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The Bank of Scotland Seaside Town Review tracks where living standards are highest in Scotland by ranking local performance across key indicators of the labour market, the housing market, the environment, education and health. Twenty eight coastal towns in Scotland have been included in this survey.

SCOTLAND'S TOP THREE SEASIDE TOWNS WITH THE BEST QUALITY OF LIFE ARE ALL IN ABERDEENSHIRE

- Fraserburgh, Peterhead and Stonehaven have the best quality of life among Scotland's seaside towns.
- The East Coast boasts the top ten Scottish seaside towns with the best quality of life.
- North Berwick and St. Andrews offer a high quality of life but not surprisingly housing in these towns tends to be expensive.
- Montrose, Leven and Burntisland have a high quality of life combined with relatively low house prices.

Residents of Fraserburgh, Peterhead and Stonehaven have the best quality of life among Scotland's seaside towns, according to the latest Bank of Scotland Seaside Town Review. All three towns have higher than average weekly earnings compared to other seaside towns and a significantly above average employment rate. These towns also have considerably lower than average traffic flows and burglary rates. Rainfall is almost 25% lower than for the average for all coastal towns, whilst they enjoy on average 45 minutes more sunshine per week.

The ten leading Scottish seaside towns with the best quality of life are all located on the East Coast. In addition to the three Aberdeenshire towns they are North Berwick and Dunbar in East Lothian, St. Andrews, Dalgety Bay, Leven and Burntisland in Fife, and Montrose in Angus.

Some of the highest ranked seaside towns in Scotland for quality of life also have the most expensive property prices. North Berwick is the most expensive seaside town in Scotland with an average price of £268,418 in 2009. North Berwick is followed by St. Andrews where the average price is £240,660 and Stonehaven (£184,996).

A good quality of life, however, does not always come with high property prices. The five best value seaside towns – towns offering the combination of relatively low house prices (in the 15 least expensive towns) and a high ranking for quality of life (in the top 10) - are Burntisland, Leven, Montrose, Peterhead and Fraserburgh. All five towns have an average house price below the average for Scottish seaside towns.

Nitesh Patel, housing economist at Bank of Scotland, comments:

"Living on the coast has many attractions, often including a high quality of life, good climate and the all important scenery. Given these attributes, seaside towns have long held a strong appeal for many homebuyers seeking an everyday view of the sea.

Many seaside towns offer an excellent quality of life but with house prices to match. However several seaside towns in Scotland provide a combination of relatively low property prices and a good quality of life, therefore offering good value for money."

Table 1: Seaside Towns with Best Quality of Life in Scotland

| Seaside Town | Local Authority | Quality of Life Rank |
|---------------|-----------------|----------------------|
| Stonehaven | Aberdeenshire | 1 |
| Fraserburgh | Aberdeenshire | 2 |
| Peterhead | Aberdeenshire | 3 |
| North Berwick | East Lothian | 4 |
| Dunbar | East Lothian | 5 |
| Montrose | Angus | 6 |
| St Andrews | Fife | 7 |
| Dalgety Bay | Fife | 8 |
| Leven | Fife | 9 |
| Burntisland | Fife | 10 |

Source: Bank of Scotland

Table 2: Quality of Life and House Prices in Scotland's Seaside Towns

| Town | Local Authority | Average House Price 2009* (£) | Quality of Life Rank |
|---------------|-----------------|-------------------------------|----------------------|
| North Berwick | East Lothian | 268,418 | 4 |
| St. Andrews | Fife | 240,660 | 7 |
| Stonehaven | Aberdeenshire | 184,996 | 1 |
| Dalgety Bay | Fife | 161,543 | 8 |
| Dunbar | East Lothian | 157,133 | 5 |
| Fraserburgh | Aberdeenshire | 113,362 | 2 |
| Peterhead | Aberdeenshire | 112,031 | 3 |
| Montrose | Angus | 107,194 | 6 |
| Leven | Fife | 106,677 | 9 |
| Burntisland | Fife | 106,376 | 10 |

Sources: Registers of Scotland and Bank of Scotland

* 12 months to December 2009

EDITORS' NOTES:

House Prices

At seaside town level, the prices used are simple arithmetic ('crude') averages. These prices are not standardised and therefore can be affected by changes in the sample from period to period. Data is from the Registers of Scotland.

Quality of Life

The Quality of Life index aims to quantify where living standards are highest in Scotland by ranking local performance across a range of indicators, including the labour market, the housing market, the environment, education and health. The index has been produced at a local authority level for all 32 local authorities in Scotland. Seaside towns have been matched to their relevant local authority to derive quality of life scores by town.

The quality of life reading for each area has been created by summing scores across 15 variables within 6 broad groups. All towns referred to in this research are seaside towns.

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