increasingly believe that £60k-£80k+ is required for financial comfort, it will inevitably influence:

- Salary expectations
- Job move decisions
- Negotiation during hiring
- Long-term retention

In the real estate sector, it's essential to communicate clearly about salary ranges and lifestyle support. Transparency helps manage candidate expectations, reduces wasted time, and positions roles as competitive and credible.

Even employees earning above the median can feel financial pressure in high-cost areas. Offering wellbeing programs, financial guidance, or bonus structures can help employees feel genuinely secure and valued.

Recruitment and retention strategies should be tailored by location, role, and local cost-of-living realities. Employers who actively address lifestyle comfort through salary packages and perks stand out in a competitive market.

Even small initiatives, such as flexible hours, learning & development budgets, or travel stipends, can signal that you understand the needs of modern professionals.

Final Thoughts

WITH BRADLEY HELLIER

A few years ago, earning £80,000 per annum would often be considered a top-tier salary. Today, many professionals appear to see it as the baseline for financial comfort.

And that shift tells us a lot about how the cost of living, and expectations around lifestyle, are evolving. The results raise an interesting challenge for the market.

If most professionals believe comfort starts above £60k, but the median UK salary sits much lower, something clearly doesn't align.

So what's really happening?

- Are salaries failing to keep pace with rising living costs?
- Is housing distorting income expectations?
- Or have expectations around lifestyle fundamentally shifted?

Contact me to discuss these findings, the real estate market, and the trends we are experiencing day to day across recruitment.



**BRADLEY
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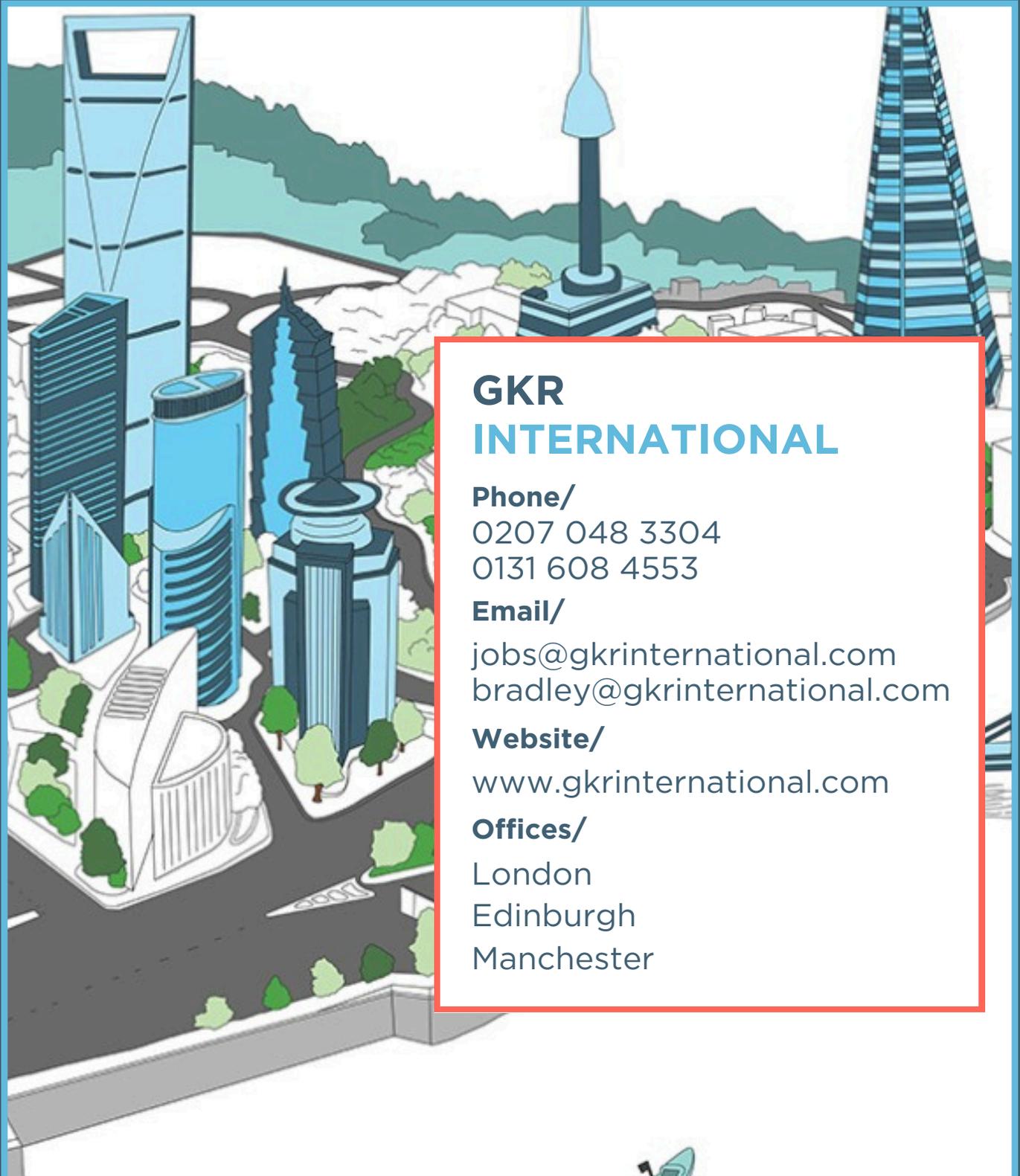
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CONTACT US



We greatly appreciate your participation in our recent poll and for sharing your valuable insights.

We hope these insights contribute to meaningful discussions as the industry continues to evolve.



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