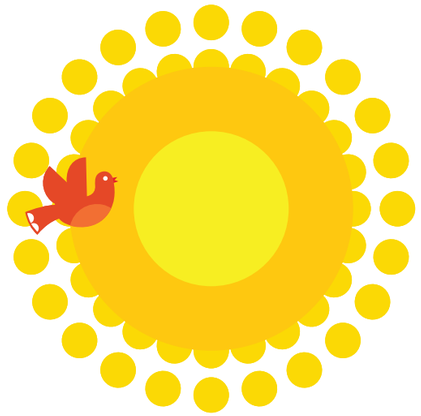
family investments

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.

Family Friendly Hotspots: The best postcodes for bringing 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.

John Reeve, Chief Executive

Contents.

	Page
Overview of this year's results	1
The attributes that make a family friendly hotspot	2
The national top 20	3
Detail on the top 20 towns	4
Commuter towns	9
The London top 20	10
How the family friendly hotspots report was compiled	11
About Family Investments	12
About Calnea	13

Overview of this year's results.

A cluster of postcodes around 40 miles to the West of London standout 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 Brandninch 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.

The attributes that make a Family Friendly Hotspot.

Education

One of the most obvious 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 and truancy levels as well as quantity and quality of early years care provision in every postcode across the country.

Childcare

A new addition to this year's report was information on the affordability of early year's childcare. Childcare costs are equivalent to around twenty percent of the average parent's earnings and as a result they are an important consideration. Data was taken from a survey of childcare costs amongst local authorities across the country.

Safety

Providing a safe environment for young children 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. This data only became publicly available in 2011 at a postcode level and this year's report includes a full year of crime data. 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 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	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	Llangammarch 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 Llangammarch

The table above shows the top 20 ranked hotpots 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

Detail on the top 20 towns.

1. Wokingham, Berkshire

Wokingham is a market town and civil parish in Berkshire situated 33 miles west of central London, with a population of over 35,000. It is a historic town and records show that it held its first market in 1219 while by the 17th century it was famed for its bull baiting. Nowadays, it is well-equipped with various facilities from a range of private and state schools to several churches and an art gallery. What's more, transport to London Waterloo takes little over an hour, making it an ideal home for commuters. This may explain the affluence of the area as the average salary is £33,544. In particular, it is renowned for its excellent schools and education centres and low level of crime. Consequently, it is a very popular area for young families.

Wokingham Baptist Church. Photograph by Dahliarose

2. Woodley, Berkshire

Woodley is the second Berkshire town to make it into the top twenty. Woodley is a town which has exploded in size and population within the past eighty years, while also maintaining crime levels well below the national average. Known for its strong aviation history, it is home to the Museum of Berkshire Aviation as well as being a provider of a variety of amenities including four leisure centres. Both of its secondary comprehensive schools have achieved specialist school status and many young families live in the town.

Woodley Shopping Centre. Photograph by Mike McMillan

3. Chulmleigh, Devon

Chulmleigh is a small North Devon town within easy reach of Exeter. It has a population of 3,000 and is known for its quaint beauty. It is rich in history with several cob and thatched buildings lining its streets. Moreover, a particular draw is its renowned secondary school and its outstanding Key Stage 2 results. It is also considered a safe area with very low levels of crime.

Chulmleigh main street. Photograph by Martin Bodman

4. Lightwater, Surrey

Lightwater is a village in Surrey, located only 26 miles south-west of London. Its popularity with holidaymakers and commuters alike makes it unsurprising that its population has grown rapidly within the last sixty years. The village is well equipped and boasts full medical facilities and a veterinary surgery, a school with very strong Key Stage 2 results, a library, pubs, a post office, a bank and a range of shops, among other amenities. What is more, it also has its own country park with 100 acres of heathland, including a nature trail, leisure centres and visitors centre. All of these facilities explain why it is so popular with young families.

Lightwater war memorial and rose garden. Photograph by Suzanne Knights

5. Shebbear, Devon

Shebbear in Devon is one of just two towns to feature in the top ten for the second year running and has moved from sixth place to fifth. It is a rural village with a thriving community of 4,000. It has a very low level of crime and its residents are generally very well off, earning an average of £53,000 a year, more than double the national average. It offers a range of activities both in its village hall and its local primary school. This primary school is a real focal point of the village and has excellent results at Key Stage 2.

Shebbear Caute chapel (now private house). Photograph by Martin Bodman

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

11. Chandlers Ford, Hampshire

Chandlers Ford is a large historic residential area in Hampshire with a population of over 30,000. It has a rich range of primary and secondary schools as well as a refurbished and popular Hitlingbury Recreation Ground. Its schools consistently produce high Key Stage 2 results, while it also has a low level of crime.

Victorian Buildings. Photograph © Copyright Pierre Terre

12. Bloxham, Oxfordshire

Bloxham is a historic village on the edge of the Cotswolds in northern Oxfordshire. Its 14th century tower and 60-metre church spire is a local landmark. It is among the oldest locations featuring in the top twenty postcodes, having appeared in the Domesday survey of 1086. Nowadays, it has a primary and secondary school and a range of amenities, including three pubs, a post office, hairdressers, pharmacy, GPs and convenience store. With a large number of young families in the area, it is also renowned for its schools with very strong Key Stage 2 results. It has exceptionally low levels of crime, while the average salary is well over the national average.

The Joiners Arms, Bloxham. Photograph © Ben Nicholson

13. Malmesbury, Wiltshire

Malmesbury is a market town in the southern Cotswolds in Wiltshire. It is the oldest borough in England and historically life was focused on the impressive Malmesbury Abbey. Even today with a population of 25,000, it preserves a sense of its historic market town origins with a huge range of independent shops and a regular weekly market. Every year, it hosts a thriving carnival. Property prices are slightly above average but it is a very safe area with low levels of crime, particularly robbery.

Malmesbury Abbey. Photograph © Andrew Dunn

14. Wendover, Buckinghamshire

Wendover is a market town set at the bottom of the Chiltern Hills in Buckinghamshire. It consists of many hamlets and old, timber-framed houses. Its close proximity to London makes it popular with commuters and young families, which also explains the high price of property in the town.

Clock Tower, Wendover. Photograph by UKgeofan

15. Bradninch, Devon

Bradninch is a small historic town in Devon, listed in the 1086 Domesday Book. Sites of historic interest include the Guildhall, the Castle Pub, the manor house and the parish church. Like the other three locations in Devon featuring in the top twenty, it has a strong reputation for education due to its excellent Key Stage 2 results. It also has a very low level of crime with no robberies reported in the past year.

View of Bradninch. Photograph by Nutta 01

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

City scores.

Our national top twenty is largely comprised of rural and suburban locations which fare well on key measures such as housing affordability and low crime rates. Not every family would choose to live in such locations while more urban areas can often provide better access to amenities, culture and in many cases better economic opportunities.

With this is mind, we looked at how the biggest cities in England and Wales score. To create our list, the average score for every postcode within the city area was taken. 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.

Bristol, Leicester and Stoke on Trent top the list and they share education scores at or ahead of the national average. Despite the fact that urban areas tend to be associated with higher crime rates, these three score well, particularly Bristol and Stoke on Trent where crime per capita is below the national average. Stoke's unique feature is its affordable childcare and a working parent paying for 25 hours of early years care a week would need to spend just 14% of their income on meeting the cost.

RANK	CITY	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
1	Bristol	27.60	17.9	0.14	£174,520	£24,912	21%	60.3
2	Leicester	27.7	14.7	0.2	£129,293	£22,639	20%	61
3	Stoke on Trent	27.33	12.7	0.1	£119,283	£21,730	14%	62.3
4	Southampton	27.96	18.7	0.14	£207,961	£25,859	20%	62.8
5	Plymouth	27.27	11.2	0.09	£165,970	£21,345	21%	60.1
6	Derby	27.61	11.2	0.13	£123,191	£22,412	19%	62
7	Newcastle	27.11	18.4	0.12	£113,675	£21,363	23%	57.2
8	Coventry	27.46	14.6	0.14	£141,706	£23,943	17%	65.6
9	Wolverhampton	27.13	14.9	0.12	£123,326	£21,199	15%	65.5
10	Brighton	26.90	12.5	0.13	£207,070	£24,439	20%	62.7

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

The London Top 20.

Although no London location makes it into the national Top 20 (mainly due to the high cost of property in the capital) we recognize that for many, employment opportunities make living in London (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 and Metroplitan London for family friendly living.

Rank	Postcode	Place	Average Key Stage 2 score	% Early Years Care Ranked	Crime Per Capita	Average Price For 2 Bed Property	Average Salary	% Of Average Salary Spent On Childcare	General Fertility Rate
Greater London									
1	SM2	Sutton	29.8	10.0	0.08	214,306	34,436	22	72.1
2	SM7	Banstead	28.35	11.1	0.09	277,173	30,576	22	64.5
3	DA7	Bexley	28.09	18.2	0.07	184,249	21,997	21	72.1
4	KT5	Kingston Upon Thames	29.33	33.3	0.08	279,444	30,529	22	72.1
5	KT17	Epsom	28.18	55.6	0.14	263,970	33,857	22	64.5
6	KT22	Leatherhead	28.45	30	0.13	264,435	32,037	22	64.5
7	WD23	Bushey	28.69	16.7	0.1	256,616	31,160	19	67.1
8	WD3	Rickmansworth	28.88	14.3	0.08	279,588	32,419	19	67.1
9	DA15	Bexley	28.43	7.1	0.07	203,084	22,694	20	72.1
10	KT4	Sutton	26.48	33.3	0.08	238,481	26,680	22	
Metropolitan London									
1	N1	Islington	27.05	18.2	0.29	494,668	33,859	24	72.1
2	SE12	Lewisham	28.18	27.3	0.16	202,223	26,973	21	72.1
3	SE3	Greenwich	28.31	23.8	0.14	316,178	34,131	21	72.1
4	SE4	Lewisham	26.6	15.4	0.18	257,758	29,345	20	72.1
5	SE28	Greenwich	27.99	25	0.24	170,149	20,618	21	72.1
6	SE21	Lambeth	24.95	57.1	0.14	310,960	37,840	22	72.1
7	SE7	Greenwich	28.47	12.5	0.21	220,704	25,524	21	72.1
8	SW15	Wandsworth	26.64	47.6	0.17	421,447	43,363	22	72.1
9	SE2	Greenwich	27.6	10	0.18	168,798	18,375	21	72.1

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 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 £4 billion of family money for more than 1.78 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.

We were the first company to announce details of a Junior ISA product and have been offering an investment based product since November 1st 2011. In September 2012, Family Investments won Best Junior ISA provider at the Investment Life & Pensions Moneyfacts Awards.

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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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