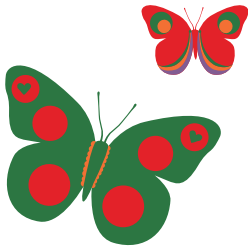


Family Friendly Hotspots Report 2011.



A unique analysis of 2,400
postcode districts in England
and Wales, revealing the best
places to bring up children.





Family Friendly Hotspots: The best postcodes for bringing up children

An introduction from John Reeve, Chief Executive, Family Investments



We've been working with families for over 35 years in our role as the nation's favourite provider of long term savings plans for children. During that time we've helped many parents as they plan for and welcome new children into the family, which has provided us with a huge amount of insight about what really matters to parents.

Undoubtedly, financial concerns such as saving for the future to help meet the rising costs of studying at university, getting a start on the property ladder or just getting ready for working life, are paramount. But if there is one thing four decades in this business have taught me, it's that family life is about a whole lot more than money.

That's why we've partnered with Calnea Analytics, leading data analysis experts, to compile the first ever *Family Friendly Hotspots Report*. This unique and brand new research takes a fresh look at a whole range of family friendly factors including safety, education, amenities and of course, affordability, across every postcode region in England and Wales. This has helped us to build a picture, in unprecedented detail, of exactly where the best places are to bring up children.

We hope that the report will be an interesting read and a helpful resource, whatever stage of planning for family life you might be at. We also know that not everybody will be able to move to one of our top locations, but we hope you'll find some of the factors and information useful to consider if and when you do start to plan your next move, whether it's a move out to the country or to a new school catchment area.

Of course, one of the most important factors for families and one of the most difficult to measure, is the vital support network of extended family and friends, particularly when children are young. We know that the factors we've been able to examine must be looked at alongside these hugely important, but less measurable benefits, like being close to grandparents for example. The good news is that the sheer variety of places to live across England and Wales means that there is something for every family, and not just those in our top hotspots.

As this report examines every postcode in England and Wales, you can also explore how your current area ranks against the national average by typing your postcode into our special Family Friendly Hotspots search tool at www.family.co.uk/hotspots

The Top 20 hotspot locations for families across England and Wales highlight the huge choice we have when it comes to choosing where to settle our families. Rural locations, such as Winkleigh in Devon, our number one hotspot, are well represented thanks to open green spaces and exceptionally low crime levels. Equally, locations close to city centres such as Sutton Coldfield near Birmingham and Galgate near Lancaster also rank well in our top 20 with some fantastic urban parks and top education attainment at Key Stage 2.

We think our Family Friendly Hotspots report celebrates the variety of family life in England and Wales and we hope you'll enjoy reading it.

How the Family Friendly Hotspots Report was compiled.

The purpose of the *Family Friendly Hotspots Report* is to identify the best locations in the country for young families to live. The research sought to identify the locations which, according to our analysis, offer the ideal mix of family friendly factors such as availability of high quality education and child care, 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 was very wide, but can be grouped into five categories or attributes which, in our experience, are most relevant to families:

- education
- safety
- property
- population
- amenities

All of the attributes, especially when combined together, provide a really good measure of how desirable an area might be to young families.

The second stage of the analysis involved the scoring system. The scoring system allocated 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. To give an example of a negative indicator, we used number of burglaries per residential property. Over sixty 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. 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.

Because of the differences in the way data such as crime and education statistics are reported and collated in Scotland, we unfortunately couldn't find an accurate way of including it this time around. We hope to find a solution for this and include Scotland in our 2012 research.

Family Friendly Hotspots: The best postcodes for bringing up children

The attributes that make a Family Friendly Hotspot.



Education

One of the most obvious concerns for parents moving to a new area is the quality of the local schools. We aggregated a huge range of Ofsted data including school inspection outcomes, Key Stage 2 attainment in Maths and English and truancy levels as well as quantity and quality of early years care provision in every postcode across the country. We also included average childcare costs for pre-schoolers across the country.* (*Figures provided by the Day Care Trust)



Safety

Providing a safe environment for young ones to grow up in is undoubtedly top-of-mind for every family looking to settle in a new location. To analyse this we included recent crime data from local police forces across the country which measures frequency of a range of crimes including burglary, robbery and vehicle crimes as well as anti-social behaviour and violent crime. A high crime rate in a given area obviously carried a strong negative weighting in terms of its desirability for families.



Property

In economically tighter times, 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. In addition, we also looked at how quickly houses are selling in each area, levels of affordable housing and percentage of owner occupied property.



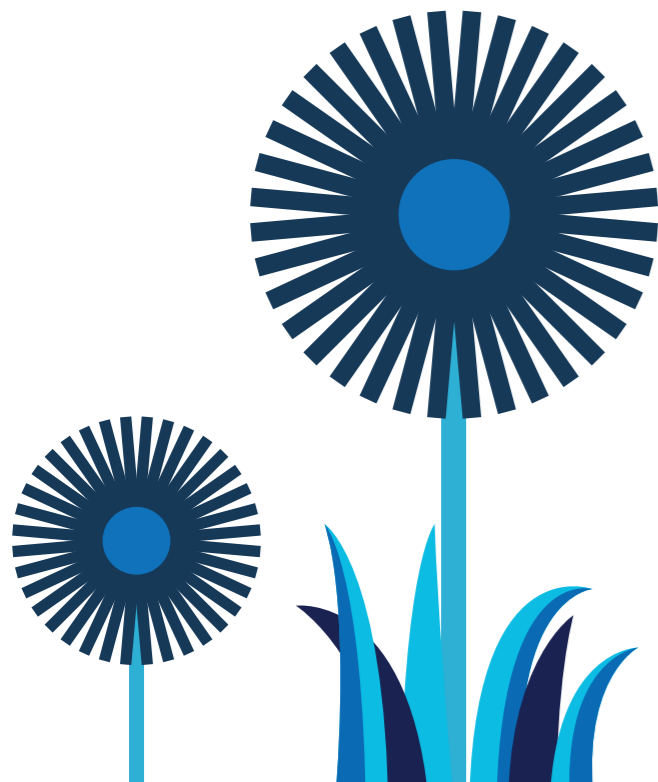
Amenities

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) in order to plot exactly where the best public parks and green spaces 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. There were also some negatively weighted factors in this category, which included 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 plenty of other children to play with. For this reason, we've examined age and birth rate of the population in each area. All this data was taken from the Office of National Statistics (ONS) and includes birth rates, fertility rates and the age of the population. Overall, this gives us an indication of how densely an area is populated with families with young children.



National Top 20.



Rank	Place	District	Average Key Stage 2 Scores	% Early Years care ranked outstanding	Crime per capita	Average price for 2 bed property	Average Salary	General Fertility Rate (GFR)	Overall Hotspot Score
National Average			27.47	12.2	0.05	£167,659	£24,170	63	
1	Winkleigh, Devon	EX19	29.15	16.7	0.01	150,837	37,566	58.4	19.76
2	South Petherton, Somerset	TA13	30	25	0.02	158,823	25,489	63.8	18.89
3	Galgate, Lancashire	LA2	30.5	20.7	0.02	159,398	25,749	62.1	18.86
4	Eaglescliffe, Stockton on Tees	TS16	29.62	9.1	0.03	131,478	26,459	63.9	18.83
5	Bromley Cross, Bolton	BL7	28.87	18.8	0.02	140,046	31,918	81.5	18.75
6	Shebbear, Devon	EX21	28.2	20	0.01	173,254	53,084	58.4	18.65
7	Great Ayton, North Yorks	TS9	29.97	22	0.03	168,789	30,270	58.4	18.60
8	Sutton Coldfield, West Midlands	B74	29.64	16.7	0.02	171,464	31,715	70.3	18.56
9	Moor Row, Cumbria	CA24	28.4	0	0.03	76,548	19,258	59.3	18.55
10	Bromyard, Herefordshire	HR7	29.6	60	0.03	142,102	37,857	61.9	18.53
11	Groby, Leicestershire	LE6	29.65	0	0.02	132,064	23,715	55.6	18.42
12	Ilkley, West Yorks	LS29	30.14	16.7	0.02	177,693	34,016	64.9	18.39
13	Chellaston, Derby	DE73	29.83	5.9	0.05	131,396	27,242	76.6	18.34
14	Dunnington, North Yorks	YO19	29.02	15.8	0.02	169,059	28,264	58.4	18.34
15	Horncastle, Lincolnshire	LN9	29.6	16.7	0.03	120,484	21,033	61.7	18.30
16	Ramsbottom, Manchester	BL0	29.34	5.6	0.03	116,989	28,704	67.7	18.27
17	Wirral, Merseyside	CH60	29.73	6.7	0.02	186,803	37,370	58.2	18.23
18	Borth, Dyfed Wales	SY24	-	-	0.02	134,773	26,799	45.1	18.20
19	Longridge, Lancashire	PR3	28.98	11.7	0.02	159,251	24,567	62.1	18.19
20	Sutton, London	SM2	29.7	5.3	0.03	199,429	34,436	69.6	17.61

Unfortunately due to the differences in education data collection in Wales, we were unable to provide these statistics.

The table above shows the top 20 ranked hotspots throughout England and Wales. The scores each location achieved for six key criteria are also summarised for reference. In total, more than 60 different sets of data were analysed for each location; this summary is only part of the picture. The overall scores (out of a maximum of 25) represent their overall aggregated score across all criteria.

Definitions

- Average Key Stage 2 Scores: This data is from Ofsted and represents the average points scored by pupils in all local schools for their Maths and English Key Stage 2 tests
- % early Years Care ranked outstanding: This data is from Ofsted inspection outcomes and measures the proportion of registered early years care facilities in each area achieving the highest possible inspection outcome
- Crime per capita: This is an indication of crime levels, taking into account the population density of each location
- Average price of two bed-roomed property: Average prices in the area according to latest Land Registry statistics
- Average Salary: Average annual salary for residents in this postcode district
- General Fertility Rate: This is an easily calculated measure of current fertility levels, and denotes the number of live births per 1,000 women aged 15-44



Family Friendly Hotspots: The best postcodes for bringing up children

National scoring explained:

The highest possible score overall for each location was 25; so our top location scores a winning 19.76 out of 25. Each category (education, births, property etc) is scored individually and these scores are added together to give each postcode location its overall score. We've included scores to two decimal places in our Top 20 locations table; because the margins between each location are very narrow in some cases.



Photographer

- | | | | |
|--------------------|------------------|-----------------------|-----------------------|
| 1 Unknown | 6 Andrew Longton | 11 Tammy Winard | 16 Dennis Turner |
| 2 Liz Martin | 7 Colin Smith | 12 Mark Anderson | 17 Flickr: Mickmac37 |
| 3 John Illingworth | 8 Adrian Bailey | 13 David Stowell | 18 Cered |
| 4 Hugh Mortimer | 9 John Holmes | 14 Stephen Horncastle | 19 Alexander P Kapp |
| 5 Margaret Clough | 10 Rog Frost | 15 Richard Croft | 20 Flickr: dansztanko |

1. Winkleigh, Devon

Winkleigh is a vibrant Devon village situated between Dartmoor and Exmoor, it has a Post Office, a butcher's shop, a wet fish shop, general stores, a vets and a doctor's surgery. There is also a lively Community Centre, a Village Hall and a Sports Centre. The local primary school has excellent attainment at key stage 2, with results above the national average. The village also has very low levels of crime compared to the national average, especially of anti-social behaviour. In terms of property prices and affordability, salaries in Winkleigh are well above the national average at £37,566, while the average value of a two bed-roomed property is below the national average – suggesting that property in the area is relatively affordable.



Nethercott House
Photo by: Unknown

2. South Petherton, Somerset

South Petherton is a small town pleasantly situated on the River Parrett in South Somerset. Its local schools have achieved excellent results at both Key Stage 2 and Key Stage 4 and the area also offers high quality early years education. Crime figures are well below the national average across the board including anti-social behaviour. House prices are close to the national average as are the salaries of local residents, which for the South West of England particularly, provide a reasonable level of affordability.



Church of St Peter and St Paul
Photo by: Liz Martin

3. Galgate, Lancashire

Galgate is the highest ranking hotspot to be located in close proximity to a city centre; the village is just three miles south of Lancaster. It is located near to the University of Lancaster, making it a popular area for both students and young families alike. Despite its more urban location, crime levels are still well below the national average, while local school results are excellent across the board. The local children's centre also has a great range of activities for pre-schoolers and parents.



Galgate Bridge
Photo by: John Illingworth

4. Eaglescliffe, Stockton-on-Tees

Eaglescliffe is a small town within the borough of Stockton-on-Tees in the north east of England; a combination of higher than average annual salaries and low house prices make this a great area of affordability for young families just starting out. To the north of the town is Preston Hall Park & Museum, which has fantastic facilities for children, including an adventure playground, Butterfly World, and a miniature railway. Quality education is a major feature in Eaglescliffe with the best schools in the area achieving 100% of Key Stage 2 results at level 4 or above, which is a 20% higher rate than the national average. Overall in the area, more than 90% of students achieve level 4 or higher at Key Stage 2 compared to a national average of 74%.

5. Bromley Cross, Bolton

Bromley Cross is a largely residential suburb of Bolton in Lancashire. Its local schools have well above average attainment at Key Stage 2, with very low levels of truancy and persistent absence. Crime is low and property affordability is good thanks to lower than average house prices and high average salaries of £31,198, perhaps generated by its proximity to Manchester. The area also has a great local library and children's centre, where parents with children under 5 are welcome to join in activities.

6. Shebbear, Devon

Shebbear is the second Devon location to make it into the Top 20 of our report. It has a rural village location with a thriving community. Crime is very low, as you might expect due to its rural location. It has a thriving village community, with a schedule of activities provided at the local village hall and the local primary school, which has excellent results at Key Stage 2, is a real focal point of village life.

7. Great Ayton, North Yorkshire

Great Ayton is a lovely riverside village in North Yorkshire, it has two village greens, one of which runs alongside the river and is a popular picnic spot. Average local salaries are well above the national average at £30,270, while average property prices are just below the national average, creating a good level of affordability. Educational attainment is also strong in the area, with 92% of students achieving level 4 or higher at Key Stage 2 compared to a national average of 74%.

8. Sutton Coldfield, West Midlands

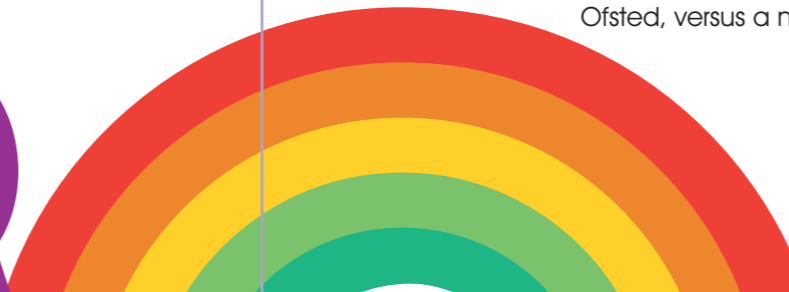
Sutton Coldfield is a West Midlands town located about eight miles from the centre of Birmingham, making it an excellent commuter location for professionals who work in the city centre. It has great transport connections via a fast railway line to the centre of Birmingham. It is also a fantastic location for all-important green space, as it is home to Sutton Park, one of the largest urban parks in Europe. Crime is slightly higher in Sutton Coldfield than some of the other top 20 locations, but still remains well below the national average.

9. Moor Row, Cumbria

Moor Row is a village located South of Whitehaven. Major employment in the area is provided by the local Science and Technology Park and Sellafield. Despite average salaries in the area being somewhat below average, house prices for a two bed-roomed property are less than half the national average price, making it extremely affordable. This is coupled with strong educational attainment with 86% of local pupils achieving level 4 or higher in their Key Stage 2 results, compared to a national average of 78%. The unique landscape of the Lake District national park and all the amenities and attractions it offers are also on the doorstep for the lucky residents of the CA24 postcode.

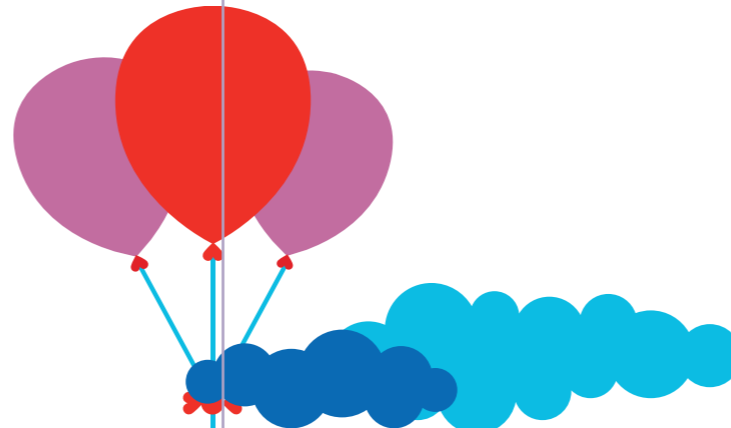
10. Bromyard, Herefordshire

Bromyard is a small town situated on the county border between Herefordshire and Worcestershire. It has a lively cultural life with a local theatre (The Conquest Theatre), library and leisure centre. Crime is very low and local school results are excellent. There are a large variety of things to do for families close by, including a family farm. Bromyard also has a high quality of early years care provision with 60% of local facilities rated 'outstanding' by Ofsted, versus a national average of 12%.



London Top 10.

Although only one London location makes it into the national Top 20 (mainly due to the high cost of property in the capital) we recognise that for many, employment opportunities make city-living (or at least being close by) an absolute necessity. For this reason, we've also used our data analysis to identify the best spots in Greater London for family friendly living.



Rank	Place	District	Overall Hotspot Score	Average Key Stage 2 Scores	% Early Years care ranked outstanding	Crime per capita	Average price for 2 bed property	Average Salary	General Fertility Rate (GFR)
National Average				27.47	12.2	0.05	£167,659	£24,170	63
1	Sutton	SM2	17.61	29	5.3	0.03	199,429	34,436	69.6
2	Redbridge	IG4	15.91	29.7	0	0.06	212,413	26,784	69.6
3	Teddington	TW11	15.60	30.08	21.1	0.03	324,916	41,808	69.6
4	Hutton	CM13	15.60	28.92	4.3	0.03	217,175	28,283	61.4
5	East Sheen	SW14	15.51	30.57	17.6	0.04	390,367	44,613	69.6
6	Banstead	SM7	15.43	28.8	13.6	0.03	256,334	30,576	62.7
7	Bushey	WD23	15.23	28.78	12	0.03	239,925	31,160	64.3
8	Havering	RM2	15.10	28.5	9.1	0.04	183,523	25,919	69.6
9	Rickmansworth	WD3	15.04	28.9	4.9	0.03	255,766	32,419	64.3
10	Buckhurst Hill	IG9	14.81	28.9	22.2	0.03	254,117	31,539	61.4

Unfortunately due to the differences in education data collection in Wales, we were unable to provide these statistics.



Christ Church, East Sheen
Photo by: Richard Howell



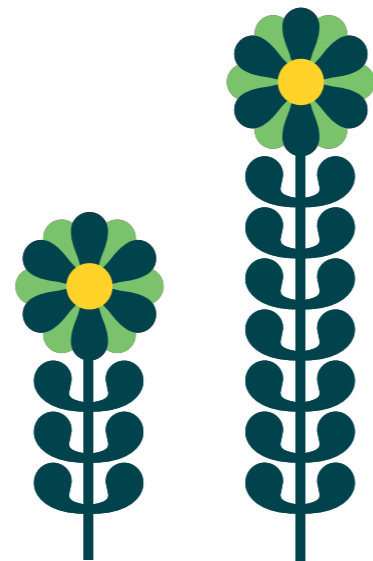
Havering
Photo by: John Winfield



Royal masonic school for boys, Bushey
Photo by: Cathy Cox



Grand Union canal, Rickmansworth
Photo by: Jack Hill



London scoring explained:

The highest possible score overall for each location was 25; so our top London location scores a winning 17.61 out of 25. Each category (education, births, property etc) is scored individually and these scores are added together to give each postcode location its overall score.

Family Friendly Hotspots Case Studies.

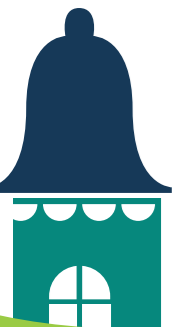
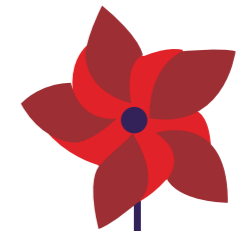
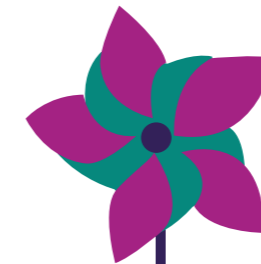
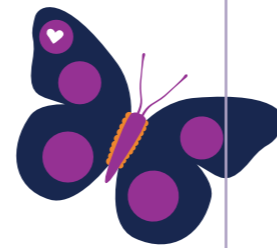
Family Friendly Hotspots: The best postcodes for bringing up children

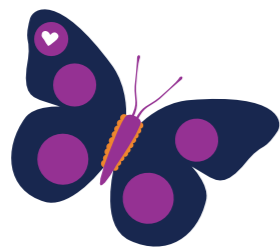
The Burrington Brown family lives in Galgate, Lancashire where they settled six years ago. They have two children aged fourteen and seven who attend schools in a village nearby. They moved to the area because the children's Grandmother lives close by. They find Galgate a very safe and picturesque area, with a canal running very close to their house. Their children love living in the countryside, as they are free to play outside. The family describes the area as "very friendly and easy to make friends." There is also a recently built community centre in the local area and local transport links are very good.

The Atfield family has lived in Winkleigh for five years and they are local farmers. They have two children, aged three and five, their eldest attends the local primary school. The rural location is ideal for the family as they enjoy life in the countryside. They love the wide open spaces for their children to play in and feel really safe within the community. The area is also very pretty and offers them a pleasant, quiet life. Mrs Atfield says that local schools are excellent, with great academic performance as well as a friendly atmosphere and fantastic teachers. An added bonus is that the area also offers plenty for children to do in school holidays.

The Walker family has lived in Eaglescliffe for a decade and thinks it is a really safe place to live. Their children aged eight and four attend the local school, which they love as it's very friendly and there are great teachers. They have also found lots of other families in the area, which is great as their children have the opportunity to play with local children their own age. The area also offers excellent transport links, not only to school but outside the area as well; there is a train station very nearby. Eaglescliffe also has the advantage of lots of green space, so the children can play outside and lots of local attractions which are great for families, such as Butterfly World.

Natalie Quinton, 30 lives in South Petherton, Somerset with her two children aged seven and five. They moved from a more urban location to South Petherton two years ago because they wanted to live in the countryside and South Petherton is a very attractive area. The children attend local schools which are excellent, with great teachers; it is also very small so the teachers know the children personally and this adds to the feeling of community. They feel they live in a very safe area and have never experienced any problems. There are also great transport links with the nearby A303, buses direct to London, and nearby trains which travel directly to London Waterloo. The Quinton children have lots of friends in the area, and can play outside. The area also has plenty going on with lots of local clubs and societies which mean the children are never bored and are very sociable.





About Family Investments.

Family Investments has many years' experience helping people in the UK invest for their family's future, but we're not just investment specialists we're family specialists too and we think we understand them better than most. We know that every family is unique and every family member is an individual, but whatever their differences something unites them all, it's about wanting to do the right thing; for their family, their financial security and their future – and our aim is to help them achieve this goal.

We currently look after around £3 billion of family money for more than 1.7 million people in the UK and we have over 35 years experience providing investments for families. As a mutual, we are owned by our customers, which means that we are directly answerable to them; Family Investments is also the UK's favourite Child Trust Fund provider, and our award winning product has resulted in us managing the Child Trust Fund accounts of more than 1.3 million children.

Our expertise is widely trusted, which is why we've been chosen to provide Child Trust Funds for high street names such as Barclays Bank, Santander and the Post Office. We have also been the sole provider of the successful Post Office ISA range since 2008.

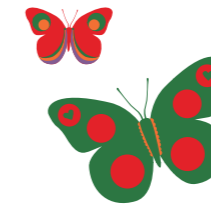
www.family.co.uk/hotspots

Follow us on Twitter: twitter.com/familyinvest

www.moneyformums.co.uk

Follow us on Twitter: twitter.com/moneyformums

Family Friendly Hotspots: The best postcodes for bringing up children



About Calnea Analytics.

Calnea 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. Calnea Analytics is the official statistical consultant to the Land Registry. Calnea is a subsidiary of Landmark Information Group.

References and acknowledgements

Extra special thanks from Family Investments to our friends at Green Flag Award - the mark of a quality park or green space. For more information please visit:

www.greenflagaward.org.uk

All education data was supplied by Ofsted:

<http://www.ofsted.gov.uk/inspection-reports/find-inspection-report>

<http://www.ofsted.gov.uk/resources/outstanding-providers-200910>

<http://www.ofsted.gov.uk/early-years-and-childcare>

Day care cost data was provided by the Daycare Trust:

<http://www.daycaretrust.org.uk>

Population data provided by the Office of National Statistics:

<http://www.statistics.gov.uk/STATBASE/Product.asp?vlnk=15368>

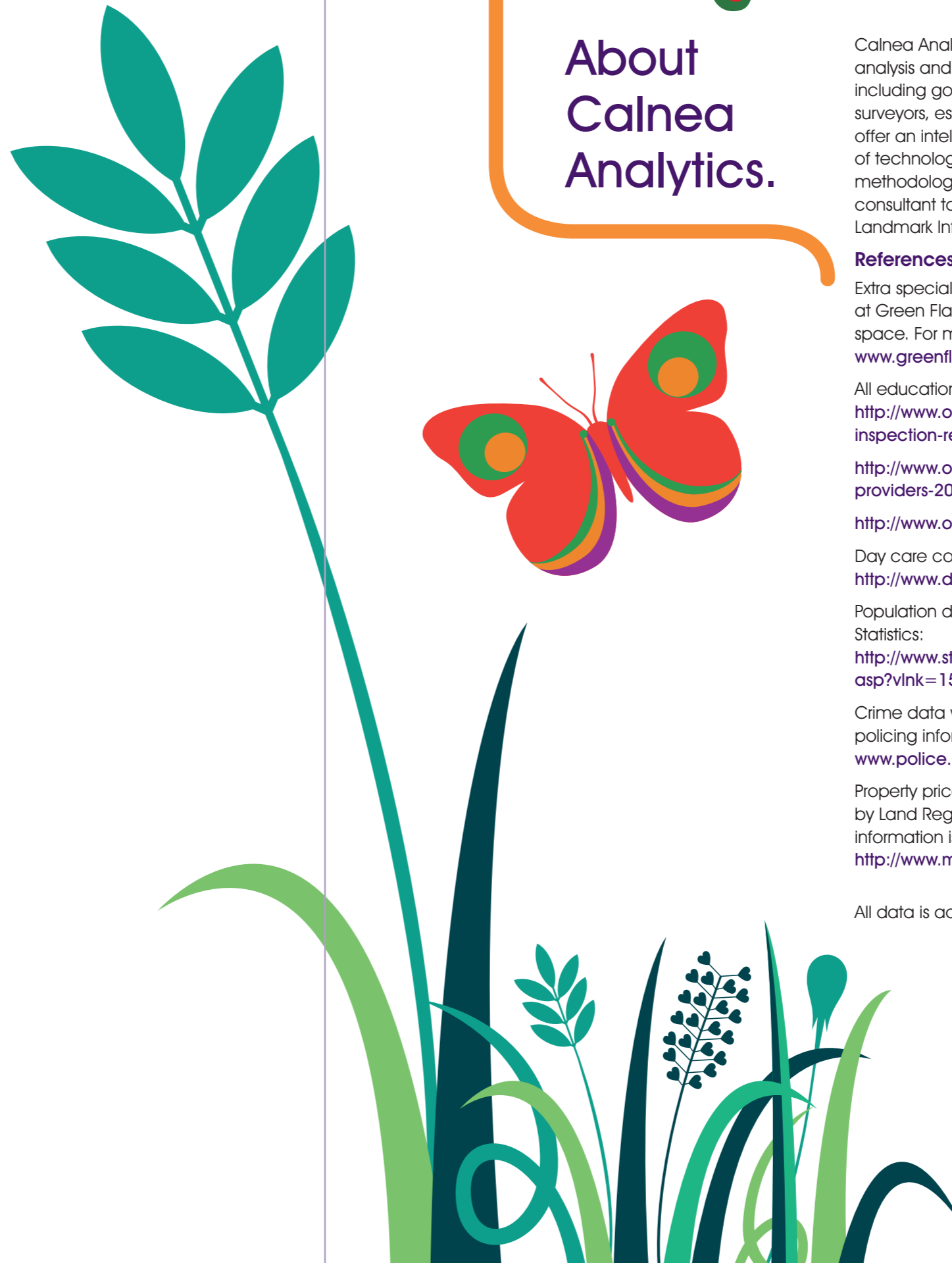
Crime data was obtained from the local crime and policing information service for England and Wales:

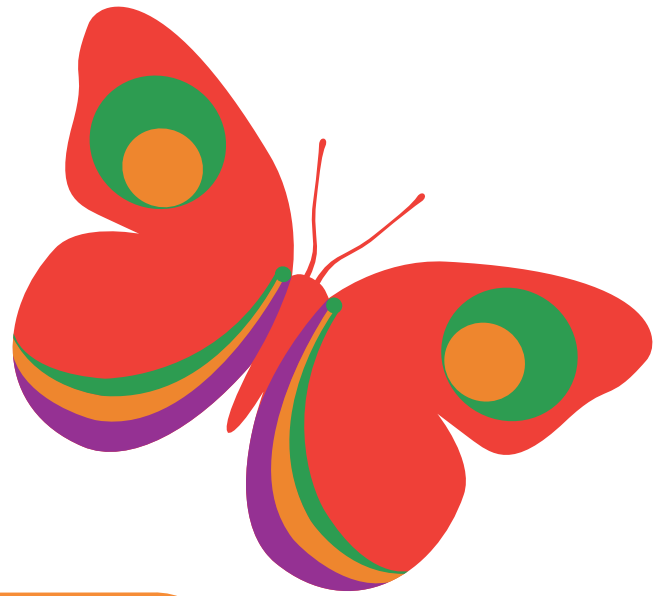
www.police.uk

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

<http://www.mouseprice.com>

All data is accurate as of 1st July 2011





www.family.co.uk/hotspots



Acknowledgements

With thanks to Calnea Analytics for all data analysis.

Extra special thanks from Family Investments to our friends at Green Flag Award - the mark of a quality park or green space. For more information please visit www.greenflagaward.org.uk

