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This is the first annual **Halifax Quality of Life Survey for Counties**. It tracks where living standards are highest in Great Britain by ranking local performance across key indicators of the labour market, the housing market, the environment, education and health. The index examines data at **county** level. Individual county data is built up from local authority level data. The local authorities of Scotland, Wales and Greater London are treated as counties for the purposes of this study. Data has been gathered from sources including the ONS, DEFRA, the Met Office, the Department for Transport and the Halifax house price database.

## **Buckinghamshire is the Top County in Quality of Life Survey**

- **Buckinghamshire has the best quality of life amongst counties in Britain with the healthiest and some of the highest paid residents.**
- **South East and Greater London dominate the list of top ten counties in the Quality of Life survey providing eight of the top ten.**
- **Suffolk and Vale of Glamorgan are also in the ten counties with the highest quality of life.**
- **House prices trade at a premium to the average house price in their region in half of the top 30 counties with the best quality of life.**
- **Fifteen counties in the top 30 offer best value for money property with a combination of below regional average house prices and high quality of life.**

Performance in each county across Great Britain was scored across a range of indicators which influence the quality of life. These variables include employment, earnings, housing quality, weather, carbon emissions, crime, education performance and health. (See Notes to Editors and also separate technical report for more details.)

### **Residents of Buckinghamshire have the best quality of life amongst counties in Great Britain**

In our survey, residents of Buckinghamshire are not just the healthiest but they also have the highest life expectancy rates (80 years for newborns). People living in the county are also typically well remunerated with an average annual salary of £40,000 (equivalent to the top 5% for all counties in this survey). The majority of householders are owner-occupiers (77%), while houses are larger than average (6.1 rooms). GCSE results are also above average and the area sees slightly more sunshine per week (28.7 hours) than the average for other counties (27.7) in the survey.

## **Counties in the South of England have the best quality of life**

Apart from Vale of Glamorgan, the top ten counties are all in the South East, Greater London and East of England. In fact, 22 of the top 30 counties offering the highest quality of life score are in southern England. Ten are in the South East, seven in Greater London, and the East Anglia and South West provide five counties.

## **Vale of Glamorgan has the best quality of life outside the South of England**

The Welsh county is ranked 8<sup>th</sup> in the survey. In Vale of Glamorgan, houses are relatively large. The county also boasts above average owner occupancy rates, high life expectancy is high and good GCSE results. East Dunbartonshire is the highest ranked in Scotland, at 15<sup>th</sup>.

## **House prices trade at a premium to the average house price in their region in 15 of 30 counties with the best quality of life**

House prices trade at a discount to their region in the remaining 15 counties. In Buckinghamshire, the average house price is £313,644, a premium of £21,501 (7.4%) to the average house price in the South East. Those 15 trading at a discount offer good value housing i.e. a combination of below regional average house prices and high quality of life scores. Examples include the London boroughs of Bexley (£233,846) and Havering (£257,048) where average prices are £134,382 and £111,180 below the Greater London average respectively.

## **Martin Ellis, Chief Economist at Halifax, commented:**

"People living in Buckinghamshire have the highest quality of life amongst all the counties in Great Britain. Average house prices in the county, however, trade at a premium of £21,500 to the South East region; so there is a price for reaping the benefits of living in Buckinghamshire.

Half the top 30 counties have average house prices that are below the regional average. These counties provide the potential for good value with a combination of relatively low prices and high quality of life."

## **KEY FINDINGS**

### **Quality of Life and House Prices**

- **Buckinghamshire, Surrey and Berkshire are the top three ranked counties by quality of life, but they do not have the most expensive properties.** Average house price in Buckinghamshire in 2007 was £313,644; 25<sup>th</sup> most expensive county in the quality of life survey. Surrey is the 14<sup>th</sup> most expensive county; whilst Berkshire is 24<sup>th</sup>. Kensington and Chelsea is the most expensive, in fact the thirteen most expensive are all in London.
- **Average house prices in the top ten counties trade at an average premium of £18,353 (6.5%) above their region's average price.** For those counties ranked 11<sup>th</sup> to 20<sup>th</sup> in the quality of life survey average house prices trade at a discount of almost £22,186 (-5.4%) to the region.
- **The average house price in the counties with the highest quality of life in each region of Great Britain trades at a premium to the region's average house price.** This premium is, on average, £15,832 (10.3%).
- **There are clearly identifiable areas offering good value housing in most regions.** There are thirty-seven counties in our survey where average house prices trade at a discount to their region by more than £20,000 (including six by over £100,000). An overwhelming majority of 24 counties are in the South of England.

### **Quality of Life Rankings**

- **The top ranked county in northern England is North Yorkshire (35<sup>th</sup>).** North Yorkshire has a high employment rate, a high owner-occupation rate and a low level of carbon emissions.

- **The top Scottish county (or local authority) is East Dunbartonshire (15<sup>th</sup>).** East Dunbartonshire has a high employment rate, owner occupancy rate, generally good health and high educational results.
- **The top Welsh county is the Vale of Glamorgan (8<sup>th</sup>).** In Glamorgan, houses are relatively large. The county also has above average owner occupancy rates, life expectancy is high and GCSE results are amongst the best in the country.

## Quality of Life Performance by Category

### Labour market

- **Oxfordshire, Midlothian and Worcestershire share the highest employment rate (81%).**
- **Average earnings<sup>1</sup> are highest in Kensington and Chelsea (£1,201 per week),** followed by Westminster (£1,111 p/w) and Richmond upon Thames (£888). Outside London, Buckinghamshire has the highest average earnings (£755 p/w).

### Housing market

- **The owner-occupation rate is highest in East Renfrewshire (83%),** followed by East Dunbartonshire (81%) and Havering in London (79%).
- **Buckinghamshire has the biggest houses in Great Britain,** where the average house has 6.1 rooms, closely followed by Monmouthshire (6) and Powys (5.9).
- **98% of houses in West Lothian have central heating, the most of any county in Great Britain.** In 95 counties at least 90% of houses have central heating.

### Urban Environment

- **101 counties have less than 5.0% of their dwellings vacant** - empty properties and second homes. The lowest vacancy rate of properties is in Torfaen in Wales (1%); sixteen other counties have less than 2% of properties vacant.
- **Traffic flows are lowest in Scotland and Wales, accounting for all counties in the top ten ranked on this measure.** The lowest traffic levels are in the Western Isles, the Highlands and Scottish Borders. Powys is in fourth place.
- **The lowest burglary rates are in Scotland and Wales.** The lowest burglary rates per 10,000 households are in the Western Isles in Scotland (5 per 10,000 households) and Isle of Anglesey (9 per 10,000).

### Physical Environment

- **Cambridgeshire in East Anglia is the driest county in the Britain.** Cambridgeshire has an annual average rainfall of 560mm. Followed by Barking and Dagenham (566mm) and Essex (568mm).
- **Sunniest counties are in the South East,** where Isle of Wight has an average of 34.2 hours of sunshine a week, the most in Great Britain, followed by East Sussex, Dorset, West Sussex and Hampshire.

Note: <sup>1</sup> Average Earnings is calculated using gross weekly earnings per full time employee

## Health

- **95% of households in Buckinghamshire rate themselves in good or fairly good health**, making those residents in the county as the healthiest in Britain. Nine out of the top ten counties on this measure are in the South East or Greater London. The sole exception is Wiltshire in the South West.
- **Life expectancy is highest** in Buckinghamshire at 79.5 years, followed by Richmond upon Thames (79.2) years and Surrey (79.0). The top ten counties are dominated by areas from the South East and Greater London. The highest life expectancy outside southern England is in Monmouthshire and Powys in Wales (78.3) and Leicestershire (79.3).

## Education

- **The average primary school class size is smallest in** the Western Isles (**14.4 pupils**). The entire top 10 of lowest average class size is composed of counties from Scotland (4) and Wales (6).
- **The best GCSE results in England are in Redbridge in Greater London where 72% of 16 year olds achieved five or more GCSE results, grades A-C**, followed by Sutton (71%) and Buckinghamshire (69%).
- **In Scotland, 89% of S4 students in East Dunbartonshire gained 5 awards at level 4 or better** followed by East Renfrewshire (86%) and the Western Isles (83%).
- **In Wales, 65% of students in Glamorgan had five or more GCSE results grades A-C**, the highest ranking in the country, followed by Ceredigion (63%).

**Table 1: Quality of Life Rankings – Top 50 Counties in Great Britain**

<b>County</b>	<b>Region</b>	<b>Quality of Life Ranking 2007</b>
Buckinghamshire	South East	1
Surrey	South East	2
Berkshire	South East	3
Bromley	Greater London	4
Hertfordshire	South East	5
Oxfordshire	South East	6
Suffolk	East Anglia	7
Vale of Glamorgan	Wales	8
Richmond Upon Thames	Greater London	9
Sutton	London	10
Wiltshire	South West	11
Gloucestershire	South West	12
West Sussex	South East	13
Harrow	Greater London	14
East Dunbartonshire	Scotland	15
Essex	South East	16
Hampshire	South East	17
Kingston Upon Thames	Greater London	18
Dorset	South West	19
Bexley	Greater London	20
Herefordshire	West Midlands	21
Cambridgeshire	East Anglia	22
Havering	Greater London	23
Worcestershire	West Midlands	24
Kent	South East	25
Leicestershire	East Midlands	26
Bedfordshire	South East	27
Monmouthshire	Wales	28
Lincolnshire	East Midlands	29
Northamptonshire	East Midlands	30
East Lothian	Scotland	31
East Renfrewshire	Scotland	32
Barnet	London	33
Somerset	South West	34
North Yorkshire	Yorkshire and Humberside	35
Redbridge	London	36
Kensington and Chelsea	London	37
Norfolk	East Anglia	38
Flintshire	Wales	39
Powys	Wales	40
Warwickshire	West Midlands	41
Cheshire	North West	42
Shropshire	West Midlands	43
Wandsworth	London	44
Northumberland	North East	45

East Sussex	South East	46
Moray	Scotland	47
Midlothian	Scotland	48
Scottish Borders	Scotland	49
Merton	London	50

**Table 2: Top 50 Counties for the Quality of Life - House Prices**

County	Region	Quality of Life ranking 2007	Average House Price £ Dec 2007	Premium to region £s Dec2007	Premium to region % Dec2007	1 year % change in average house price
Buckinghamshire	South East	1	313,644	21,501	7.36%	15.1%
Surrey	South East	2	364,115	71,972	24.6%	10.9%
Berkshire	South East	3	315,693	23,550	8.1%	12.9%
Bromley	Greater London	4	346,413	-21,815	-5.9%	21.7%
Hertfordshire	South East	5	319,091	26,948	9.2%	12.5%
Oxfordshire	South East	6	315,894	23,751	8.1%	17.5%
Suffolk	East Anglia	7	220,290	-32,450	-12.8%	15.3%
Glamorgan	Wales	8	186,779	21,460	13.0%	-3.8%
Richmond Upon Thames	Greater London	9	510,882	142,654	38.7%	8.0%
Sutton	London	10	274,185	-94,043	-25.5%	8.4%
Wiltshire	South West	11	210,064	-19,771	-8.6%	9.5%
Gloucestershire	South West	12	242,580	12,746	5.5%	16.2%
West Sussex	South East	13	282,480	-9,664	-3.3%	14.0%
Harrow	Greater London	14	335,644	-32,584	-8.8%	8.4%
East Dunbartonshire	Scotland	15	206,350	34,055	19.8%	13.1%
Essex	South East	16	250,199	-41,945	-14.4%	12.1%
Hampshire	South East	17	244,049	-48,094	-16.5%	12.6%
Kingston Upon Thames	London	18	364,870	-3,358	-0.9%	11.6%
Dorset	South West	19	250,972	21,138	9.2%	8.5%
Bexley	Greater London	20	233,846	-134,382	-36.5%	12.4%
Herefordshire	West Midlands	21	227,007	42,312	22.9%	13.6%
Cambridgeshire	East Anglia	22	213,659	-39,081	-15.5%	7.3%
Havering	Greater London	23	257,048	-111,180	-30.2%	9.2%
Worcestershire	West Midlands	24	215,606	30,912	16.7%	10.5%
Kent	South East	25	262,054	-30,090	-10.3%	14.0%
Leicestershire	East Midlands	26	184,771	9,893	5.7%	6.9%
Bedfordshire	South East	27	223,353	-68,790	-23.5%	12.4%
Monmouthshire	Wales	28	229,034	63,714	38.5%	10.1%
Lincolnshire	East Midlands	29	169,284	-5,594	-3.2%	6.6%
Northamptonshire	East Midlands	30	194,762	19,885	11.4%	11.0%
East Lothian	Scotland	31	208,065	35,770	20.8%	12.9%
East Renfrewshire	Scotland	32	229,950	57,655	33.5%	20.0%
Barnet	London	33	395,634	27,406	7.4%	7.1%
Somerset	South West	34	220,773	-9,061	-3.9%	8.6%
North Yorkshire	Yorkshire and Humberside	35	223,077	58,155	35.3%	10.1%
Redbridge	London	36	307,190	-61,038	-16.6%	14.4%
Kensington and Chelsea	London	37	775,053	406,826	110.5%	11.6%
Norfolk	East Anglia	38	190,866	-61,874	-24.5%	11.9%
Flintshire	Wales	39	187,340	22,021	13.3%	17.3%
Powys	Wales	40	189,307	23,987	14.5%	5.7%
Warwickshire	West Midlands	41	217,631	32,936	17.8%	5.5%

Cheshire	North West	42	211,243	38,974	22.6%	11.7%
Shropshire	West Midlands	43	208,395	23,700	12.8%	8.7%
Wandsworth	London	44	484,628	116,400	31.6%	15.7%
Northumberland	North East	45	176,659	21,841	14.1%	14.6%
East Sussex	South East	46	262,048	-30,096	-10.3%	13.3%
Moray	Scotland	47	163,605	-8,691	-5.0%	18.4%
Midlothian	Scotland	48	185,195	12,900	7.5%	8.3%
Scottish Borders	Scotland	49	184,775	12,479	7.2%	17.7%
Merton	London	50	361,684	-6,544	-1.8%	11.0%

**Table 3: Counties with the Best Quality of Life in each region**

Counties	Region	Quality of Life ranking 2007	Average House Price £s Dec 2007	Premium to region £s Dec 2007	Premium to region % Dec 2007
Suffolk	East Anglia	7	220,290	-32,450	-12.8%
Leicestershire	East Midlands	26	184,771	9,893	5.7%
Bromley	London	4	346,413	-21,815	-5.9%
Northumberland	North East	45	176,659	21,841	14.1%
Cheshire	North West	42	211,243	38,974	22.6%
East Dunbartonshire	Scotland	15	206,350	34,055	19.8%
Buckinghamshire	South East	1	313,644	21,501	7.4%
Wiltshire	South West	11	210,064	-19,771	-8.6%
The Vale Of Glamorgan	Wales	8	186,779	21,460	13.0%
Herefordshire	West Midlands	21	227,007	42,312	22.9%
North Yorkshire	Yorkshire and Humberside	35	223,077	58,155	35.3%

**Table 4: Counties with the Best Quality of Life in each category**

Group	Variable	Local Authority	Region
<b>Labour</b>	Employment rate %	Oxford	South East
	Gross weekly Earnings £s	Kensington and Chelsea	Greater London
<b>Housing</b>	Owner Occupation rate %	East Renfrewshire (LA)	Scotland
	No of rooms in house	Buckinghamshire	South East
	% of houses with central heating	West Lothian (LA)	Scotland
<b>Urban environment</b>	Traffic flows per square km	Western Isles	Scotland
	Burglary rate per 1000 population	Western Isles	Scotland
	% of Vacant Properties	Torfaen (LA)	Wales
<b>Physical environment</b>	Average annual Rainfall	Cambridgeshire	South East
	Annual sunshine hours	Isle of Wight	South East
<b>Health</b>	% in good health	Buckinghamshire	South East
	Life expectancy at birth for males	Buckinghamshire	South East
<b>Education</b>	No. of pupils in primary school class	Western Isles	Scotland
	% of 15yr olds with 5 or more GCSEs A-C grade	East Dunbartonshire (LA)	Scotland

**Editors' Notes:**

The Quality of Life index aims to quantify where living standards are highest in Great Britain 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 397 LAs in Great Britain which are then aggregated into their respective counties (122) for this survey and analysis.

The quality of life reading for each local authority has been created by summing scores across 15 variables within 6 broad groups.

Each local authority is given a score out of 10 for each variable contained in the index. Scores within each of the broad groups are averaged and then the six group scores are summed to create an overall quality of life score.

See separate technical note for more information on methodology of index and data sources.

Group	Variable	Period covered
<b>Labour</b>	Employment rate %	2006
	Gross weekly Earnings £s	Mar-06
<b>Housing</b>	Owner Occupation rate %	2001 Census
	No of rooms in house	2001 Census
	% of houses with central heating and sole use of bathroom	2001 Census
<b>Urban environment</b>	Traffic flows per square km	2005
	Burglary rate per 1000 population	2005-06
	% of Vacant Properties	2006
	CO2 Emissions per tonne per capita	2004
<b>Physical environment</b>	Average annual Rainfall	Average 1971- 2000
	Annual sunshine hours	Average 1971- 2001
<b>Health</b>	% in good health	2001 Census
	life expectancy at birth for males	2003-2005
<b>Education</b>	No. of pupils in primary school class	2006
	% of 15yr olds with 5 or more GCSEs A-C grade or Scottish equivalent	2005-06

House prices used in this research are crude average prices. These prices are not standardised and therefore can be affected by changes in the sample from quarter to quarter.

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