

Family Hotspots Report 2014

The best locations in
England and Wales
for families to live.



Family Hotspots Report 2014

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Overview of the 2014 results



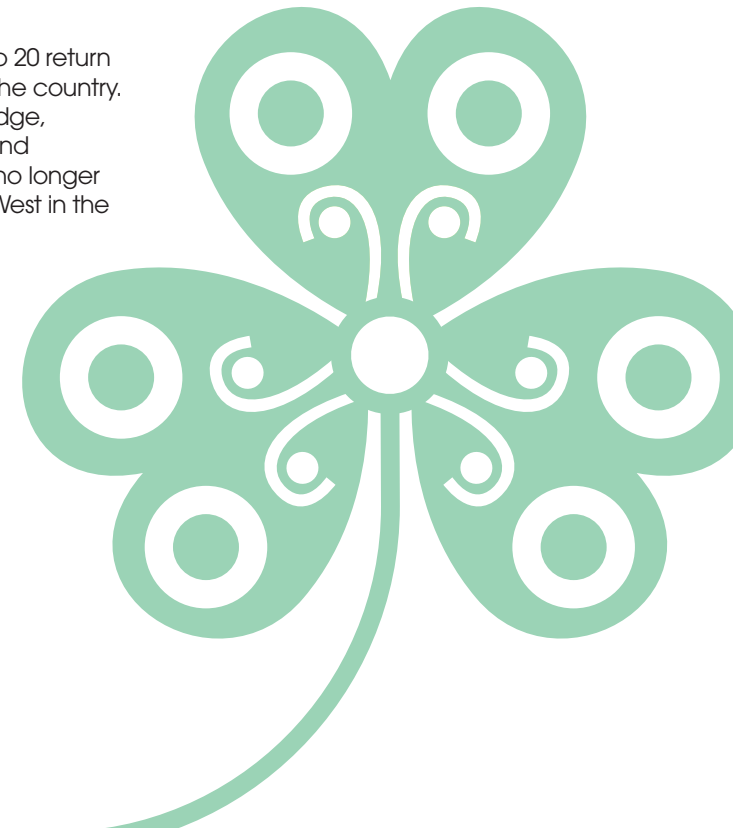
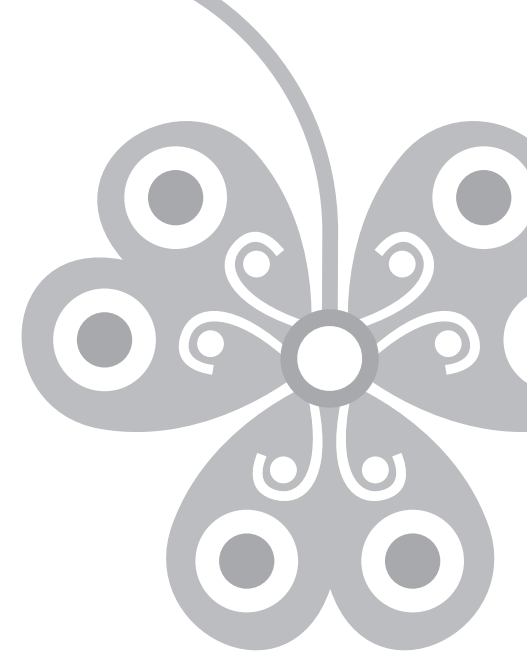
Welcome to the fourth edition of the Family Hotspots Report, designed to give you an understanding of the most affordable and desirable places for families to live in England and Wales.

This year's report indicates a shift in the top 20 locations towards the Midlands and North of England. In 2013 nine of the top 20 postcodes were in these regions, but this has risen to a record 12 this year. Rising house prices at a time of low increases in average salaries have been a story across England and Wales over the past year, but the effects have been felt more clearly in the South. This has helped drive the search for an affordable, attractive place for families to live further northward.

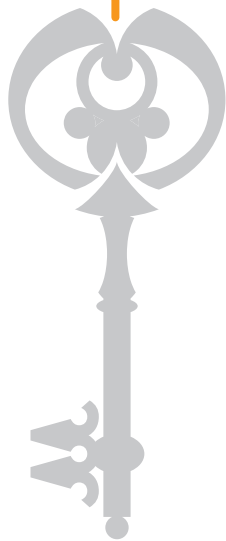
This year's number one spot is the picturesque village of St Bees, nestled just outside the Lake District in Cumbria, which has risen from outside the top 20 in 2013. St Bees' above average Key Stage 2 education scores, exceptionally strong Key Stage 4 scores, low crime rate and high average salaries compared to property prices have all propelled it up the rankings.

Other notable new entries in the Midlands and the North include other locations in Cumbria and around the Ribble Valley in Lancashire, as well as a strong showing for small market towns on the M6 corridor between Birmingham and Manchester. In the South, entries in the top 20 are again clustered around the M4 and M40 corridors near Reading and Oxford.

Finally, several members of the top 20 return again this year in various parts of the country. These include Wokingham, Longridge, Church Crookham, Crowthorne and Woodley, though sadly there are no longer any communities from the South West in the top 20.



What makes a Family Hotspot?



Education

One of the most important issues 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, truancy levels and the quantity and quality of early years care provision 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 GCSE Maths and English.

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. To analyse this we 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 three 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.

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 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.

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. In addition, we 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.

Childcare

Full time childcare costs equate to a significant chunk of the average parent's earnings and as a result they are an important consideration. To reflect this, we take data from a survey of childcare costs amongst local authorities across the country. Family Investments obtained local childcare costs from more than 100 local authorities however not all authorities were able to provide data and for this reason some postcodes will not show detailed childcare figures.

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. For this reason, we examined age and birth rate of the population in each area. 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

The top 20 places in England and Wales

The table, right, shows the top 20 ranked hotpots throughout England and Wales. The scores each location achieved for seven key criteria are summarised here in comparison to the national average. In total, 71 different sets of data were analysed for each location and this table is only part of the picture. The overall scores (out of a maximum of 30) represent each postcode's overall aggregated score across every criteria.

Rank	Place	Post code	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		28.3	53.0%	16.0%	0.25	£185,202	£22,007	19.6%	
1	St Bees, Cumbria	CA27	29.8	78.0%	-	0.11	£138,930	£27,243	22.9%	23.36
2	Wokingham, Berkshire	RG41	29.46	69.5%	24.2%	0.08	£254,375	£28,647	-	22.90
3	Faringdon, Oxfordshire	SN7	30.18	73.0%	28.6%	0.10	£188,309	£24,794	18.3%	22.34
4	Lower Earley, Berkshire	RG6	29.54	82.0%	19.2%	0.11	£225,825	£28,647	19.6%	22.19
5	Swanland, East Yorkshire	HU14	30.10	80.0%	42.9%	0.07	£167,413	£20,727	17.9%	22.00
6	Moor Row, Cumbria	CA24	27.70	-	-	0.17	£79,014	£27,243	22.9%	21.82
7	Sandbach, Cheshire	CW11	28.92	69.5%	12.1%	0.17	£139,245	£21,944	20.5%	21.68
8	Longridge, Lancashire	PR3	29.02	63.5%	20.5%	0.13	£165,671	£19,146	23.5%	21.56
9	Hixon, Staffordshire	ST18	29.75	80.5%	18.2%	0.05	£175,273	£22,480	13.7%	21.48
10	Holmes Chapel, Cheshire	CW4	30.70	73.0%	45.5%	0.10	£191,226	£21,944	20.5%	21.40
11	Wooler, Northumberland	NE71	29.70	-	25.0%	0.12	£110,052	£19,640	20.6%	21.27
12	Dalton-in-Furness, Cumbria	LA15	29.00	61.0%	-	0.22	£92,952	£21,351	22.9%	21.14
13	Church Crookham, Hampshire	GU52	30.23	87.0%	36.4%	0.10	£254,039	£28,361	20.6%	21.13
14	Crowthorne, Berkshire	RG45	29.9	86.5%	16.7%	0.08	£240,452	£26,775	20.9%	21.08
15	Sandhurst, Berkshire	GU47	29.12	68%	18.8%	0.1	£219,595	£26,775	20.9%	21.03
16	Settle, North Yorkshire	BD24	29.2	68.5%	11.1%	0.14	£163,601	£17,202	22.1%	21.03
17	Cheadle, Staffordshire	ST10	28.71	74.5%	14.7%	0.1	£125,329	£21,247	13.7%	21.03
18	Long Crendon, Buckinghamshire	HP18	29.46	58.0%	26.3%	0.08	£278,375	£22,885	19.1%	21.02
19	Clitheroe, Lancashire	BB7	29.79	74.7%	28.6%	0.21	£140,710	£22,417	23.5%	20.92
20	Woodley, Berkshire	RG5	26.93	45.3%	21.7%	0.1	£227,640	£28,647	-	20.82

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

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
- **Average Key Stage 4 Scores:** This data is from Ofsted and represents the percentage of pupils in all local schools achieving grades A* - C in both English and Maths GCSE
- **% Childcare Ranked Outstanding:** This data is from Ofsted inspection outcomes and measures the proportion of registered childcare 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 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

Detail on each of the top 20

1. St Bees, Cumbria

Photo by Sumanah (Wikimedia)



St Bees is a small coastal village just south of St Bees Head, the most westerly point of Cumbria, 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 is a new addition to the Family Hotspots list in 2014, thanks in part to its excellent Key Stage 2 and 4 results, low crime rate and lower than average house price of £139,000. 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. Unique local traditions include the annual Pram Race, a charity race, and the Tractor Trundle, a vintage tractor procession, both of which take place on Boxing Day every year. Rowan Atkinson is a former pupil of St Bees School, which continues its strong drama tradition with regular performances for the community.

2. Wokingham, Berkshire (no.6 in 2013)

Photo by Motacilla (Wikimedia)



Wokingham is an historic market town in Berkshire situated 33 miles west of London, with a population of over 35,000. Occupying sixth spot in 2013, Wokingham has improved its position in the Hotspots list this year thanks to higher than average Key Stage 2 and Key Stage 4 results and higher than average salary levels. Rising house prices keep it from the number one spot though – a two bed property costs £254,000 on average. Wokingham has a range of excellent private and state schools, several churches and an art gallery. Every year, the Wokingham Music, Food and Drink Festival showcases local musicians, local food producers and also wines, beers, and ciders from Berkshire and surrounding breweries.

3. Faringdon, Oxfordshire (no.9 in 2013)

Photo by Reading Tom (Flickr)



A market town in Oxfordshire, Faringdon has risen up the Family Hotspots rankings to third place this year, thanks to the number of pre-schools and preparatory schools with above average Key Stage 2 results in the area. Sitting at the top of the Thames Valley, the town is nestled around the Parish Church which dates from the 13th century. 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 and has since held an annual arts festival in early July. There are many clubs that run throughout the year, including cricket, football, rugby, tennis, plus a range of art and music classes.

4. Lower Earley, Berkshire

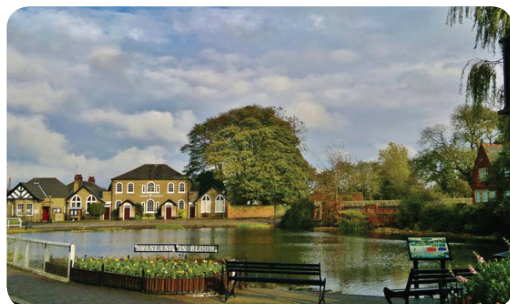
Photo by Rosalind Mitchell



A large residential area to the east of Reading with good Key Stage 2 and 4 results, Lower Earley is popular with commuters to London looking for a family friendly place to live. This, and its proximity to Reading and Wokingham, is reflected in higher than average salaries for residents and while house prices are slightly above national average (£226,000 for an average two bed), they are lower than other 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, including Dad and Baby Rhymetime sessions. The area also has excellent shopping facilities, with an Asda and a Marks & Spencer on the doorstep.

5. Swanland, East Riding of Yorkshire (no.8 in 2013)

Photo by Chris Morgan



A picturesque village in the East Riding of Yorkshire, seven miles west of Kingston Upon Hull. Above average Key Stage Two and Four results and very low crime rates have contributed to Swanland rising up the Family Friendly Hotspots rankings, from eighth in 2013 to its current fourth place. The active local community is centred around the Village Hall which hosts a variety of events, from village fairs to dance lessons and concerts for the community. The Swanland Preservation Society has been running for over 25 years and is a dynamic force in keeping the area a pleasant place to live. At the centre of the village is a large pond around which are a number of listed houses and two churches. There are activities for children of all ages, including Cubs, Scouts, Brownie and Guide groups based in the village.

6. Moor Row, Cumbria

Photo by H Stamper



A small village just outside the Lake District, Moor Row is one of the first or last stops on the Coast to Coast path for walkers and has a grand statue to mark the fact. With picturesque mountains on its Western side, the village has over 250 years of history, with its beginnings as an iron mining village giving way to Lake District tourism more recently. Employment opportunities are good thanks to the Lakes and the nearby Westlakes Science and Technology Park. Despite the nearby national park property prices are exceptionally low, while average wages are comparatively high, suggesting potential bargains for families looking to setup home. Despite its small size the village has a popular nursery and primary school with afterschool clubs available as well.

7. Sandbach, Cheshire

Photo by Colin Smith



A classic market town with a thousand years of history, Sandbach lies between Crewe and Manchester. Its picturesque Old Hall, built during the era of the Stuarts, and 7th – 9th century Sandbach crosses are popular tourist attractions. The town has a wide array of leisure activities and social clubs including the local rugby, football and cricket clubs, a monthly farmers market, an annual transport festival, running club, folk club and choral society. Perhaps most famous of all is its award winning brass band, Foden's Band, established in 1900. Despite all this, property prices are significantly below the national average while the town boasts good schools, particularly for secondary education where GCSE Maths and English A* – C grades are significantly above the national average. In total the town has three primaries and two secondaries, one of which is Sandbach School, one of the first free schools in England.

8. Longridge, Lancashire (no.11 in 2013)

Photo by Kevin Hale



Last year Longridge, which is in the Ribble Valley just south of the Forest of Bowland, came in at number 11 in the top 20 Hotspots. This year it rises three places to number 8 as it continues to boast above average education, while property prices have only ticked up slightly and broadly in line with average salaries, in contrast to other parts of the country. Traditionally a quarry town, Longridge's appearance has changed significantly in recent years as a result of new housing developments. Considering its size, 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 farmer's market attracts food lovers and locals gather for the annual 'Field Day' with a parade and fundraising attractions.

9. Hixon, Staffordshire

Photo by Geoff Pick



Hixon scored highly in 2013 as well and this year makes it into the top 20. The village of 2,000 people is a few miles north of picturesque Cannock Chase. There are good employment opportunities with a cluster of industries at the nearby airfield, formerly an RAF base, while families can enjoy a meal and good company at the 400 year old village pub, the Bank House Inn. Hixon has excellent education opportunities for children, especially at the secondary level where over 80% secure A* – C grades in English and Maths at GCSE. Crime is exceptionally low while average 2-bed property prices are £10,000 below the national average despite average salaries being slightly above.

10. Holmes Chapel, Cheshire

Photo by Peter Whatley



Located 20 miles south of Manchester, Holmes Chapel is home to 5,700 people including its most famous son – One Direction's Harry Styles. A popular and active village, Holmes Chapel has numerous facilities and activities including a library, swimming pool, beauty spa, golf, photography and scout clubs, a music society and an annual Christmas market. The village is also well known for its education record with the two primary schools and one secondary, which became an academy in 2011, regularly scoring high marks from Ofsted. Property prices are slightly above the national average, though crime is exceptionally low.

11. Wooler, Northumberland

Photo by Richard Slessor



Nestled high on the edge of Northumberland National Park and the Cheviot Hills, the picture postcard Wooler is a small, stone-built market town of 2,000 people. Known as a hotspot for outdoor activities, Wooler boasts a range of family friendly activities and amenities including a local haunted castle and light railway. The high street boasts lots of independent shops while for sporting parents there is the local golf club, running club and annual Wooler Wheel cycling races around the town and surrounding hills. The local primary and middle schools rate well on Key Stage 2 scores and early years facilities are above average as well. Property prices are far below the national average with a two bed home costing an average of £110,000, though average salaries are likewise lower than elsewhere.

12. Dalton-in-Furness, Cumbria

Photo by Mikef (Wikipedia)



The second largest town on the Furness peninsula, south of the Lake District, Dalton-in-Furness is home to 8,000 people and Cumbria's only Zoo, South Lakes Wildlife Park, which is recognised for its focus on animal conservation. Dalton's four primary schools and one secondary school all rate as above average for children attending, while parents looking to buy a home can snap up a two bed property for nearly £100,000 less than the national average. For sporting families there is plenty of action to be had too, with the town's two football clubs, rugby league and cricket club, all of which run sides for youngsters. There is also a leisure centre and swimming pool for splashing around while the town hosts an annual carnival, regular farmers and creative/craft markets and a Christmas market.

13. Church Crookham, Hampshire (no.12 in 2013)

Photo by David Medcalf



On the edge of the town of Fleet near world-famous Farnborough, Church Crookham is a bright and green suburban village once famous as the home of the Gurkha regiment. Today it is home to luxury mobile phone maker Vertu and achieved fame in 2002 as a filming location for James Bond movie, Die Another Day. The village is home to a number of family friendly pubs and restaurants while leisure activities include Crookham Rovers junior football club, the Crookham Players drama group, and the local Garden Society, this year celebrating its 60th anniversary. The village has three primary schools and Key Stage 2 scores are above the national average. Crime is low and average salaries are significantly above the national average, though property prices reflect this as well.

14. Crowthorne, Berkshire (no.2 in 2013)

Photo by R4vi (Flickr)



Most famous for the prestigious Wellington College to the east, Crowthorne is an affluent village between Farnborough and Wokingham. For non-fee paying parents education is equally strong with 4 primaries and 1 secondary school in Crowthorne and a range of nurseries as well. Both Key Stage 2 and Key Stage 4 average scores are above the national average while crime in the village is very low. There are lots of leisure activities for families and young children in Crowthorne with a range of sporting clubs including cricket, rugby, tennis and archery and nearby Pinewood leisure centre and miniature railway. The village also has active Cub, Scout, Brownie and Guide groups. Perhaps the village's biggest event though is the biennial carnival, held under a different theme every two years in July. As might be expected, property prices are above the national average though salaries are as well.

15. Sandhurst, Berkshire

Photo by Brendan and Ruth McCartney



A bustling town of 20,000 people Sandhurst is home to the world famous military academy that has educated Princes William and Harry among others. Despite the prestigious academy and proximity to London property prices are only a little above the national average at £220,000 while average salaries are comfortably above average at nearly £27,000. The town features lots of recreational space including several parks and the Yateley Lakes area on its western side. School performance is strong with several primary schools and nurseries as well as Sandhurst secondary school. There is also lots to do for families with junior football and cricket clubs and the town's most fun day out at the annual Donkey Derby races. Finally, adventurous parents can join the Sandhurst Tug of War team – crowned world champions three times.

16. Settle, North Yorkshire

Photo by Alexander P Kapp



Nestled between the southern edge of the Yorkshire Dales and the northern tip of the Forest of Bowland, Settle is a classic small market town with a well-attended weekly market on Tuesdays. There is a wealth of leisure activities, indoors and out for families in the town while older children can tackle the nearby Yorkshire Three Peaks with their parents. Other activities include the annual Storytelling Festival which attracts artists from across the world, a falconry centre, cave tours, a leisure centre, the world's smallest art gallery (inside a converted BT telephone box) and the picturesque Settle to Carlisle railway line journey. The town has one primary and one secondary school, both of which score above the national average while house prices are low.

17. Cheadle, Staffordshire

Photo by gpmg (Wikimedia)



Halfway between Manchester and Birmingham, Cheadle is a market town of 12,000 people. Children will delight in the fact that it is only a few miles away from the Alton Towers theme park, while parents will welcome the low crime rate and above average Key Stage 2 and 4 school results. Cheadle is also home to a large JCB factory and while average salaries are a fraction below the national level, two bed property prices are £60,000 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.

18. Long Crendon, Buckinghamshire

Photo by David Hawgood



A picture perfect English village complete with thatched roofs and often used to film episodes of Midsomer Murders, Long Crendon lies east of Oxford. The village has one primary school, which scores above the national Key Stage 2 average and a range of sports clubs for children as well as active scouts, cubs and beaver groups. There are two family friendly pubs, a gastropub restaurant and a local brewing company which makes a range of beers and ciders for parents to try. As might be expected in Buckinghamshire, property prices are higher than the national average, while salaries are only a fraction above the national rate. However the low crime rate and ideal village living make up for this.

19. Clitheroe, Lancashire

Photo by Robert Wade



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 bringing Lancashire's finest musicians together. 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 approve of 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 property costing only £140,000 despite salaries being at about the national average.

20. Woodley, Berkshire (no.14 in 2013)

Photo by Mike McMillan



A town of 35,000 people next door to Reading, Woodley again makes it into the top 20 this year, though it does fall several places from 2013. The bustling town has a wide range of shops and hosts regular Saturday and Farmers markets for locals. The town has two secondary schools, both of which have achieved specialist school status, and a string of primaries while it also enjoys a very low crime rate. Property prices are above the national average with a two bed costing £228,000, though average wages are also high, suggesting strong employment opportunities. The town is famous for its aviation history and is home to the Museum of Berkshire Aviation, while there are plenty of other attractions and activities for children including two leisure centres, a number of sports teams and local scout groups, community dance and theatre groups and the annual Woodley Winter Extravaganza.

The top 10 cities



The national top 20 Hotspots are largely made-up of rural and suburban locations, which fare well on key measures like housing affordability and low crime rates. However, for some families the amenities, culture and economic opportunities that urban areas offer are more appealing.

With this in mind, we have also looked at how the biggest cities in England and Wales fare and which of them scores highest as a Family Hotspot. To create our list, the score for each postcode within a city's urban area was taken and an average then produced from these. This process hides local variations both good and bad but the combination of many postcodes can be used to build an idea of the attributes of the city.

This year's list of the top 10 cities is similar to last year in terms of the names, though Plymouth has risen to the top in 2014. Its Key Stage 4 GCSE scores are above the national average while house prices are significantly more affordable. Wolverhampton also rises this year, boasting low crime, affordable housing and childcare.

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	28.3	53.0%	16.0%	0.25	£185,202	£22,007	19.6%
1	Plymouth	28.0	63.6%	13.4%	0.27	£131,976	£19,562	20.9%
2	Wolverhampton	27.5	54.9%	8.6%	0.23	£105,768	£19,365	16.1%
3	Stoke-on-Trent	27.5	37.0%	15.7%	0.26	£78,928	£19,578	14.9%
4	Newcastle upon Tyne	28.3	48.4%	17.0%	0.30	£107,321	£20,426	25.8%
5	Coventry	27.7	50.8%	14.6%	0.29	£103,367	£21,263	16.1%
6	Bristol	28.2	44.1%	15.8%	0.32	£172,851	£24,314	-
7	Derby	27.9	62.2%	14.3%	0.32	£104,331	£21,445	20.1%
8	Birmingham	27.6	47.9%	15.0%	0.29	£107,291	£20,761	16.1%
9	Sunderland	28.1	53.3%	13.8%	0.53	£86,579	£19,193	26.6%
10	Leicester	27.9	48.2%	10.3%	0.45	£112,439	£18,507	20.3%

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 is 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.

With this in mind, 2014 Family Hotspots has again identified the highest scoring postcodes within easy reach (less than 15 miles by road) of major city centres. This year Swanland, which is 10 miles away from Kingston-Upon-Hull and came fifth overall in the 2014 rankings, comes out as the top commuter location. Like in 2013, the majority of the top 10 commuter locations are near cities in the Midlands and the North, though the South Coast also rates well for commuters with locations near Southampton and Plymouth entering the top 10.

In 2014, the highest scoring postcodes within 15 miles of a city centre are shown in the table, right.



Rank	Town	Post code	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
	National Average				28.3	53.0%	16.0%	0.25	£185,202	£22,007	19.6%
1	Swanland	HU14	Hull	9.4	30.1	80.0%	42.9%	0.07	£167,413	£20,727	18.0%
2	Cheadle	ST10	Stoke-on-Trent	10.7	28.7	74.5%	14.7%	0.10	£125,329	£21,247	14.0%
3	Radcliffe On Trent	NG12	Nottingham	6.7	30.1	60.0%	24.4%	0.11	£146,319	£24,024	17.9%
4	Chandlers Ford	SO53	Southampton	6.8	30.3	48.3%	25.0%	0.13	£202,743	£23,551	20.6%
5	Bingham	NG13	Nottingham	10.6	29.6	69.5%	40.7%	0.11	£144,338	£24,024	20.3%
6	Dronfield	S18	Sheffield	7.2	29.4	69.0%	23.3%	0.13	£141,492	£22,147	20.1%
7	Whetstone	LE8	Leicester	5.9	28.9	79.5%	11.9%	0.13	£144,289	£23,852	20.3%
8	Fareham	PO16	Southampton	14.5	29.2	65.3%	25.9%	0.21	£169,565	£24,206	20.6%
9	Ivybridge	PL21	Plymouth	13	29.5	77.0%	21.4%	0.12	£167,534	£20,478	20.9%
10	Kinver	DY7	Wolverhampton	12.8	30.9	62.0%	16.7%	0.11	£194,300	£21,944	13.9%

Greater London Top 10



Once again in 2014, 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. For this reason, we've also identified the best Hotspots in Greater London for family friendly living in 2014.

Rank	Post code	Area	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
		National Average	28.3	53.0%	16.0%	0.25	£185,202	£22,007
1	DA5	Bexley	29.90	97.0%	14.3%	0.14	£244,613	£25,901
2	SM7	Banstead	28.98	70.5%	11.1%	0.17	£302,062	£29,333
3	KT17	Epsom	30.33	53.3%	41.2%	0.21	£316,600	£28,283
4	WD3	Rickmansworth	29.85	81.3%	19.2%	0.14	£309,188	£24,445
5	SM3	Sutton	29.76	84.0%	35.3%	0.20	£250,440	£27,019
6	SM1	Sutton	30.75	92.3%	17.4%	0.29	£234,751	£27,019
7	KT5	Kingston Upon Thames	29.33	-	22.2%	0.15	£322,491	£31,418
8	SM2	Sutton	29.77	28.5%	16.7%	0.15	£240,956	£27,019
9	DA16	Bexley	29.74	70.7%	13.3%	0.17	£208,677	£25,901
10	DA7	Bexley	29.15	-	20.0%	0.12	£205,508	£25,901



How the Family Hotspots Report was compiled



The purpose of the Family Hotspots Report is to identify the best locations in the country for families to live. The research identifies 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 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 and childcare.

All of the 71 attributes, especially when combined together, provide a strong measure of how desirable an area might be to 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 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. To examine this 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. 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 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, we unfortunately couldn't find an accurate way of including Hotspots findings for both countries.



About Family Investments



Family Investments has nearly 40 years' experience of being the trusted provider of financial solutions for families. We currently look after more than £5 billion* of family money for more than 1.9 million people in the UK, but we're not just financial specialists – we're family specialists too and we think we understand the needs, challenges and desires of families better than most.

As a mutual society we are also owned by our customers, which means we are directly answerable to them. Our expertise on financial products for families is widely recognised and trusted, which is why we have won awards for our Child Trust Fund and Junior ISA products and why today we manage more than 1.3m Child Trust Fund accounts for children and their parents who are saving towards their future.

You can find out more about us at

www.family.co.uk

and you can also find further details about this year's Hotspots report at

www.family.co.uk/hotspots

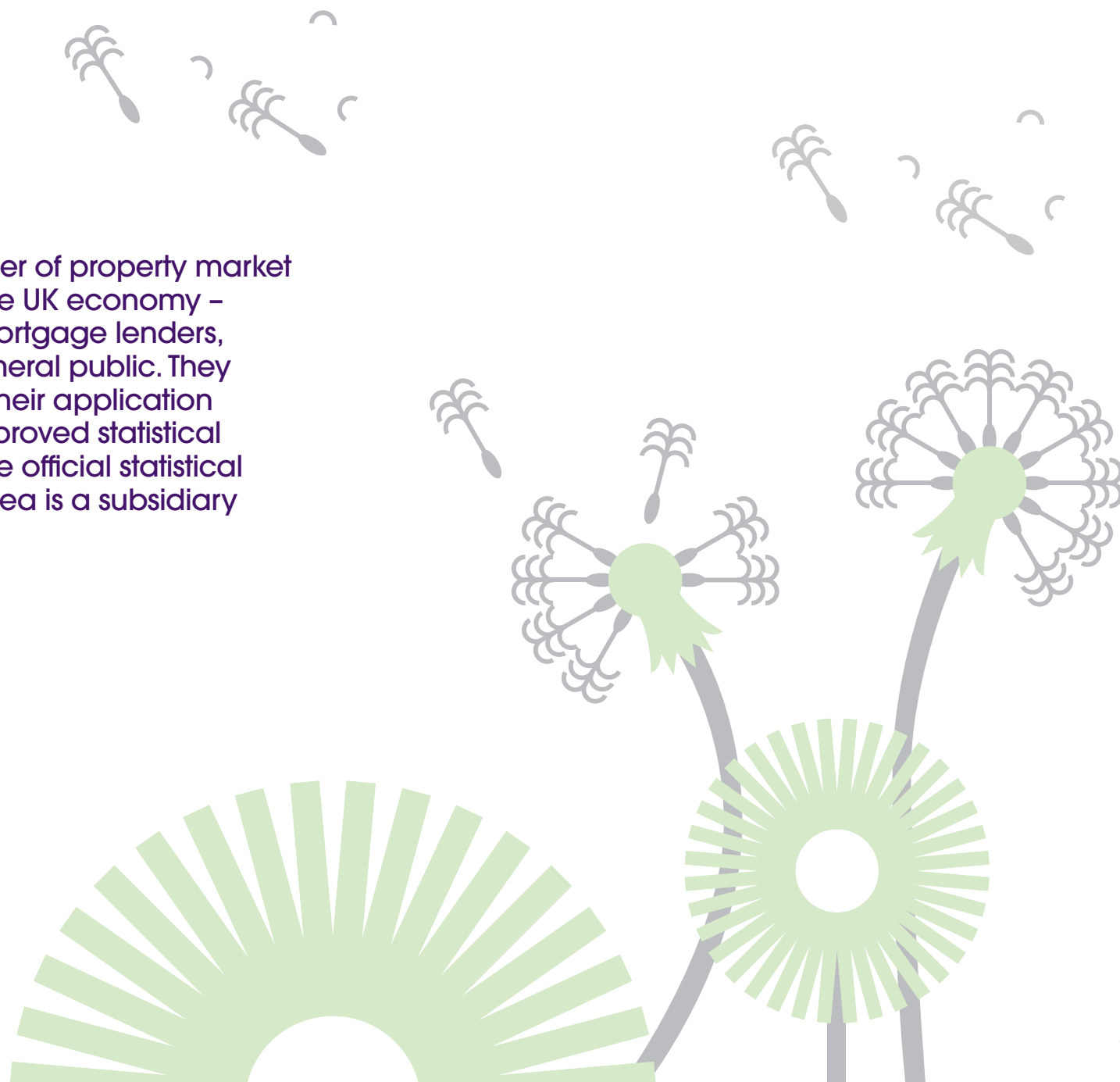
*Figures as at March 2014.



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 recognised expertise, 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

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