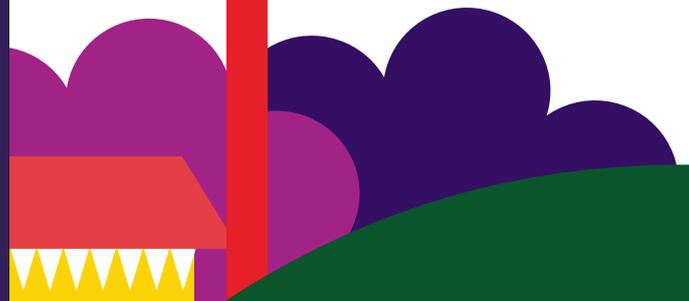
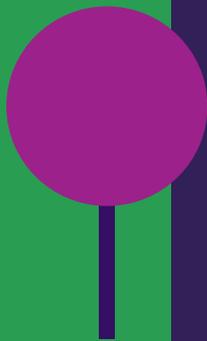
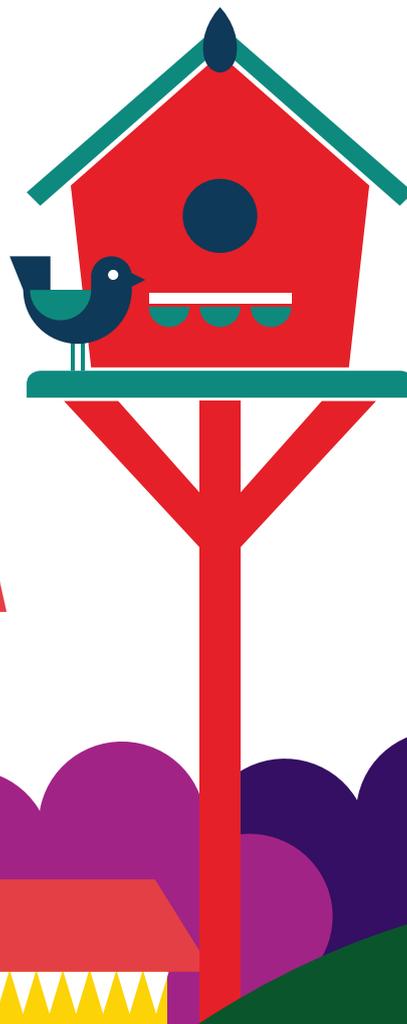
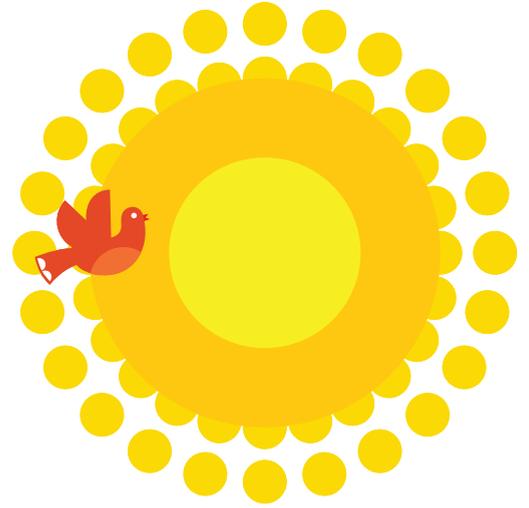


Family Friendly Hotspots Report 2012.

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





Introduction.



Here at Family Investments we have over 35 years' experience providing long term savings products for families. We believe we have a strong understanding of what's important to a modern family and the financial pressures they face. Our Hotspots Report is a unique piece of research that identifies the most family friendly locations in England and Wales. This research analyses over 60 separate factors and as a result we can show you which postcodes in England and Wales offer the best choice of schools, green spaces, low crime rates and affordable property amongst other important considerations for young families.

Clusters of high ranking postcodes have emerged in this year's analysis with locations in the M4 corridor scoring well along with Devon postcodes which also featured prominently in last year's report. That said, many parts of the country have areas in the top 20 including Yorkshire, Powys, Northamptonshire and Leicestershire.

Of course, every family has different priorities so we have also created an online webtool that allows you to choose the factors most important to your family. The webtool has been designed to show you how your current postcode performs in each of the key areas and it also enables you to identify your ideal location based on your individual needs.

www.familyinvestments.co.uk/hotspots

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.

A handwritten signature in black ink that reads "John Reeve".

John Reeve, Chief Executive

Overview of this year's results.

A cluster of postcodes around 40 miles to the West of London stand out in this year's report. Wokingham, Woodley and Twyford surround the major town of Reading and sit in Berkshire's M4 corridor which is known as a centre for technology companies.

The towns have moved into the top 20 based on their local school's excellent Key Stage 2 scores, low crime rates and favourable house price to earnings ratios.

Devon postcodes also feature prominently in this year's report with four postcodes sitting in the top twenty. Readers of last year's report may recall that the Devon town of Winkleigh (EX19) topped last year's list. The town remains an excellent place to bring up a child and is in the top two per cent of all postcodes.

The Devon towns in this year's list are characterised by their relatively small populations which in many cases are in the hundreds rather than thousands. Many of the towns are also picturesque and historic with locations such as Brandinch featuring in the 1068 Domesday Book. The postcodes scored well on account of house price affordability with prices equivalent to around five times average earnings compared to the national average of seven times. The postcodes are also characterised by low crime levels at around a quarter of the rates seen at a national level.

This year's report contains a number of new elements. Not every family can, or will want to live in a rural area such as Devon. That's why a list of the top ten cities has also been compiled to give parents an idea of the relative strengths of some of the country's biggest cities. Furthermore, a list of the top ten postcodes within easy commuting distance of a major city have also been prepared for those looking for the best of both worlds.



National Top 20.

RANK	PLACE	POSTCODE	AVERAGE KEY STAGE 2 SCORE	% EARLY YEARS CARE RANKED OUTSTANDING	CRIME PER CAPITA	AVERAGE PRICE FOR 2 BED PROPERTY	AVERAGE SALARY	% OF AVERAGE SALARY SPENT ON CHILDCARE	GENERAL FERTILITY RATE	OVERALL SCORE
National Average			27.4	17	0.16	£176,656	£24,170	19%	64.6	-
1	Wokingham, Berkshire	RG41	29.16	36.8	0.05	£227,785	£33,544	20%	61.1	29.20
2	Woodley, Berkshire	RG5	26.79	20	0.06	£202,550	£26,341	20%	61.1	28.82
3	Chulmleigh, Devon	EX18	30.7	50	0.04	£185,971	£37,133	21%	59.1	27.76
4	Lightwater, Surrey	GU18	29.5	33.3	0.07	£244,127	£34,317	19%	64.5	27.46
5	Shebbear, Devon	EX21	28.1	12.5	0.04	£181,460	£53,084	21%	59.1	26.98
6	Oakham, Rutland	LE15	27.87	25	0.06	£156,366	£28,143	16%	56	26.85
7	Bromley Cross, Lancashire	BL7	29.45	30	0.07	£141,686	£31,918	18%	81.8	26.44
8	Bingham, Nottinghamshire	NG13	29.36	66.7	0.07	£135,175	£29,497	20%	58	26.43
9	Chinnor, Oxfordshire	OX39	28.6	0	0.04	£264,083	£33,205	18%	63.4	26.36
10	Yarm, Yorkshire	TS15	29.64	50	0.08	£166,893	£32,543	17%	58.1	26.28
11	Chandlers Ford, Hampshire	SO53	29.07	35	0.08	£188,784	£29,870	21%	63.8	26.27
12	Bloxham, Oxfordshire	OX15	28.16	23.5	0.04	£224,193	£34,072	18%	63.4	26.27
13	Malmesbury, Wiltshire	SN16	29.41	7.1	0.05	£191,933	£29,594	20%	68.5	26.24
14	Wendover, Buckinghamshire	HP22	28.94	21.1	0.06	£241,206	£34,992	19%	65.9	26.23
15	Bradninch, Devon	EX5	29.06	15	0.05	£182,990	£32,032	21%	59.1	26.20
16	Topsham, Devon	EX3	29.05	0	0.04	£269,135	£55,221	21%	59.1	26.17
17	Twyford, Berkshire	RG10	28.18	41.2	0.07	£253,917	£36,640	20%	61.1	26.16
18	Dunnington, Yorkshire	YO19	29.23	37.5	0.06	£176,741	28,264	22%	58.1	26.14
19	Guildford, Surrey	GU4	29.15	30	0.08	£261,563	£34,920	19%	64.5	25.94
20	Llangamarch Wells, Powys	LD4	-	-	0.02	£165,000	£21,976	16%	60.8	25.92

* Due to the different data captured by government in Wales, it was not possible to provide an equivalent education score for Llangamarch

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 30) 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 a measure of current fertility levels, and denotes the number of live births per 1,000 women aged 15-44

6. Oakham, Rutland



 Oakham is a town within commuting distance of Leicester and has a population of just under 25,000. It is a site of great historic interest and contains the 14th Century All Saints Church, the remains of the Norman Oakham Castle, and Rutland County Museum. There are a number of young families living in the area, partly explained by its strong reputation for good schools.

   *Cutts Close Park in Oakham. Photograph by Cmglee*



7. Bromley Cross, Lancashire



 Bromley Cross is the second of two towns to feature in the top ten two years in a row, although it has shifted from fifth to seventh place. It is a largely residential suburb of Bolton in Lancashire. Its main appeal is its local schools which score well above the average attainment at Key Stage 2 and have very low levels of truancy. Crime is low and property relatively affordable due to lower-than-average house prices coupled with a high average salary of £31,198. The area also has a great local library and children's centre, where parents with children under five are welcome to join in activities.

   *Jumbles Reservoir, Footbridge. Photograph © Copyright David Dixon*



8. Bingham, Nottinghamshire



 Bingham is a market town just nine miles east of Nottingham. Famed for its market and farmer's market, it also draws residents from local villages with its strong sports facilities, swimming pool, medical and shopping facilities. Its schools are also very highly regarded by locals, thanks largely to its reputation for strong Key Stage 2 results. What's more, the average value of a two bedroom property is well under the national average, making it a popular choice with young families.

   *Bingham Market Square. Photograph by Alan Murray-Rust*

9. Chinnor, Oxfordshire



 Chinnor is a historic village and civil parish in South Oxfordshire and one of two Oxfordshire villages to feature in the top twenty. It boasts a thirteenth-century church which is complemented by the thatched cottages in the town. It runs steam trains on some weekends and bank holidays and holds an annual beer festival. It is one of the safest places in the country with exceptionally low levels of violent crime, robbery and anti-social behaviour.

  *Church of St Andrew. Photograph © Copyright David Hawgood*

10. Yarm, Yorkshire



 Yarm is a small town and civil parish in North Yorkshire, located on the banks of the River Tees. In 2007, its High Street was voted the best in Britain, a result of its many Georgian buildings and cobbled areas. It also has real rural appeal with its areas of woodland and rivers. Its main draws are its excellent schools and low levels of crime, while its residents are typically affluent indicating strong economic opportunities in the area.

   *Yarm viaduct. Photograph by Andrew Duffell*



16. Topsham, Devon



 Topsham is a suburb of Exeter in Devon, and lies on the east side of the River Exe.  While the suburb used to be a major seaport, it is now famous for its scenery, architecture and proximity to nature reserves. It boasts a range of facilities, including an open air pool, various community hubs such as art groups, and a museum.  Its very low levels of crime and the excellent education opportunities with strong Key Stage 2 results, explain why it is such a desirable place to raise a family. 

The Strand, Topsham. Photograph by Derek Harper

17. Twyford, Berkshire



 Twyford is located close to Reading in the heart of the Thames Valley. Its proximity to London makes it popular among commuters which partly explains the high price of property in the town. Twyford itself has a Waitrose, Tesco Express and a range of other shops, as well as a tennis club, bowls club, Badminton and numerous sports pitches.  All of these factors explain why it is seen as a prime location for young families and has a huge number of families settling in the area.  

Former gravel pit, Twyford. Photograph by Andrew Smith

18. Dunnington, Yorkshire



 Dunnington is a village just four miles east of York. Its historic centre is part of a conservation area while it has a range of amenities and facilities. These include a library, village hall, medical practice, a range of independent shops and extensive sport facilities.  It has a very strong reputation for education excellence with low levels of truancy and strong KS2 scores – with 100% of pupils attaining level 4 or above. Its crime levels are a fifth of the national average. 

View north to the few houses that make up Dunnington. Photograph by Stephen Horncastle

19. Guildford, Surrey



 Guildford is one of the larger county towns featured in the top twenty. Located in Surrey, it has a number of historic buildings, some cobbled streets and a bustling, thriving town centre. There are numerous high street shops, an art gallery, prizewinning leisure centre, ice rink, theatre and cinema, as well as a weekly market and monthly farmers' market.  There is a range of both state and private schools in the area which are known for their strong Key Stage 2 results, while its early years care establishments are also highly rated.  Due to all of its amenities, it has very high property prices but remains popular with young families.  

Narrowboats at Guildford. Photograph by Peter Trimming

20. Llangammarch Wells, Wales



 Llangammarch Wells is a village in Powys located on the banks of the River Irfon. It is the smallest of four local spa villages, although its spa is now closed.  One of its primary draws is its strong education record and the incredibly low level of crime. 

River Irfon at Llangammarch Wells. Photograph © Copyright Angela Jones

Commuter towns.

Many families crave space, a bigger garden or a less noisy neighbourhood and it is not surprising that many of us find ourselves living in one of the thousands of towns or villages that surround our major cities. One of the major drawbacks to making such a move is that many of us still rely on the city for work and economic necessity means a daily commute for many of us.

With this in mind, this year's report has pulled out the highest scoring postcodes within easy reach [less than 15 miles] of major city centres. As you will see in the table below, there is a strong trend with towns surrounding Bristol in particular scoring well.

Highest scoring postcodes within 15 miles of a city centre

Town	Postcode	Nearest city	Distance from city centre (miles)
Bingham	NG13	Nottingham	9
Chandlers Ford	SO53	Southampton	6
Bere Alston	PL20	Plymouth	14
Broughton Astley	LE9	Leicester	11
Bradley Stoke	BS32	Bristol	7
Nailsea	BS48	Bristol	10
Swanland	HU14	Hull	9
Paulton	BS39	Bristol	13
Blythe Bridge	ST11	Stoke on Trent	7
Frampton Cotterell	BS36	Bristol	8



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 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 was very wide, but can be grouped into six categories or attributes which, in our experience, are most relevant to families:



All of the attributes, especially when combined together, provide a really strong measure of how desirable an area might be to young families. Twelve months is a short time but across the country new data on school performance, the affordability of property and local crime information has been published. Of the sixty seven sets of data that go into our analysis, we have been able to update all but four categories and this information has been used to generate a new report.

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. Postcodes without a residential population such as business parks and warehouse areas were discounted from the final results.

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 and Northern Ireland, we unfortunately couldn't find an accurate way of including it this time around.

About Calnea.

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

All education data was supplied by Ofsted:

www.ofsted.gov.uk/inspection-reports/findinspection-report

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

www.ofsted.gov.uk/early-years-and-childcare

Childcare affordability data taken from our existing report commissioned through SQW an economics consultancy:

www.familyinvestments.co.uk/childcare/

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

www.family.co.uk



Contact.

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