

Press Release

Embargoed until:
00:01 08.11.08



Not for broadcast or publication before 00:01 Hrs Saturday 22nd November 2008

The third annual **Halifax Quality of Life Survey** tracks where living standards are highest in Great Britain by ranking local performance across key indicators; covering the labour market, the housing market, the environment, education and health. The index examines data at local authority (LA) level. 408 local authorities have been analysed in this survey. Data has been gathered from sources including the ONS, DEFRA, the Met Office, the Department for Transport and the Halifax house price database.

Residents of Elmbridge Have Best Quality of Life

- **Residents of Elmbridge in Surrey have the best quality of life in Great Britain in 2008**
- **Mid Suffolk is second in the 2008 quality of life ranking, followed by Horsham, Wokingham and Hart**
- **Fifteen of the thirty local authorities (LAs) with the best quality of life are in the South East of England**
- **Rutland in East Midlands has the best quality of life outside the south of England**
- **Shetland Islands is the highest ranked area in Scotland and Monmouthshire is the highest ranked in Wales**
- **House prices trade at a premium to the average house price in their region in 26 of the 30 local authorities with the best quality of life.**
- **The average house price premium for the top 30 ranked areas is £64,550, or 27%. In Elmbridge, the premium is £170,192 (or 67%)**
- **South Norfolk, Baberge, Rochford and St. Edmundsbury offer the best value for money property i.e. a combination of relatively low property prices and a high quality of life**

Martin Ellis, chief economist at Halifax, commented:

"People living in Elmbridge have the best quality of life in Great Britain. Residents in this part of Surrey tend to be healthy, have high life expectancy, enjoy relatively high earnings and are highly likely to own their own home. Elmbridge also has good school results and the weather is better than the national average. Living in Elmbridge, however, comes at a price with average property prices more than £170,000 above the average for the South East.

South Norfolk, Baberge, Rochford and St. Edmundsbury are four areas that have a high quality of life combined with lower than average house prices, therefore offering good value for money housing."

KEY FINDINGS

New research from Halifax shows that the residents of Elmbridge in Surrey have the best quality of life in Great Britain in 2008. In 2007 Elmbridge was the sixth highest ranked local authority area. Wokingham had the highest quality of life in 2007.

Householders in Elmbridge are some of the healthiest in the nation (95% in good or fairly good health) and life expectancy for newborns, at 80.4 years, is one of the highest in the country. Average earnings in Elmbridge are the 2nd highest in the survey, at £1,048 per week. The majority of householders are owner-occupiers (78%), whilst houses are larger than average (6.1 rooms). GCSE results are also above average and the area sees almost two hours more sunshine per week (30.0 hours) than the British average.

The South East region has the best quality of life; fifteen of the thirty LAs with the best quality of life are in the South East of England. Twelve are in the East of England (these include Uttlesford, Baberge and South Cambridgeshire), with two in the East Midlands (Rutland and Harborough) and one in the West Midlands (Stratford on Avon). (See Table 1)

Rutland has the best quality of life outside the south of England; ranked 25th in the survey. In Rutland, houses are relatively large, life expectancy is longer than average and GCSE results are some of the best in England.

Table 1: Quality of Life Rankings – the top 30 Local Authorities in Great Britain

| Local Authority | Region | Quality of Life Ranking 2008 |
|-----------------------|-----------------|------------------------------|
| Elmbridge | South East | 1 |
| Mid Suffolk | East of England | 2 |
| Horsham | South East | 3 |
| Wokingham | South East | 4 |
| Hart | South East | 5 |
| Surrey Heath | South East | 6 |
| Rochford | East of England | 7 |
| Uttlesford | East of England | 8 |
| Three Rivers | East of England | 9 |
| South Cambridgeshire | East of England | 10 |
| Chiltern | South East | 11 |
| St. Edmundsbury | East of England | 12 |
| East Hertfordshire | East of England | 13 |
| Guildford | South East | 14 |
| Winchester | South East | 15 |
| Mid Sussex | South East | 16 |
| St Albans | East of England | 17 |
| Epsom and Ewell | South East | 18 |
| Vale of White Horse | South East | 19 |
| South Norfolk | East of England | 20 |
| South Buckinghamshire | South East | 21 |
| Mid Bedfordshire | East of England | 22 |
| Babergh | East of England | 23 |
| Chelmsford | East of England | 24 |
| Rutland | East Midlands | 25 |
| Wycombe | South East | 26 |

| | | |
|-------------------|---------------|----|
| Waverley | South East | 27 |
| West Berkshire | South East | 28 |
| Harborough | East Midlands | 29 |
| Stratford-on-Avon | West Midlands | 30 |

House prices tend to be higher in areas where the quality of life is better. House prices trade at a premium to the average house price in their region in 26 of the 30 local authorities with the best quality of life. On average, this premium is £64,550, or 27%, for the top 30 ranked areas. In Elmbridge, the average house price is £425,598; a premium of £170,192 (or 67%) to the average house price in the South East.

South Norfolk, Baberge, Rochford and St. Edmundsbury offer best value for money property. The four LAs in the top 30 trade at a discount to the regional average house price and, therefore, offer the best value for money for homebuyers are South Norfolk (-£20,762), Baberge (-£14,037), Rochford (-£11,503) and St. Edmundsbury (-£8,172).

Quality of Life Rankings (Table 1)

- **The top ranked LAs in northern England are Castle Morpeth (61st) in the North East and Congleton (65th) in the North West.** Castle Morpeth has low burglary rates and larger than average houses. Congleton has high employment and a high level of owner-occupation. Both areas are comfortably in the top quarter of LAs offering the best quality of life in Britain.
- **The top Scottish LAs are Shetland Islands (109th) and Aberdeenshire (122nd).** The Shetland Islands has a high employment rate, high secondary education grade results and low traffic flows per square kilometre. Aberdeenshire has a high employment rate and high secondary education grade results and low crime levels.
- **The top ranked London borough is Bromley (56th).** Bromley's residents have relatively high average earnings, good GCSE results and a high life expectancy. Four other London boroughs are in the top quarter of LAs for the quality of life – Richmond upon Thames, Harrow, Kingston upon Thames and Sutton.
- **The top Welsh LA is Monmouthshire (142nd).** Residents of Monmouthshire tend to have higher than average earning, larger than average houses and low crime levels. Three Welsh LAs are in the top half of all LAs for the quality of life – Monmouthshire, Vale of Glamorgan and Powys.

Quality of Life and House Prices to September 2008 (Tables 2 and 3)

- **Elmbridge has the best quality of life in Britain, but has the second most expensive property for any LA outside London,** with an average house price of £425,598*. This represents a premium of £170,192 compared to the average house price of £255,405 in the South East region.
- **South Buckinghamshire, the area with the 21st best quality of life, has an average house price of £478,297, the highest average house price outside London.** The area has the fourth highest average house price in Britain behind Kensington & Chelsea (£637,635), Hammersmith and Fulham (£545,929) and Westminster (£503,033).
- **The average house price in the local authority with the highest quality of life in each region of Great Britain, except London and Scotland, trades at a premium to the region's average house price.** This premium is on average £78,814 (44%).
- **In London, the average house price in Bromley - the London LA with the highest quality of life - of £287,606, is at a discount of £20,806 (-7%) to the average London house price.**

* All house price figures refer to September 2008

- **There are clearly identifiable areas offering good value housing in most regions.** Mid-Suffolk, for example, is second in the 2008 quality of life rankings, but its average house prices trades at a premium of just 2% above the East of England regional average. There are also four LAs in the top 30 of best quality of life rankings trading at a discount. The largest discounts are in South Norfolk (-£20,762), Baberge (-£14,037), Rochford (-£11,503) and St. Edmundsbury (-£8,172).

Quality of Life Performance by Category

Labour market

- **Test Valley in Hampshire has the highest employment rate (88.5%),** followed by Shetland Isles (88.1%), Sevenoaks and St. Edmundsbury (both 87.4%).
- **Average earnings are highest in Kensington & Chelsea (£1,268 per week),** followed by Elmbridge (£1,048) and Westminster (£1,040).

Housing market

- **The owner-occupation rate is highest in Castle Point (89%) in the East of England** and Blaby in the East Midlands (87%).
- **South Buckinghamshire has the biggest houses in Great Britain.** The average house there has 6.4 rooms, followed by Chiltern, Rutland and Hart (all 6.3).
- **98% of houses in Easington, Durham, Blythe Valley and Stevenage have central heating, the most of any LA in Great Britain.** At least 95% of houses have central heating in 138 of the LAs.

Urban Environment

- **2.0% of dwellings, or less, are vacant in forty six LAs** - empty properties and second homes. The lowest percentages of vacant properties are in Lancaster, South Buckinghamshire and Wyre Forest (all 0.3%).
- **Traffic flows are lowest in Scotland, accounting for nine out of the 15 best ranked LAs on this measure.** The lowest traffic levels are in the Western Isles, the Highlands and Argyll & Bute.
- **Four of the 15 lowest burglary rates are in Scotland.** The lowest burglary rates per 10,000 households in Great Britain are all in Scotland: Western Isles (2), Orkney Islands (3) and the Shetland Islands (5).
- **Six of the ten local authorities with the lowest per capita CO₂ emissions are in London.** The lowest emissions in Great Britain are in Tower Hamlets (1.75 tonnes of CO₂ per capita), followed by Camden (1.86 tonnes), Southwark (1.87 tonnes) and Newham (1.88 tonnes).

Physical Environment

- **Southend-on-Sea has the lowest average annual rainfall (517mm)** followed by Castle Point (526mm) and Rochford (529mm). The ten LAs with the least rainfall in Great Britain are all in the East of England.
- **Eastbourne has an average of 34.6 hours of sunshine a week, the most in Great Britain,** followed by the Isle of Wight (34.2 hours), and Gosport (34.0 hours). Five of the ten LAs with the most sunshine hours are in the South East and five are in the South West.

Health

- **95% of households in Wokingham in the South East rate themselves in good or fairly good health**, making it the healthiest LA in Britain. Nine out of the top ten LAs on this measure are in the South East.
- **Life expectancy is highest in Kensington & Chelsea (83.1 years)**, followed by East Dorset (81.4 years) and Hart (80.7 years) in the South East. The top ten is dominated by LAs in the southern England, with the exception of Rutland in the East Midlands.

Education

- **The average primary school class size is smallest in the Western Isles (14.3 pupils)**, followed by Isles of Scilly (15.1) and the Shetland Islands (15.9). Five of the ten LAs with the smallest primary school class sizes are in northern Scotland.
- **The best GCSE results in England are in the Three Rivers in East of England, where 82.7% of 15 year olds achieved five or more GCSE results, grades A-C**, followed by Rochford (78.7%) and Tunbridge Wells (77.8%). Four of the ten LAs with the best GCSE results are in the South East of England, three in the East of England, two in the North West and one in Yorkshire and the Humber.
- **In Scotland, 90% of S4 students in East Dunbartonshire and the Shetland Islands gained 5 awards at level 4 or better**, the highest ranking in the country, followed by the East Renfrewshire (88%), Aberdeenshire and Argyll and Bute (both 83%).
- **In Wales, 65% of students in the Ceredigion had five or more GCSE results grades A-C**, the highest ranking in the country, followed by Vale of Glamorgan and Powys (both 62%).

Table 2: Top 30 Local Authorities for the Quality of Life - House Prices

| Local Authority | Region | Quality of Life ranking 2008 | Premium to region % Sep 2008 |
|------------------------|-----------------|-------------------------------------|-------------------------------------|
| Elmbridge | South East | 1 | 67% |
| Mid Suffolk | East of England | 2 | 2% |
| Horsham | South East | 3 | 19% |
| Wokingham | South East | 4 | 17% |
| Hart | South East | 5 | 16% |
| Surrey Heath | South East | 6 | 27% |
| Rochford | East of England | 7 | -5% |
| Uttlesford | East of England | 8 | 39% |
| Three Rivers | East of England | 9 | 42% |
| South Cambridgeshire | East of England | 10 | 18% |
| Chiltern | South East | 11 | 62% |
| St. Edmundsbury | East of England | 12 | -4% |
| East Hertfordshire | East of England | 13 | 28% |
| Guildford | South East | 14 | 52% |
| Winchester | South East | 15 | 21% |
| Mid Sussex | South East | 16 | 9% |
| St Albans | East of England | 17 | 60% |
| Epsom and Ewell | South East | 18 | 22% |
| Vale of White Horse | South East | 19 | 10% |
| South Norfolk | East of England | 20 | -9% |
| South Bucks | South East | 21 | 87% |
| Mid Bedfordshire | East of England | 22 | 10% |
| Babergh | East of England | 23 | -6% |
| Chelmsford | East of England | 24 | 9% |
| Rutland | East Midlands | 25 | 82% |
| Wycombe | South East | 26 | 18% |
| Waverley | South East | 27 | 46% |
| West Berkshire | South East | 28 | 10% |
| Harborough | East Midlands | 29 | 36% |
| Stratford-on-Avon | West Midlands | 30 | 55% |

Table 3: Local Authority with the Best Quality of Life in each region

| Local Authority | Region | Quality of Life ranking 2008 | Premium to region % Sep 2008 |
|-------------------|--------------------------|------------------------------|------------------------------|
| Rutland | East Midlands | 25 | 82% |
| Mid Suffolk | East of England | 2 | 2% |
| Bromley | London | 56 | -7% |
| Castle Morpeth | North East | 61 | 72% |
| Congleton | North West | 65 | 21% |
| Shetland Islands | Scotland | 109 | -24% |
| Elmbridge | South East | 1 | 67% |
| North Wiltshire | South West | 35 | 4% |
| Monmouthshire | Wales | 142 | 38% |
| Stratford-on-Avon | West Midlands | 30 | 55% |
| Harrogate | Yorkshire and The Humber | 66 | 72% |

Table 4: Local Authority with the Best Quality of Life in each category

| Group | Variable | Local Authority | Region |
|-----------------------------|---|-----------------------|-----------------|
| Labour | Highest employment rate: 88.5% | Test Valley | South East |
| | Highest gross weekly Earnings: £1,268 | Kensington & Chelsea | London |
| Housing | Highest owner Occupation rate: 89% | Castle Point | East of England |
| | Highest average Number of rooms in house: 6.4 | South Buckinghamshire | South East |
| | Largest % of houses with central heating: 98% | Easington | North East |
| Urban environment | Lowest traffic flows per square km: 67 cars /km | Western Isles | Scotland |
| | Lowest burglary rate per 1000 population: 2 per 1000 people | Western Isles | Scotland |
| | Lowest % of vacant properties: 0.3% | Lancaster | North West |
| | Lowest CO ₂ Emissions per tonne per capita: 1.75 tonnes per person | Tower Hamlets | London |
| Physical environment | Lowest average annual rainfall: 517mm pa | Southend-on-Sea | East of England |
| | Most weekly sunshine hours: 34.6 hours | Eastbourne | South East |
| Health | Highest % of residents in good health: 95% | Wokingham | South East |
| | Longest life expectancy at birth for males: 83.1 years | Kensington & Chelsea | London |
| Education | Lowest No. of pupils in primary school class: 14.3 | Western Isles | Scotland |
| | Highest % of 15yr olds with 5 or more GCSEs A-C grade: 82.7% | Three Rivers | East of England |

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 all 408 LAs in Great Britain.

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 |
|-----------------------------|--|---|
| Labour | Employment rate % | 2007 |
| | Gross weekly Earnings £s | Apr-07 |
| Housing | Owner Occupation rate % | 2001 Census |
| | No of rooms in house | 2001 Census |
| | % of houses with central heating and sole use of bathroom | 2001 Census |
| Urban environment | Traffic flows per square km | 2007 |
| | Burglary rate per 1000 population | 2006-07-England & Wales 2007-08 Scotland |
| | % of Vacant Properties | 2006 |
| | CO2 Emissions per tonne per capita | 2006 |
| Physical environment | Average annual Rainfall | Average 1971- 2000 |
| | Annual sunshine hours | Average 1971- 2001 |
| Health | % in good health | 2001 Census |
| | life expectancy at birth for males | 2004-2006 |
| Education | No. of pupils in primary school class | 2007 |
| | % of 15yr olds with 5 or more GCSEs A-C grade or Scottish equivalent | 2007 England & Wales 2008 Scotland |

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.

"This report is prepared from information that we believe is collated with care, however, it is only intended to highlight issues and it is not intended to be comprehensive. We reserve the right to vary our methodology and to edit or discontinue/withdraw this, or any other report. Any use of this report for an individual's own or third party commercial purposes is done entirely at the risk of the person making such use and solely the responsibility of the person or persons making such reliance. © Bank of Scotland plc all rights reserved 2008."

Ends

For further information please contact

Helpline No: 08456 045404

Email: Groupeconomics@hbosplc.com

ISDN facilities are available for broadcast media interviews