

A photograph of a family of four in a bright, modern living room. A man in a light blue polo shirt is kneeling on the left, smiling at a baby who is crawling on a colorful play mat. A young boy in a blue and white striped shirt is sitting in the center, holding a small orange stuffed animal. A woman in a white and pink striped shirt is sitting on the right, looking at the boy. The room has large windows in the background, a potted plant, and various toys scattered on the floor, including a red toy bus with an alphabet and number chart on its side.

OneFamily

Family Hotspots 2015

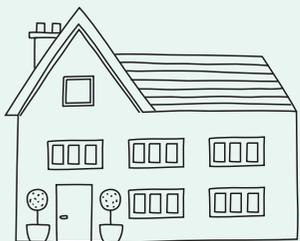
The best locations to raise a family - a unique analysis of all 2,400 postcodes in England and Wales
Report by Landmark Analytics and OneFamily



Family Hotspots Report 2015

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Overview of the 2015 results

Welcome to the fifth edition of the Family Hotspots Report, designed to give you an indication as to where the most affordable and desirable places to raise a family are in England and Wales.

Over 70 different sets of data are fed into the analysis referencing some of the key criteria parents consider when deciding where to settle and raise their family.

This year's report has a more even countrywide spread across the top 20 locations than last year which saw postcodes in the North dominating. In 2014, there were no postcodes at all from the South West but this year's Top 20 Hotspots includes a number of postcodes in the South West and an increase of those in the North West.

This year's number one spot is the historic market town of Wokingham in Berkshire, just 33 miles west of London. A regular in the Hotspots list this is the town's second time in the number one slot, previously winning the title in 2012. Records show that it held its first 'market' in 1219 while by the 17th century it was famed for its bull baiting. Wokingham has a good choice of excellent schools across all the Key Stages, low crime rates and a good choice of green spaces which have secured its position as the most desirable town in 2015.

The most notable movement in the list this year is an increase in the number of postcodes in Devon with four towns appearing for the

first time. With its dramatic cliffs to the north and Jurassic coast in the south, Devon has easy access to a number of larger towns for commuting. And with house prices rising more slowly than in other parts of the country, locations in Devon postcodes are scoring as some of the most desirable in England and Wales.

Other notable new entries include, in the North West, further postcodes in Lancashire from Bury and Burscough, as well as a first appearance in the top 20 for Shotley Gate at the tip of the Shotley peninsula south of Ipswich in Suffolk.

In the Midlands and the South, entries are still strong around the M4 and M40 corridors near Reading and Oxford with the addition of Carterton, the second largest town in West Oxfordshire.

Finally, unlike other years, fewer locations return from the 2014 top 20 this year with only seven retaining a position. These include Wokingham, Faringdon and Lower Earley tucked in between the M4/M40 corridors, Clitheroe and Longridge in Lancashire, Cheadle in Staffordshire and last year's winner St Bees in Cumbria.

Wokingham,
Berkshire

No.1

spot for
2015



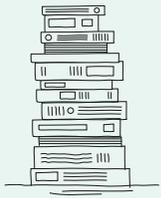
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Life's milestone moments are often exciting but they can also be stressful, and moving house is right up there with the most difficult. Finding the right home for your family throws up lots of questions: will we be near to the right school for our children? Is the area we're moving to safe? Will we be within reach of the local shops? As one of the largest mutual insurers in the UK with over 40 years' experience supporting families, we are always looking for ways to help make their lives a little easier. This is why we're running the Family Hotspots Report and calculator once again to uncover the best places for families to live across England and Wales.

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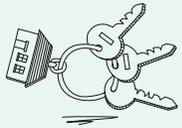
Karl Elliott,
Marketing Director, OneFamily

What makes a Family Hotspot?



Education

We know that as parents one of the most important things we can do for our children is to provide them with a good education and the quality of local schools plays a big part in any decision to where to live. We aggregated a huge range of Ofsted data including school inspection outcomes, Key Stage 2 attainment in Maths and English, truancy levels and the quantity and quality of pre-school care in every postcode across the country. In addition the report contains Ofsted data on secondary school performance with Key Stage 4 measurements, including the percentage of children obtaining A*-C in GCSEs.



Property

With the boom in house prices not matched by wage increases in many areas of the country in 2014, affordability is perhaps the real acid test of whether a family is able to move to a new area. With comprehensive and up-to-date house price data based on Land Registry statistics, we were able to pinpoint the most cost-effective areas to live. To measure affordability we used the average price to earnings ratio of property in each postcode area. This measure looks at property prices compared to average local salaries. We've also looked at how quickly houses are selling in each area, levels of affordable housing, percentage of owner occupied property and levels of new-build housing in each postcode.



Safety

Providing a safe environment for young children to grow up in is top-of-mind for every family looking to settle in a new location. We've included recent crime data from local police forces across the country which measures the frequency of crimes including burglary, robbery and vehicle crime as well as anti-social behaviour and violent crime. This data only became publicly available in 2011 at a postcode level and this year's report includes four full years of crime data. A high crime rate in a given area obviously carried a strong negative weighting in terms of its desirability for families.



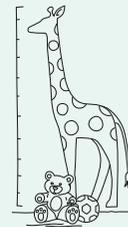
Childcare

If you have young children you'll know only too well how expensive childcare costs can be. That's why we've looked at these costs specifically, taking data from a survey of childcare costs amongst local authorities across the country. OneFamily obtained local childcare costs from more than 100 local authorities. Unfortunately, not all authorities were able to provide data, so some postcodes don't show detailed figures.



Amenities

Here, we looked at a range of services that support family life from toy shops and children's clothes stores to zoos, museums and cinemas with baby clubs. Perhaps most importantly in this section, we were able to analyse data on award-winning parks (from Keep Britain Tidy's Green Flag Awards scheme) to plot exactly where the best public parks are across the length and breadth of the country. We also investigated areas for their proximity to leisure centres with children's swimming clubs and gym classes. We also included factors that negatively counted for an area in this category, including fast food restaurants and betting shops.

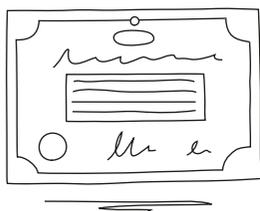


Population

Most families with young children want to live in areas with other families, to feel part of a community of parents and live in a place where there are other children to play with. By looking at data from the Office of National Statistics (ONS) on birth rates, fertility rates and the age of the population we can see how popular an area is for families with young children.

The top 20 postcodes in England and Wales

Our table shows the Top 20 Hotspots for families throughout England and Wales. We know parents have a lot to think about when looking for a home so our table goes into more detail on what we feel are seven of the most important factors. In total, 71 different sets of data were compiled for each location, the overall score (out of a maximum of 30) represents each postcode's combined score for all criteria.



Rank	Place	Postcode	Average Key Stage 2 Score	% Achieve Key Stage 4 Maths & English A* - C	% Childcare Ranked Outstanding By OFSTED	Crime Per Capita	Average Price for Two Bed Property	Median Annual Salary	% of Average Salary Spent on Childcare	Overall Score*
National Average in England and Wales			30.68	49.7%	17.7%	0.20	£200,334	£21,982	20.8%	
1	Wokingham, Berkshire	RG41	31.40	66.8%	24.1%	0.06	£281,495	£27,362	Not available	24.49
2	Winscombe, Somerset	BS25	31.40	78.0%	78.0%	0.06	£234,848	£22,555	Not available	23.60
3	Faringdon, Oxfordshire	SN7	33.80	61.0%	29.4%	0.08	£202,845	£25,386	19.5%	23.00
4	Oakham, Rutland	LE15	31.40	24.0%	22.2%	0.08	£166,947	£22,344	Not available	22.88
5	Lower Earley, Berkshire	RG6	31.30	69.0%	22.2%	0.08	£253,683	£27,362	20.9%	22.85
6	Longridge, Lancashire	PR3	32.80	67.3%	22.1%	0.10	£167,327	£19,193	20.8%	22.71
7	Shebbear, Devon	EX21	29.50	54.0%	40.0%	0.05	£203,365	£17,363	22.1%	22.56
8	St Bees, Cumbria	CA27	28.40	47.0%	0.0%	0.10	£141,204	£26,140	24.6%	22.40
9	Middlewich, Cheshire	CW10	30.60	53.0%	0.0%	0.15	£124,292	£21,923	22.1%	22.30
10	Cheadle, Staffordshire	ST10	31.80	68.0%	17.9%	0.08	£125,695	£20,587	14.4%	21.97
11	Carterton, Oxfordshire	OX18	30.60	64.5%	7.4%	0.07	£234,146	£23,447	19.5%	21.95
12	Cullompton, Devon	EX15	32.40	67.5%	33.3%	0.09	£160,271	£18,938	22.1%	21.95
13	Clitheroe, Lancashire	BB7	33.80	65.7%	27.5%	0.18	£146,718	£23,670	25.4%	21.89
14	Crediton, Devon	EX17	31.20	68.0%	18.2%	0.09	£170,678	£18,938	22.1%	21.67
15	Fleet, Hampshire	GU51	30.30	39.0%	22.2%	0.18	£262,553	£27,284	20.6%	21.59
16	Colyton, Devon	EX24	29.10	99.0%	50.0%	0.05	£216,962	£19,932	22.1%	21.56
17	Bury, Lancashire	BL8	31.90	67.0%	25.0%	0.13	£115,044	£21,684	19.5%	21.47
18	Shotley Gate, Suffolk	IP9	30.80	76.3%	15.4%	0.10	£191,178	£20,181	Not available	21.38
19	Driffield, Yorkshire	YO25	32.30	56.0%	9.7%	0.08	£128,354	£21,720	18.8%	21.33
20	Burscough, Lancashire	L40	31.20	74.0%	18.9%	0.11	£159,311	£22,662	25.4%	21.30

*Overall scores are shown to two decimal places, which is why some postcodes appear equal on this measure

Definitions

- **Average Key Stage 2 Scores:** Ofsted data is compiled to show the average points scored by pupils in all local schools for their Maths and English Key Stage 2 tests
- **Average Key Stage 4 Scores:** Ofsted data once again allows us to show the percentage of pupils in all local schools achieving grades A* - C in both English and Maths GCSE
- **% Early Years Care Ranked Outstanding:** Ofsted inspection outcomes and measures for Early Years settings allows us to grade the facilities in each area who achieve Good or Outstanding status
- **Crime per Capita:** This is an indication of crime levels, taking into account the population density of each location
- **Average Price Of Two Bed Property:** Average prices in the area according to latest Land Registry statistics
- **Median Average Salary:** Average annual salary for residents in this postcode district
- **% Average salary spent on childcare:** The proportion of the median annual salary for a postcode district spent on child care costs
- **Overall Score:** This takes into account all 71 factors both positive and negative.

Spotlight on the Top 20 Hotspots



Photo by Motacilla (Wikimedia)

1. Wokingham, Berkshire (RG41)

With a population of over 28,000, Wokingham is an historic market town in Berkshire, situated just 33 miles west of central London. Since first appearing in the Hotspots Top 20 in 2012 where it took the top slot, Wokingham has enjoyed a permanent place within the top 10. Records show that it held its first market in 1219 and today it's well equipped with attractive facilities which include a number of above average performing primary and secondary schools, several churches and an art gallery. As the birthplace of celebrity singer Will Young, Wokingham is no stranger to fame having also featured in a number of film and TV productions including, Primeval, Superman and The Vicar of Dibley. With trains to Waterloo taking just a little over an hour, it's an ideal home for commuters. This may explain the affluence of the area as the average salary is £27,362. This combined with its very low crime rates means it's a very popular area for families with children of all ages.

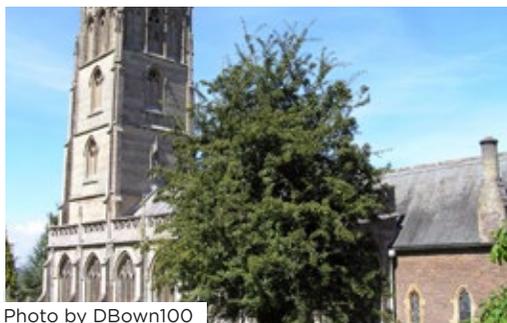


Photo by DBoWn100

2. Winscombe, Somerset (BS25)

The village of Winscombe is in North Somerset, set on the edge of the Mendip Hills - mentioned in a number of Thomas Hardy novels - and is a stone's throw from the famous Cheddar Gorge. Notable landmarks include the 12th Century Church in the village square and a charming family pub, The Woodborough Inn, with its skittle alley and family friendly dining rooms. It has a collection of local shops and businesses in its centre, along with two schools near the recreation ground. Each performed well above the national average at Key Stage 2 and Key Stage 4 level. Winscombe also boasts an enviable level of Early Years Childcare, with nearly 40% rated 'outstanding' by Ofsted. Above average salaries and low crime rates also help to move Winscombe into second position this year.



Photo by Reading Tom (Flickr)

3. Faringdon, Oxfordshire (SN7)

A market town in the Vale of the White Horse in Oxfordshire, Faringdon holds onto the Family Hotspots' third place again this year, thanks to the number of high scoring pre-schools and preparatory schools. Sitting at the top of the Thames Valley, the town is nestled around the Parish Church dating from the 13th century. Indeed, legend has it that King Alfred (Alfred the Great) died in Faringdon. Along with a leisure centre, a short stroll away you'll find open fields and a network of footpaths to nearby villages. Faringdon became the first Fairtrade town in the South East of England in 2004 and has since held an annual arts festival in early July. A range of clubs and activities for families, above average salaries, and the price for a two bedroom home only slightly above the national average at £202,845, make Faringdon an attractive location for families.



Photo by Simon Garbutt

4. Oakham, Rutland (LE15)

Within commuting distance of Leicester and with a population of around 32,000, Oakham, is a site of great historic interest. It is home to the 14th Century All Saints Church, in the heart of the town, which is the largest Church in the smallest county, and it's also home to the remains of the Norman Oakham Castle and the Rutland County Museum. Its popularity with families is partly explained by the affordable housing and low crime rates. It has a solid sporting pedigree with both Oakham United playing in league football and an Oakham Rugby Union team. England cricketer Stuart Broad started his professional career playing cricket for Leicestershire, the team attached to his school, Oakham School, and became only the fifth England bowler to reach 300 wickets this year. With the price of a two bedroom property well below the national average at £166,947 and average salaries being higher, this is a great location for families.

Spotlight on the Top 20 Hotspots



Photo by Rosalind Mitchell

5. Lower Earley, Berkshire (RG6)

Slipping down a place in the table this year, Lower Earley is a suburb to the east of Reading. Established in 1977, its origins are recorded in the Domesday book. With good Key Stage 2 and 4 results, Lower Earley is popular both with commuters to London and those working in nearby Reading looking for a family friendly place to live. This is probably reflected in the higher than average salaries for residents. House prices are above the national average at £253,683 for a two bedroom home, and means Lower Earley is catching up with the other popular commuter towns in the area. Local parks, a lake, leisure centres and a local pub with a regular quiz night contribute to the community feel. The Lower Earley Library holds regular storytelling sessions for babies, toddlers and under-fives, and includes Dad and Baby Rhymetime sessions.



Photo by Kevin Hale

6. Longridge, Lancashire (PR3)

It's the third time Longridge, which is in the Ribble Valley just south of the Forest of Bowland, has been in the Hotspots' chart, first featuring at number 11 in 2013, then number eight in 2014. Longridge continues to boast above average education with excellent Key Stage 2 results. Property prices have gone up slightly and are broadly in line with the area's average salaries making it a popular choice. Originally a quarry town, Longridge's appearance has changed significantly in recent years as a result of new housing developments. With a population of nearly 38,000, the town has all the amenities a family could need. Nine pubs and a variety of restaurants provide a range of choice for meals out while Longridge also has a public library and several primary and high schools. The monthly farmers' market attracts food lovers and locals gather for the annual 'Field Day' with a parade and fundraising attractions.



Photo by Martin Bodman

7. Shebbear, Devon (EX21)

Shebbear, a rural village in Devon with a small but thriving community of nearly 5,000 people, appeared in the Top 20 in 2012 but had dropped out in recent years as property prices in the South East continued to rise and the focus moved northwards. It has one of the highest concentrations of Early Years Childcare settings, ranked 'outstanding' in the country and the primary school in the centre of the village is also a real focal point for the community. The village centre is the focal point for the 'Turning of the Devil's Stone' which happens every November 5th. Supposedly the devil dropped it when fighting with God, he lost and the stone fell on top of him flattening him underneath. Tradition has it that disaster will fall on the village if it isn't turned once a year re-trapping him below. Perhaps this diligence to tradition of warding off evil is why it's also fortunate to have the lowest crime rate recorded for any postcode in the Top 20.



Photo by Sumanah (Wikimedia)

8. St Bees, Cumbria (CA27)

Last year's number one postcode was St Bees, a small coastal village just south of St Bees Head, the most westerly point of Cumbria and 50 miles from the Scottish border. The picturesque village has a population of 1,800 and has been a popular holiday destination for over 150 years. St Bees was a new addition to the Family Hotspots list in 2014, thanks in part to its low crime rate, higher than average salaries at £26,140 and lower than average prices for a two bed property of £141,204. The village has a thriving community spirit, with local sports clubs and community events such as the Village Fete and the Annual Show of flowers, vegetables and home produce, which takes place every August, and the Tractor Trundle, a vintage tractor procession, which takes place on Boxing Day every year. Rowan Atkinson is a former pupil of St Bees School, which continues its strong dramatic tradition with regular performances for the community.

Spotlight on the Top 20 Hotspots



Photo by Des Blenkinsopp

9. Middlewich, Cheshire (CW10)

It's a first appearance in the list this year for Middlewich, a market town in the county of Cheshire, which dates back to the time of Roman occupation. Running through the centre of town is the Shropshire Union Canal, which originated as a gateway for the transport of clay to the potteries and crockery for export. These days the canal is a popular leisure destination for families who can enjoy a walk or ride along the cycle paths or a gentle cruise aboard one of the many longboats that travel along the canal. With a population of slightly over 14,000, Middlewich is only 19 miles from the city of Chester and has easy links to Manchester and Liverpool, both being under an hour away via the M6 making it an attractive location for commuters. With Key Stage 4 results above average and the price of a two bedroom property well below the average, Middlewich, is a great new entry in the Top 20 for 2015.



Photo by gpmg (Wikimedia)

10. Cheadle, Staffordshire (ST10)

Halfway between Manchester and Birmingham, Cheadle is a market town of 25,000 people. Its location is ideal for commuters to Birmingham and Manchester as they are just under 50 miles away. Its 42 acres of landscaped lakes attracts a number of different species of wildfowl and is a popular destination for both visitors and residents. Those who want to go a little further afield will appreciate the proximity to the Peak District and the Churnet Valley. Cheadle boasts a very low crime rate and above average Key Stage 2 and 4 school results. While average salaries are a fraction below the national level, two bed properties are available for £125,695, below the average, making the town an affordable choice for young families. The local football, golf, cricket and running clubs, provide plenty of activities for families while there are a number of parks and wildlife attractions within a few miles.



Photo by Martin Loader

11. Carterton, Oxfordshire (OX18)

The second largest town in West Oxfordshire with a population of 25,000, Carterton is probably most recognised for its proximity to RAF Brize Norton, where a new memorial garden has been built near the town to offer a place for mourning for families of military personnel who are repatriated through the airfield. Being only 14 miles from the famous University town of Oxford, families have easy access to the county's multitude of museums and historical attractions. Standards of education are also very good with average scores at both Key Stage 2 & Key Stage 4 exceeding the national average. Salaries in Carterton are above the national average at £23,447, however the price for an average two bed property is also higher at £234,146.



Photo by NHSavage (Wikimedia)

12. Cullompton, Devon (EX15)

A mid-Devon town with a population of 21,000, Cullompton is popular with commuters having a direct and frequent train service to both Exeter and Bristol and speedy access to the M5. Mentioned by King Alfred in his will, the town showed first signs of occupancy in Roman times with two forts situated just above it. Nowadays there is an active local community, the town centre being host to the oldest farmers' market in the South West. Young children love the local Diggerland with its tractor and digger rides, whilst adventurous parents can take it to a whole new level with digger racing parties for over 17s only. Despite the number of commuters, the average salary is still below the national average at £18,938. Property is still affordable with a two bedroom home being just £160,271, nearly £40,000 below the national average. Benefitting from milder weather and having great Key Stage 2 and Key Stage 4 results, it is a popular place for families to settle.

Spotlight on the Top 20 Hotspots



Photo by Lux01 (Wikimedia)

13. Clitheroe, Lancashire (BB7)

A classic Lancashire market town, Clitheroe is home to 14,000 people and lies in the Ribble Valley just south of the Forest of Bowland. The town has a thriving sense of community with annual Spring and Food festivals, several sports and activity clubs and an annual cycle race. The Ribble Valley Jazz Festival is also held each year in the town. The love of food runs strongly in the town, especially when it comes to sausages with an annual Sausage Day in January and the well-known Cowman's Sausage Shop selling over 70 varieties! Children will also enjoy exploring the local castle, while parents will be impressed by the above average school scores, especially for the town's three secondary schools. House prices are also below the national average with a two bed home costing £140,000 despite salaries being at about the national average.



Photo by John Spivey (Wikimedia)

14. Crediton, Devon (EX17)

The third Devon town to appear in the Top 20 this year is Crediton, with a population of 19,000. The average value of a two bedroom property is below the national average at £170,678 but that's mirrored by salaries being lower at £18,938. The town is situated in the vale of the River Creedy and is home to the Creedy Lakes where walkers and families enjoy the beautiful country setting and keen fishermen line the shore to catch the carp. The Domesday survey of 1086 recorded that much of the land was still uncultivated and occupation of the town didn't exist until around 1269. Low crime rates and above average school results at Key Stage 2 and Key Stage 4, makes this West Country town a good location to raise a family.



Photo by Greg Balfour Evans/Alamy

15. Fleet, Hampshire (GU51)

Thirty-six miles south west of London is the town of Fleet in Hampshire. With a population of 23,000 it's a popular choice with families of all ages. Sitting in the M3 corridor it is accessible to bigger cities for those wanting to commute, Fleet railway station being on the Waterloo to Southampton main line. With an affluent population the average salary is £30,020, however, this does mean that access to affordable property suffers, with an average two bedroom property being higher than the national average at £262,553. Education is a big draw for families with a good selection of high performing schools delivering above average Key Stage 2 and Key Stage 4 results. Despite its size, Fleet has a strong community which organises a diverse range of annual festivities including a Beer Festival, the Fleet Food Festival, an impressive fireworks display, and the Fleet Half Marathon which is a popular pre-London Marathon training run.



Photo by Ray Stanton

16. Colyton, Devon (EX24)

Colyton is a small town on the south coast of Devon with a population of just 3,789. It had an early reputation of being the most rebellious town in Devon in the 17th Century due to the number of residents who took part in the Monmouth Rebellion. Crime rates are amongst the lowest in the Top 20. With easy access to both countryside and the coast Colyton, has family friendly attractions for all ages on its doorstep including the Axe Valley Wildlife Park, the Seaton Tramway and the Beer Heights Light Railway with wonderful views over Lyme Bay to Portland Bill. Established in 1546 Colyton Grammer School in Colyford has an enviable record of high ranking results at Key Stage 4 level, with an average 99% of pupils achieving grades A*-C this year. Average house prices are slightly above the norm at £216,962 and salaries only slightly below at £19,932 making it an affordable choice.

Spotlight on the Top 20 Hotspots



Photo by Dennis Taylor (Wikimedia)

17. Bury, Lancashire (BL8)

On the banks of the River Irwell in Greater Manchester is the market town of Bury. Located on the edge of the West Pennines, access to Leeds, Preston and Liverpool is under an hour via motorway. The Manchester Metrolink tram enables easy and convenient access to Manchester. This proximity to towns with higher employment opportunities mean that the average annual salary is relatively high at £21,684 compared to the price of a two bed property at £115,044. With crime rates below average at 0.13%, it's fitting that a monument to one of Bury's most famous residents, Sir Robert Peel, former Prime Minister and founder of the Metropolitan Police, stands outside the parish church. Recent investment has seen the development of a network of characterful, independent shopping at the Rock along with the famous Bury market, renowned for its black pudding. The education infrastructure is solid across all age ranges, with a variety of 'good' and 'outstanding' early years childcare settings and Key Stage 2 and Key Stage 4 results consistently above the national average.



Photo by Oxymoron (Wikimedia)

18. Shotley Gate, Suffolk (IP9)

On the East Anglian flats, Shotley Gate is a coastal village at the tip of the Shotley peninsula where the Rivers Stour and Orwell open to the sea. With a strong naval and nautical history the area held a strategic position for protecting the ports of Ipswich, Felixstowe and Harwich. Around 800 AD Vikings and Danes moved into the area putting it under Danish law, and even beat Alfred King of Wessex in a desperate battle fought in the village. The area is also famous as the home of the Royal Navy's 'HMS Ganges' training school from 1821 to 1976 which is now a museum showcasing artefacts and memorabilia from its naval past. Nowadays the town has a population of 11,000 and is a popular destination for tourists and walkers. Salaries in Shotley Gate are slightly below average at £20,181. Likewise house prices for a two bed property are an average £191,178. Schools in the area also have a good reputation with results at both Key Stage 2 and Key Stage 4 higher than the national average.



Photo by Paul Glazzard (Wikimedia Commons)

19. Driffield, Yorkshire (YO25)

Set on the Driffield Navigation canal and near the mouth of the river Hull sits the rural market town of Driffield in the Yorkshire Wolds. A bustling town of 33,000 people Driffield is the cultural capital of the Wolds with the local parish All Saints Church dating back to the 12th Century. More recently, it's renowned as the birthplace of Mick Woodmansy, the famed drummer with David Bowie's Spiders and the Slaughterhouse Studios also recorded the legendary Happy Mondays' second album in 1988. There's lots for families to do with local junior football and rugby clubs and the recent relocation of the Yorkshire Wolds Running Club to Driffield leisure centre. Property prices are comfortably below average at £128,354, whilst salaries are only fractionally below average at £21,720. School performance is strong with above average results at both Key Stage 2 and 4 levels.



Photo by Small-town hero (Wikimedia Commons)

20. Burscough, Lancashire (L40)

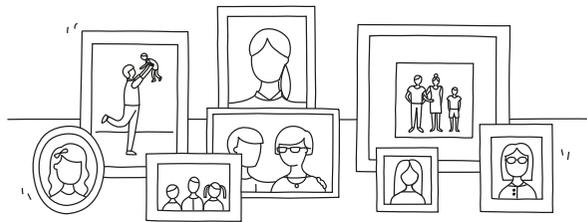
A large village in West Lancashire with a little over 18,000 people, Burscough is a new face in the Top 20 this year. The town has one secondary school, Burscough Priory Science College which achieved specialist school status in science, and a string of primaries. It also enjoys a very low crime rate. The Leeds and Liverpool canal runs through the village and is the site of a small retail and leisure development known as Burscough Wharf, which features a number of arts, craft and hobby shops. Families can enjoy a day out at Martin Mere a large wildfowl reserve and visitor attraction on the edge of the village. Property prices are well below the national average with a two bed costing £159,311 though average wages are high at £22,662, suggesting strong employment opportunities.

The top 10 cities

The national Top 20 Hotspots are largely made up of rural and suburban locations which perform well on key measures like housing affordability and low crime rates. However, we know that not all families dream of living in these locations. The amenities, culture and economic opportunities that urban areas offer are more appealing to some.

So, we have also looked at how the biggest cities in England and Wales compare, and which of them scores highest as a Family Hotspot. To create our list we grouped together all postcodes within a city's urban area and added the scores for each data set together, producing an average for each one to rank in our list.

This year's list of the top 10 cities is similar to last year in terms of the names, though York has appeared for the first time in the top position. Its Key Stage 4 GCSE scores are above the national average while house prices are significantly more affordable. Birmingham also rises this year, with good schools and below average affordable housing.



Rank	City	Average Key Stage 2 Score	% Achieve Key Stage 4 Maths & English A* - C	% Childcare Ranked Outstanding By OFSTED	Crime Per Capita	Average Price for Two Bed Property	Median Annual Salary	% of Average Salary Spent on Childcare
	National Average in England and Wales	28.6	49.7%	17.7%	0.20	£200,334	£21,982	20.8%
1	York	28.4	60.5%	13.9%	0.21	£168,789	£20,150	23.2%
2	Plymouth	27.9	58.6%	16.4%	0.23	£136,503	£19,885	22.1%
3	Stoke-on-Trent	27.9	38.9%	16.2%	0.24	£80,300	£18,993	14.4%
4	Newcastle upon Tyne	28.5	47.3%	21.8%	0.26	£112,664	£19,409	27.6%
5	Birmingham	27.7	47.3%	18.1%	0.24	£112,165	£20,787	17.1%
6	Wolverhampton	27.4	44.8%	10.8%	0.19	£111,659	£19,661	17.0%
7	Coventry	28.1	50.4%	17.4%	0.23	£110,963	£20,634	17.0%
8	Bristol	28.0	42.4%	17.5%	0.26	£192,065	£22,942	n/a
9	Peterborough	27.4	47.4%	15.2%	0.30	£117,245	£20,764	18.4%
10	Leicester	28.4	32.1%	14.3%	0.35	£118,347	£17,602	21.8%

The top 10 commuter locations

Many families crave space, a bigger garden or a less noisy neighbourhood than they can find in big cities. It's not surprising then that many of us find ourselves living in one of the thousands of towns or villages that surround our major cities. However, one of the drawbacks to making such a move is that we often still rely on the nearby city for work – that means a daily commute by train or car for many people.

Family Hotspots Report has again identified the highest scoring commuter locations - those postcodes within easy reach (less than 15 miles by road) of major city centres. This year Longridge, which is 8.8 miles away from Preston and came sixth overall in the 2015 rankings, comes out as the top commuter location. The majority of the top 10 commuter locations are near cities in the Midlands and the North with only one location further south in St Albans making an appearance.



In 2015 the highest scoring postcodes within 15 miles of a city centre are:

Rank	Town	Postcode	Nearest city	Distance from City Centre in miles	Average Key Stage 2 Score	% Achieve Key Stage 4 Maths & English A* - C	% Childcare Ranked Outstanding By OFSTED	Crime Per Capita	Average Price for Two Bed Property	Median Annual Salary	% of Average Salary Spent on Childcare
1	Longridge	PR3	Preston	7.5	29.22	67.3%	22.1%	0.10	£167,327	£19,193	25.4%
2	Cheadle	ST10	Stoke-on-Trent	7.0	29.34	68.0%	17.9%	0.08	£125,695	£20,587	14.4%
3	Burscough	L40	Liverpool	15.0	29.05	74.0%	18.9%	0.11	£159,311	£22,662	25.4%
4	Pocklington	YO42	York	14.5	29.88	34.0%	13.3%	0.06	£156,895	£21,720	18.8%
5	Eynsham	OX29	Oxford	7.7	29.98	45.3%	20.0%	0.06	£290,675	£23,447	19.5%
6	Woodstock	OX20	Oxford	10.2	31.50	64.0%	16.7%	0.07	£337,048	£23,447	19.5%
7	Bingham	NG13	Nottingham	10.2	29.79	74.0%	42.3%	0.08	£154,016	£24,710	21.8%
8	Swanland	HU14	Hull	9.4	30.15	68.0%	50.0%	0.05	£168,648	£21,720	18.8%
9	Harpenden	AL5	St Albans	5.8	30.84	81.8%	47.5%	0.09	£383,929	£30,758	20.2%
10	Dronfield	S18	Sheffield	7.3	30.04	75.0%	23.1%	0.10	£149,687	£20,935	21.5%

The top 10 Greater London locations



Once again in 2015, no London location makes it into the national top 20, mainly due to the high cost of property in the capital. However, for many, the employment opportunities on offer make living in London (or at least being close by) a necessity.

We've identified the best Family Hotspots in Greater London in 2015 for those who want to or need to be near the capital.

Rank	Postcode	Area	Average Key Stage 2 Score	% Achieve Key Stage 4 Maths & English A* - C	% Early Years Care Ranked Outstanding	Crime Per Capita	Average Price for Two Bed Property	Median Annual Salary
1	DA5	Bexley	82.3%	99.0%	15.4%	0.12	£281,808	£26,515
2	KT17	Epsom	53.3%	89.0%	41.2%	0.15	£354,872	£26,458
3	WD3	Rickmansworth	85.0%	84.7%	23.4%	0.10	£352,548	£25,823
4	SM7	Banstead	74.5%	79.5%	16.7%	0.13	£342,657	£27,071
5	DA18	Bexley	40.0%	78.8%	8.0%	0.24	£177,010	£26,515
6	TW15	Ashford	72.5%	74.3%	25.0%	0.18	£277,499	£28,517
7	KT5	Kingston Upon Thames	0.0%	79.3%	25.0%	0.12	£369,432	£28,974
8	DA6	Bexley	73.3%	83.0%	8.3%	0.30	£236,834	£26,515
9	SM2	Sutton	27.0%	82.0%	25.0%	0.13	£275,333	£26,411
10	SM3	Sutton	81.7%	86.0%	27.8%	0.17	£289,253	£26,411

How we compiled the Family Hotspots Report

We've compiled this report so that you can see at a glance the best locations in the country for families to live. Our research identifies which locations offer the ideal mix of family friendly factors such as availability of high quality education and affordable childcare, low crime rates, access to amenities and affordable housing.

The first stage of the research involved gathering data and processing it to build a model to analyse all the different factors. The range of data we use is very wide, but can be grouped into six categories or attributes which, in our experience, are most relevant to families:

- Education
- Safety
- Property
- Population
- Amenities
- Childcare

All of the 71 attributes, especially when combined together, provide a strong measure of how desirable an area might be to families. Each year new data on school performance, the affordability of property and local crime information is published which paints an ever evolving picture.

The second stage of the analysis involves our scoring system. The scoring system allocates points to each

postcode district depending on the performance against each attribute. Any factor considered desirable to families was given a positive score, while undesirable indicators were given a negative score. For example, in the education category, the presence of a school with high average Key Stage 2 results was seen as an indicator of desirability.

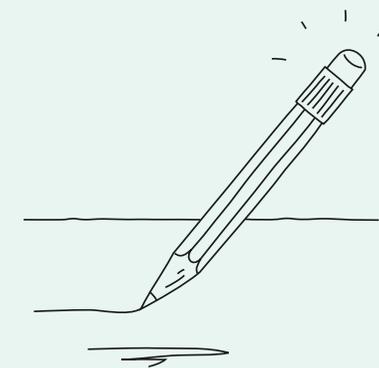
Another important factor for families is the presence of affordable family-sized housing in an area. We looked at a range of factors including the cost of a two bedroom property and a comparison of this to average salary in the postcode.

In total, over seventy indicators both positive and negative were prepared for almost 2,400 postcode districts across England and Wales. We chose postcode districts because the boundaries of postcode districts are clearly defined and provide an accurate way of pinpointing exactly where the best places for families are across England and Wales. Not all postcodes have any residential properties or families, so we only looked at postcodes where there is evidence of family life.

Using postcodes also allows us to make meaningful



comparisons between areas that are roughly the same size. The final stage of the analysis involved aggregating the scores to identify the top 20 postcode districts within the country, which means that this report provides perhaps the richest and most accurate picture of the best places for family friendly living across the whole of England and Wales. Finally, because of the differences in the way data such as crime and education statistics are reported and collated in Scotland and Northern Ireland, there is no accurate way of including them in our Hotspots findings.



About OneFamily

OneFamily is a mutual with a desire to do things differently. Formed by the merger of Family Investments and Engage Mutual, it combines nearly 40 years' experience of being the trusted provider of financial solutions for families and currently has more than £6bn of assets under management.



We recognise that the financial pressure on families is increasing. Education is more expensive, getting on the housing ladder is harder, pension provision is more difficult, and long term care is an option faced by more families. Finding the right home for your family can also be a challenge.

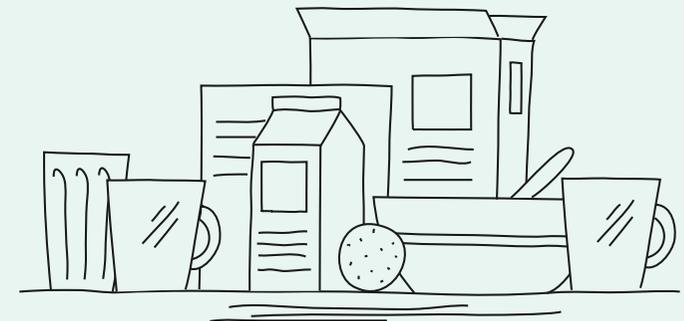
As one of the larger mutual insurers in the UK we are always looking for ways to make family life a little easier. That's why we produce the Family Hotspots Report and provide an online calculator families can use to help them find their perfect spot.

Our unique customer benefit fund, the OneFamily Foundation, helps our customers support what's important to them. Personal grants of up to £500, and community awards of £5,000 and £25,000, make a real difference to our customers and their communities.

You can find out more about us at www.onefamily.com/our-story

And you can also find further details about the OneFamily Foundation at www.onefamily.com/your-foundation

-  Over 2 million customers
-  Looking after more than £6 billion of family money
-  A £5m OneFamily Foundation customer benefit fund
-  Counting 1 in 12 UK families as our customers



About Landmark Analytics

Landmark Analytics is a leading provider of property market analysis and data to all sectors of the UK economy - including government institutions, mortgage lenders, surveyors, estate agents and the general public. They offer an intellectual pedigree, through their application of technology, and research into improved statistical methodology. Landmark Analytics is the official statistical consultant to the Land Registry.

References and Acknowledgements

All education data was supplied by Ofsted:

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www.ofsted.gov.uk/resources/outstandingproviders-200910

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Childcare affordability data taken from Family and Childcare Trust 2011 figures and weighted according to regional inflation:

<http://www.familyandchildcaretrust.org/childcare-costs-research>

Population data provided by the Office of National Statistics:

www.statistics.gov.uk/STATBASE/Product.asp?vlnk=15368

Crime data was obtained from the local crime and policing information service for England and Wales:

www.police.uk

Property price data and average salary data was provided by Land Registry analysts Calnea Analytics. Local property information is available from their consumer website:

www.mouseprice.com

Contact

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