

# Peace of Mind Report

A Quarterly 2009 Report by  
Halifax Home Insurance

Report #2, April 2009:  
Home is where our Hearts are



## Contents

1. Introduction
2. There's no place like home
3. The Big City v This Green and Pleasant Land
4. Community Spirit?
5. Appendix

## 1. Introduction

Welcome to the second report from the Halifax Home Insurance Peace of Mind Campaign 2009: Home is where our Hearts are.

The previous report, The Halifax Peace of Mind Index, featured a unique research-based ranking comparing the feel-safe factor across the UK, and revealed that there's a higher Peace of Mind score in the more rural, less populated regions, with Wales, Northern Ireland and Scotland scoring higher than anywhere in England.

This, the second of four quarterly reports for 2009, focuses more on our homes: their make up (did you know families are now most likely to consist of 1.4 children?), the differing values for people with homes in either the city or the country, and where, or even if, the community spirit is still alive, to help bond people within their homes and local environments.

Again, there are some fascinating insights into UK attitudes. The things people listed as those they'd most miss if their homes were destroyed indicates the similar values we all put on the notion of 'home', despite the varied demographic and regional differences. The revelation that Londoners are most likely to feel unsafe when in a village pub illustrates continuing conflict between city and country dwellers.

There is surely a correlation between the higher Peace of Mind factor in less densely populated regions, as highlighted in the previous report, and this new research, which shows more community spirit in the more rural areas, particularly Wales, Scotland and the North East. Many people will no doubt feel comforted to see that, contrary to popular belief, a sense of community spirit clearly still exists in many neighbourhoods up and down the country.

Martyn Foulds  
Senior Claims Manager  
Halifax Home Insurance

## 2. There's no place like home

### Mortgages, landlords and 1.4 children

It's the place we return to from work or school, the place where we keep the things dear to us, and the place we share with our loved ones. Yet while the value we place on our homes - as opposed to the monetary value - remains intrinsically the same for us in so many ways, its make-up, in terms of property type, household occupancy and income, is hugely varied across the UK.

Financial uncertainty in 2009 is just one of a number of factors effecting our homes, whether it's household income or children staying at home with parents after the age of 18. In terms of property type, London is the capital of rented accommodation, with proportionately more council, housing association and private tenants than anywhere else in the UK. In fact rented accommodation makes up over two fifths of all property within the M25, twice as much as to the other side of the M25 in the South East.

For the rest, it's a matter of owning the place where they live - either with a mortgage or owning it outright. Across the UK, more people fall into the 'owning a property with a mortgage' category than any other, at 43%, and the area with the highest percentage of mortgages is Wales, with 55%, followed by Scotland - the only other region to have more than half its properties taken up by people with a mortgage. Yorkshire and Humberside, meanwhile, features the highest percentage of properties owned outright, at 35.1%, compared with a national average of 28.9%:

Is your home...	Scotland	Wales	Northern Ireland	North West	North East	Yorks. & H'brside	EastMids	West Mids	East of Eng.	L'ndon	South East	South West
Rented – council or housing association	9.68%	9.17%	6.38%	12.50%	15.6%	11.49%	9.56%	15.79%	10.4%	19.17%	11.33%	9.23%
Rented – from private landlord	12.9%	13.76%	12.77%	13.36%	15.6%	12.64%	12.5%	9.77%	13.6%	22.08%	11.33%	21.54%
Owned with mortgage	50.97%	55.05%	48.94%	43.53%	42.2%	40.8%	43.38%	48.87%	43.2%	32.50%	47.59%	44.10%
Owned outright	26.45%	22.02%	31.91%	30.6%	26.61%	35.06%	34.56%	25.56%	32.8%	26.25%	29.75%	25.13%

When it comes to the make-up of households, the vast majority feature couples living with or without children. With women generally waiting longer to have children, the classic family unit of '2.4 children' has fallen in the 21st Century, with Government figures for the current decade showing Mr and Mrs Average now have '1.4 children'.\* In fact, just under a third of those questioned (32.47%) said that they are married or cohabit with children, an almost identical number (32.52%) said they are married or cohabit without children, and a further one in 10 (10.26%) live with parents or a parent.

Outside 'traditional' family life, that leaves around one in five of the UK population either living alone or in shared accommodation; 14.49% live alone, a figure that increases from the age of 55 (nearly a third, or 28.97%, in the 65+ age group come into this category). At the other end of the age spectrum, the largest group of people in the UK living in a shared household are in the 16-19 category, with a total of 20.78% – mainly students or young people who have left home – living in shared accommodation.

Regionally, the North East has the highest percentage of couples living with children, at around two out of five households (39.45%), while Yorkshire and Humberside contains the highest percentage of couples living without children (40.8%). These scenes of domestic bliss are in stark contrast, however, to the cosmopolitan make-up of households in London, as the capital has the most people living alone, with nearly one in five of the population classed as 'singletons', and the highest percentage of single parents living with children. In addition, the capital has the most shared households, accounting for around one in 10 (9.17%) of its properties:

Which of the following best describes the type of household you live in?	Scotland	Wales	N Ireland	North West	North East	Yorks. & H'brside	East Mids	West Mids	East of Eng.	L'ndon	SouthEast	South West
Living alone	12.26%	16.51%	14.89%	13.79%	15.60%	16.09%	11.76%	7.52%	16%	18.33%	14.45%	14.87%
Living with parent or parents	8.39%	10.09%	12.77%	11.64%	4.59%	11.49%	11.03%	12.03%	7.2%	10.42%	11.05%	10.26%
Single parent with children living at home	2.58%	6.42%	2.13%	3.88%	2.75%	4.02%	4.41%	6.02%	4.8%	8.33%	4.25%	3.59%
Married or cohabiting, with children living at home	34.84%	32.11%	34.04%	35.34%	39.45%	23.56%	32.35%	36.84%	37.6%	25.83%	34.28%	29.74%
Married or cohabiting, with no children living at home	34.84%	30.28%	27.66%	31.9%	33.03%	40.8%	36.76%	32.33%	30.4%	25.83%	32.29%	33.33%
Living in shared household (ie. shared kitchen) with other people I DON'T know	1.94%	0%	2.13%	0%	0%	0%	1.47%	0.75%	0.8%	2.08%	0.28%	1.54%
Living in shared household (ie. shared kitchen) with other people I DO know	5.16%	4.59%	6.38%	3.45%	4.59%	4.02%	2.21%	4.51%	3.2%	9.17%	3.40%	6.67%

Nationally, nearly half of all households have children living in them (47.36%), and the child age breakdowns show an interesting diversity across the country. Percentage-wise, there are far more under-13s living with parents in the West Midlands, accounting for nearly a third (30.08%) of households. This represents half as much again as the situation in Wales (20.18%), and nearly twice as much as London, where less than one in five households (17.08%) include any children under 13. West Midlands again has the highest percentage of households with 13-18 year olds (16.54%), with Yorkshire and Humberside having the fewest, at less than one in 10 (9.77%).

Unsurprisingly, the relatively higher property prices in London mean that children over 18 in the capital are the most likely to continue living 'at home'. Exactly 15% of adults in London are still living with their parents, compared to just 5% in the Yorkshire and Humberside region:

Do you have any children of the following ages who live with you at home?	Scotland	Wales	N Ireland	North West	NorthEast	Yorks. & H'brside	East Mids	WestMids	East of Eng.	L'ndon	SouthEast	South West
0-12	25.81%	20.18%	23.4%	22.84%	26.61%	20.11%	23.53%	30.08%	24.8%	17.08%	26.06%	23.08%
13-18	8.39%	11.93%	10.64%	15.95%	11.01%	9.77%	12.5%	16.54%	12.8%	12.50%	12.46%	13.33%
18+	9.68%	12.84%	10.64%	10.78%	10.09%	5.17%	8.09%	9.77%	11.2%	15%	9.63%	7.18%

Taking into account these household factors, 'home' clearly means a myriad of different things to the UK's population of 60,975,000\*\*\* – but reassuringly the vast majority still cherish it as a place of security, protection and, for the most part, family values. People surveyed were asked what they would miss the most if their property was destroyed, be it by fire, flood or other disaster, and the top three answers nationally - family photos, family heirlooms and childhood mementoes – clearly indicate the inexorable link between family and home.

At the same time, the answers also demonstrate different values among sectors of the population: 16-19 year olds would miss music and film collections - either as CDs and DVDs or saved on MP3 players and PCs - more than any other age group, and similarly 20-24 year olds for shoes, 35-44 year olds for family photos, 55-64 year olds for art and antiques, and the 65+ age group for books.

Across the UK, those in the North East are the most likely to treasure family photos, people in the South East would most miss childhood mementoes, and residents of Yorkshire and Humberside most favour family heirlooms. Elsewhere, Londoners would be the ones to most miss shoes and books, while the perhaps more practically minded residents of Northern Ireland would be the most concerned about losing furniture and kitchen appliances:

Which possessions would you most miss if your home was destroyed?	Scotland	Wales	N Ireland	North West	North East	Yorks. & H'brside	East Mids	West Mids	East of Eng.	L'ndon	South East	South West
Family photos	80.65%	77.98%	82.98%	79.74%	85.32%	75.29%	80.15%	74.44%	73.60%	71.25%	79.89%	77.95%
Music and film collection eg. CDs, DVDs, stored digitally	15.48%	14.68%	21.28%	16.38%	18.35%	20.11%	18.38%	18.80%	20%	20.42%	19.26%	17.44%
Clothes	16.13%	17.43%	25.53%	15.09%	10.09%	14.94%	17.65%	16.54%	17.6%	15.83%	15.86%	16.41%
Shoes	3.87%	0.01%	2.13%	3.88%	2.75%	1.72%	2.2%	4.51%	4.8%	5.42%	2.27%	2.05%
TVs and electrical goods	20.65%	22.02%	34.04%	21.12%	11.93%	20.69%	21.32%	19.55%	24.8%	25%	21.25%	18.97%
Childhood mementoes	43.23%	37.62%	29.79%	40.09%	40.37%	38.51%	33.09%	37.59%	32.8%	35%	44.76%	43.59%
Family heirlooms eg. jewellery and ceramics	46.45%	41.28%	34.04%	48.28%	49.54%	52.30%	40.44%	40.6%	38.4%	40.42%	43.91%	42.05%
Books	10.32%	14.68%	4.26%	11.21%	11.93%	14.94%	16.18%	15.04%	15.2%	17.5%	10.76%	9.74%
Art and antiques	7.1%	4.59%	4.26%	3.02%	5.50%	2.87%	5.15%	6.02%	4.8%	7.08%	4.82%	6.67%
Beds, chairs, sofas and furniture	6.45%	6.42%	10.64%	6.03%	4.59%	6.32%	5.88%	6.77%	5.6%	7.08%	3.4%	7.69%
Kitchen appliances	1.94%	1.83%	6.38%	0.43%	2.75%	4.02%	0.1%	1.5%	0.8%	4.17%	1.42%	1.03%
Personal collections, such as stamps and china	13.55%	16.51%	10.64%	18.97%	13.76%	13.22%	18.38%	18.05%	15.2%	18.75%	18.7%	15.9%

With a growing population of over 60 million, the concept of “home” obviously constitutes any number of things for people in the UK, yet it is ultimately the same for us all – a place to return to for security, warmth and comfort, and to share with loved ones.

The current economic climate has undoubtedly had an effect on the nation, and in times of trouble people become ever more aware of the important things in life, such as their home environment.

The fact that people told us the things they’d miss the most if their home was destroyed are family photos, family heirlooms and childhood mementoes, as opposed to more materialistic possessions, underlines the importance and connection of our homes to the real things that matter in our lives.

\* BBC Online (<http://news.bbc.co.uk/1/hi/health/1990679.stm>)

\*\* BBC Online (<http://news.bbc.co.uk/1/hi/magazine/7581120.stm>)

\*\*\* National Statistics ([www.statistics.gov.uk/cci/nugget.asp?ID=6](http://www.statistics.gov.uk/cci/nugget.asp?ID=6))

### 3. The Big City v This Green and Pleasant Land

#### Urban dwelling or country retreat?

It was once the dream of many a city dweller: move away from the rough, tough urban sprawl to a more peaceful, rural way of life in the country. No doubt many a country dweller hoped the dream would never come true, to maintain the age-old view of the tranquil, out-of-town way of life, but how do they see each other – or more specifically, how do they view each other’s home surroundings in terms of safety in 2009?

A perceived view is that while crime in the inner cities shows no signs of abating, certain types of nuisance crime are spilling out into more rural areas. In October 2008, Simon Reed, vice chairman of the Police Federation, told MPs on the Commons Culture, Media and Sport committee that market towns have suffered most since the introduction of the Licensing Act. He admitted that policing is being stretched ‘at times, often in the smaller towns more than in the bigger cities’, adding: ‘My impression of many market towns is they are like the Wild West on occasion because they are really stripped of resources.’\*

But do the people that live in rural market locations genuinely believe that the traditionally quieter areas of Britain are becoming like their city counterparts when it comes to crime? Faced with a choice of walking through either city streets or a deserted country lane at night, and being in a city centre or village pub on a Friday night, people were asked where they would feel the least safe:

Which of the following places would you LEAST like to be, in terms of feeling safe?	All Respondents
Walking through city streets at night	51.69%
Walking through a deserted country lane at night	48.31%
And...	
A city centre pub on a Friday night	86.21%
A local village pub on a Friday night	13.79%

So while city streets and deserted country lanes come out roughly equal, there is a clear feeling from all people that city centre pubs pose more of a threat than their country equivalents. However, when the findings are split into location-type, a clearer picture emerges: people from both inner cities and the suburbs believe that, compared to deserted country lanes, walking through city streets at night is actually a SAFER option.

People living in more rural locations, not surprisingly, said that walking through city streets would make them feel less safe. And when it comes to city centre pubs versus village pubs, the vast majority replied that the city pub would make them feel less safe – although more than one in five city dwellers still felt a village pub on a Friday night would make them feel uneasy:

Which of the following places would you LEAST like to be, in terms of feeling safe?	Centre of large town or city	Suburbs of large town or city	Mid-sized town (2,000 to 200,000 inhabitants)	Smalltown (200 to 2,000 inhabitants)	Village (with less than 200 inhabitants)	Isolated rural location
Walking through city streets at night	45.05%	49.34%	49.84%	57.5%	62.33%	79.59%
Walking through a deserted country lane at night	54.95%	50.66%	50.16%	42.5%	37.67%	20.41%
And...						
A city centre pub on a Friday night	78.84%	84.93%	87.89%	89.29%	91.10%	91.84%
A local village pub on a Friday night	21.16%	15.07%	12.11%	10.71%	8.90%	8.16%

Across the UK, residents in the East Midlands, which includes such large conurbations as Nottingham, Derby and Leicester, would feel the least safe walking through city streets at night, while those in the North East - where around 30% of the region is designated as an Area of Outstanding Natural Beauty or National Parkhome\*\* - would feel the least safe walking through a deserted country lane at night. Almost all people questioned in Northern Ireland (95.74%) would feel the least safe being in a city centre pub on a Friday night. The most interesting statistic, perhaps, concerns residents of London, the biggest city in Europe: exactly a quarter of capital dwellers, more than anywhere else in the UK, say they would feel the least safe in a village pub on a Friday night:

Which of the following places would you LEAST like to be, from the point of view of feeling safe?	Scotland	Wales	N Ireland	North West	NorthEast	Yorks. & H'brside	East Mids	WestMids	East of Eng.	L'ndon	SouthEast	South West
Walking through city streets at night, OR	54.19%	55.05%	61.7%	47.84%	32.11%	56.9%	62.5%	55.64%	56%	45.42%	49.58%	54.87%
Walking through a deserted country lane at night	45.81%	44.95%	38.3%	52.16%	67.89%	43.1%	37.5%	44.36%	44%	54.58%	50.42%	45.13%
And...												
A city centre pub on a Friday night, OR	85.16%	89.91%	95.74%	84.48%	86.24%	88.51%	91.91%	88.72%	86.4%	75%	86.4%	90.26%
A local village pub on a Friday night	14.84%	10.09%	4.26%	15.52%	13.76%	11.49%	8.09%	11.28%	13.6%	25%	13.6%	9.74%

So has crime ever made people consider moving home to a different type of area? For three quarters of those questioned, the answer is a resounding 'no'. But for the remaining quarter, it's certainly something they've contemplated, with nearly one in 10 considering a move to the country, and nearly one in 20 contemplating a move to a city centre location:

Has crime in your neighbourhood ever made you contemplate moving to a different kind of area?	All Respondents
No, never thought about moving	75.9%
Yes – to a city centre location, or better area of a city	4.68%
Yes – to the suburbs, or further out in the suburbs	6.03%
Yes – to a small town	4.68%
Yes – to a village	8.72%

What's surprising, though, is when the statistics are split regionally. For of the people questioned living in large cities or towns, the place they most want to move to in order to escape crime is either a new city centre location or a better area where they currently live, shattering the illusion that city dwellers yearn for a more peaceful life in the country.

City dwellers are, however, the most likely to contemplate a move due to crime in their neighbourhood. Around a third have thought about making the move, compared to less than one in 10 people living in villages:

Has crime in your neighbourhood ever made you contemplate moving to a different kind of area?	Centre of large town or city	Suburbs of large town or city	Mid-sized town (2,000 to 200,000 inhabitants)	Small town (200 to 2,000 inhabitants)	Village (with less than 200 inhabitants)	Isolated rural location
No, never thought about moving	67.24%	70.2%	75.79%	86.43%	92.47%	89.80%
Yes – to a city centre location, or better area of a city	10.24%	6.29%	2.99%	2.14%	0.68%	0.1%
Yes – to the suburbs, or further out in the suburbs	9.22%	8.77%	5.19%	2.86%	0.01%	0.1%
Yes – to a small town	6.14%	5.3%	4.87%	3.57%	1.36%	2.02%
Yes – to a village	7.17%	9.44%	11.16%	5.00%	5.48%	8.16%

Regionally, people in Northern Ireland - a largely rural area - are the least likely to have considered moving to different kind of area because of crime, whereas residents of London, which has endured a particularly high profile wave of street crime in the past few years, are the most likely to have considered a move away to escape crime.

Has crime in your neighbourhood ever made you contemplate moving to a different kind of area?	Scotland	Wales	N Ireland	North West	NorthEast	Yorks. & H'brside	East Mids	WestMids	East of Eng.	L'ndon	SouthEast	South West
No - never thought about moving	89.03%	79.82%	91.49%	68.97%	80.73%	75.29%	78.68%	77.44%	76%	63.33%	73.65%	82.05%
Yes – to a city centre location, or better area of a city	1.94%	5.5%	2.13%	6.03%	4.59%	3.45%	3.68%	2.26%	4.8%	10.00%	3.4%	4.62%
Yes – to the suburbs, or further out in the suburbs	3.23%	4.59%	4.26%	5.6%	1.83%	6.32%	2.94%	5.26%	2.4%	13.75%	8.22%	3.59%
Yes – to a small town	0.65%	3.67%	2.13%	4.74%	4.59%	4.6%	7.35%	3.76%	5.6%	7.08%	5.67%	2.56%
Yes – to a village	5.16%	6.42%	0%	14.66%	8.26%	10.34%	7.35%	11.28%	11.2%	5.83%	9.07%	7.18%

Nicola Lloyd, director for analysis at the Commission for Rural Communities, said: “Over a number of years our State of the Countryside series of reports has highlighted a continuing trend of people moving from major towns and cities to the countryside. In the past many of these have been older people moving to a rural area to retire. As a result the average age of people living in rural areas is around six years higher than in urban areas. At the same time, young people are leaving the countryside. There are now around 400,000 fewer young people aged 15-29 in rural areas than just twenty years ago.

“In the last year, however, the pattern has started to change. Most households moving into rural England are now families with people aged from about 44 to 64 with young children. People moving to the countryside seek a better quality of life; in general rural residents enjoy healthier lifestyles, children do better at school, and generally the incidence of crime is lower.

“For most of the 9.5 million who live in rural England, it’s a wonderful place but apparent affluence in the countryside can mask some huge challenges. Around one in five people in rural areas are living below the Government’s official poverty threshold, access to vital services continues to be eroded, and the lack of affordable housing is arguably the single most pressing problem faced by rural people. We will continue to work with Government nationally, regionally and locally to ensure that policies and practices take account of the needs of rural communities.”

\*TheTimes([www.times-series.co.uk/uk\\_national\\_news/3757590.Market\\_towns\\_\\_like\\_wild\\_west\\_/](http://www.times-series.co.uk/uk_national_news/3757590.Market_towns__like_wild_west_/))

\*\* Natural England ([www.countryside.gov.uk/LAR/Regions/NorthEast/activities/landscape/f\\_countryside/index.asp](http://www.countryside.gov.uk/LAR/Regions/NorthEast/activities/landscape/f_countryside/index.asp))

## 4. Community Spirit?

### The changing face of our local communities

What makes for a strong community spirit, and as we head for the second decade of the 21st Century, can it still exist as many continue to conceive it? Millions of Brits can remember the street parties and bunting for the Queen's Silver Jubilee in 1977, but could such a uniquely British 'all in it together' spirit ever come about again, and in what part of the UK do community bonds remain strongest?

Government figures for the current decade indicate that nearly three quarters of the population believe neighbours in their area look out for each other and 87 per cent enjoy living in their local area.\*

Of course it all used to seem so innocent. There was once a time, we're often told, when it was safe enough to leave your back door open, secure in the knowledge that no-one would ever dream of breaking into your property, such was the extent of community spirit up and down the country. Amazingly that attitude still seems to remain in certain parts of the country, where a cavalier approach to keeping the front door 'on the latch' remains. Asked if they ever leave their front door either open or 'on the latch' while in the house, only around half (51.9%) replied 'never' – leaving an astonishing 48.1% of the UK population admitting that they do indeed, if only on occasion, leave the door open for anyone to walk in. Interestingly, the mid-30s to the mid-50s are the most likely to leave the door open, and women are more likely to keep it locked than men (54.3% v 49.4%).

Regionally, Londoners are by some distance the most security conscious, with nearly two thirds never leaving the front door open, and a further one in 10 leaving it unlocked 'less than once every six months'. However, across the rest of the UK it's clear there's more community spirit...if it can be measured in terms of leaving the front door unlocked. Over a third of residents in Northern Ireland leave the front door unlocked every, or nearly every, day:

Do you ever leave the front door open, or closed but 'on the latch' (so it could just be pushed open) while in the house?	Scotland	Wales	N Ireland	North West	NorthEast	Yorks. & H'brside	East Mids	WestMids	East of Eng.	L'ndon	SouthEast	South West
Never	41.29%	38.53%	42.55%	58.62%	45.87%	52.3%	48.53%	54.14%	54.4%	62.08%	56.94%	43.59%
Less than once every six months	5.16%	8.26%	6.38%	5.6%	8.26%	8.05%	8.09%	11.28%	8.8%	10.00%	9.35%	6.15%
Only every few months	7.1%	6.42%	4.26%	4.31%	0.92%	4.60%	7.35%	3.76%	2.40%	7.08%	6.8%	5.13%
Once a month	5.16%	0.92%	0.00%	2.16%	3.67%	1.72%	4.41%	0.75%	4.8%	2.50%	0.85%	2.56%
Once a fortnight	0.65%	1.83%	0.00%	1.29%	0.92%	1.15%	1.47%	3.01%	0.8%	2.92%	3.12%	1.54%
Once a week	3.23%	4.59%	4.26%	2.59%	1.83%	6.32%	1.47%	0.75%	3.2%	2.92%	3.4%	3.59%
Two or three times a week	7.1%	7.34%	8.51%	6.9%	8.26%	8.62%	8.09%	7.52%	7.2%	4.58%	7.08%	5.64%
Every day or nearly every day	30.32%	32.11%	34.04%	18.53%	30.28%	17.24%	20.59%	18.80%	18.4%	7.92%	12.46%	31.79%

But how do these feelings of safety and community register when it comes to speaking to people in the neighbourhood? Obviously it depends on whether it's a stranger or not – but it seems that younger people are the ones more likely to keep themselves to themselves, particularly if it's someone they've never met before.

Asked how often they stop to speak to someone they know on the street where they live, most people answered either two or three times a week, every day or nearly every day. Generally, the older the age bracket, the more likely people are to stop and speak to friends on the street, on either a daily or nearly daily basis. Teenagers, however, are just as likely as any other age bracket - apart from 55-64 year olds - to stop and speak to friends on the street two or three times a week, and women are the most likely to speak every or nearly every day.

However, when it comes to strangers, younger people are clearly the LEAST likely to engage in conversation on the street, perhaps because they've had the 'stranger danger' message drummed into them from an early age. More than four out of 10 in the 16-19 age bracket said they never stop to speak to someone they don't know, with the figure decreasing the older people are, until the 65 and over age bracket, where there's a slight increase:

How often do you stop to speak to someone on the street you know?	Overall	16-19	20-24	25-34	35-44	45-54	55-64	65+	Male	Female
Never	1.64%	2.6%	2.79%	3.06%	0.96%	1.52%	1.4%	0.56%	2.22%	1.13%
Less than once every six months	3.14%	9.09%	6.7%	3.33%	3.83%	2.13%	1.75%	1.11%	3.28%	3.01%
Only every few months	6.08%	3.9%	10.06%	9.72%	5.98%	4.56%	3.5%	4.46%	5.40%	6.67%
Once a month	7.42%	10.39%	12.29%	11.11%	6.7%	4.86%	5.24%	5.57%	8.90%	6.11%
Once a fortnight	7.07%	5.19%	12.29%	11.94%	5.98%	6.69%	4.2%	3.9%	7.42%	6.77%
Once a week	16.68%	10.39%	15.64%	17.78%	19.62%	18.24%	16.08%	13.09%	16.74%	16.64%
Two or three times a week	29.78%	35.06%	18.99%	21.67%	29.19%	33.74%	35.66%	34.54%	29.98%	29.61%
Every day or nearly every day	28.19%	23.38%	21.23%	21.39%	27.75%	28.27%	32.17%	36.77%	26.06%	30.08%

How often do you stop to speak to someone on the street you DON'T know?	Overall	16-19	20-24	25-34	35-44	45-54	55-64	65+	Male	Female
Never	27.89%	42.86%	33.52%	32.22%	28.23%	25.84%	21.33%	24.23%	27.01%	28.67%
Less than once every six months	24.05%	29.87%	28.49%	26.94%	25.12%	22.80%	18.53%	22.01%	23.2%	24.81%
Only every few months	17.08%	10.39%	18.44%	16.39%	17.22%	18.54%	18.18%	16.16%	17.8%	16.45%
Once a month	9.96%	5.19%	7.26%	10.83%	9.57%	9.73%	13.64%	9.19%	10.59%	9.40%
Once a fortnight	6.37%	7.79%	5.03%	5.00%	6.46%	7.29%	8.04%	5.85%	6.25%	6.48%
Once a week	7.92%	3.9%	2.79%	5.56%	6.94%	7.90%	11.54%	11.98%	8.26%	7.61%
Two or three times a week	4.93%	0%	2.79%	1.94%	5.26%	6.08%	5.94%	7.80%	4.87%	4.98%
Every day or nearly every day	1.79%	0%	1.68%	1.11%	1.20%	1.82%	2.80%	2.79%	2.01%	1.6%

But what UK regions can boast the best community spirit? Surely the essence of a positive local sense of belonging is partly derived from constant interaction between community members – in which case the findings indicate that residents of the North East, Scotland and particularly Wales are the most community minded. More than two out of every five Welsh respondents said they speak to someone on the street they know ‘every day or nearly every day’, the highest percentage in the UK:

How often do you stop to speak to someone on the street you know?	Scotland	Wales	N Ireland	North West	NorthEast	Yorks. & H'brside	East Mids	WestMids	East of Eng.	L'ndon	SouthEast	South West
Never	1.94%	0.92%	6.38%	2.16%	0.92%	1.15%	0%	3.01%	2.4%	2.50%	0.85%	1.03%
Less than once every six months	0.65%	2.75%	0%	3.88%	1.83%	1.72%	4.41%	3.01%	2.4%	2.92%	4.53%	4.62%
Only every few months	3.23%	9.17%	2.13%	3.88%	5.5%	6.32%	8.82%	9.02%	7.2%	6.67%	6.23%	4.62%
Once a month	7.10%	4.59%	2.13%	7.33%	5.5%	4.6%	6.62%	5.26%	8.0%	12.5%	7.93%	8.72%
Once a fortnight	3.87%	3.67%	8.51%	6.47%	7.34%	8.05%	8.09%	6.77%	2.4%	9.17%	10.2%	5.13%
Once a week	14.19%	11.01%	19.15%	17.24%	13.76%	16.09%	18.38%	12.03%	18.4%	19.17%	17.85%	18.46%
Two or three times a week	35.48%	26.61%	38.3%	31.47%	29.36%	30.46%	29.41%	26.32%	36.8%	26.25%	29.18%	26.15%
Every day or nearly every day	33.55%	41.28%	23.4%	27.59%	35.78%	31.61%	24.26%	34.59%	22.4%	20.83%	23.23%	31.28%

And when it comes to talking to strangers on the street, Wales again has the highest percentage of people who claim to do it on an almost daily basis, equal with the North East. Compare this with London, where around one in three (29.17%) would never talk to someone they didn't know on the street – and the figure is even higher in the North West and Northern Ireland:

Win Griffiths, chair of Wales Council for Voluntary Action (WCVA), the umbrella body for the voluntary sector in Wales, said: 'It's not surprising to hear about the level of community spirit in Wales. Whether in rural Wales, valleys areas or towns and cities, we have a long tradition of mutual aid, and community self-help and action.'

'There are many ingredients: our linguistic and cultural heritage, industrial heritage, the tradition of solidarity - often in adversity - and the medical aid societies that were the forerunners of today's modern health system. Wales currently has 30,000 voluntary and community groups, most of them small and very local, involving hundreds of thousands of people organising all sorts of activity in their community.'

'Over 1.2million people are volunteering in some way, and all of this contributes to community spirit and well-being. And with over 4,600 young people involved in voluntary action, through the Millennium Volunteers Scheme and Youth Volunteering Advisers alone, there are good reasons to believe that community spirit will remain into the future.'

\* National Statistics ([www.statistics.gov.uk/cci/nugget.asp?id=183](http://www.statistics.gov.uk/cci/nugget.asp?id=183))

How often do you stop to speak to someone on the street you DON'T know?	Scotland	Wales	N Ireland	North West	NorthEast	Yorks. & H'brside	East Mids	WestMids	East of Eng.	L'ndon	SouthEast	South West
Never	27.1%	20.18%	31.91%	30.6%	27.52%	32.18%	26.47%	28.57%	23.2%	29.17%	27.20	28.21%
Less than once every six months	19.35%	22.94%	21.28%	25.86%	27.52%	24.71%	23.53%	21.80%	23.2%	25.83%	26.63%	20%
Only every few months	20.65%	14.68%	14.89%	21.12%	13.76%	14.94%	23.53%	18.05%	17.6%	14.58%	15.86%	14.87%
Once a month	10.97%	13.76%	4.26%	8.19%	11.01%	10.34%	6.62%	9.77%	8%	9.17%	10.2%	13.85%
Once a fortnight	3.87%	5.5%	14.89%	4.74%	2.75%	3.45%	4.41%	6.77%	9.6%	9.17%	7.65%	6.67%
Once a week	7.1%	8.26%	6.38%	3.88%	9.17%	10.92%	9.56%	10.53%	10.4%	6.25%	8.5%	6.67%
Two or three times a week	8.39%	10.09%	4.26%	4.31%	3.67%	2.87%	4.41%	3.76%	7.2%	3.33%	2.83%	8.21%
Every day or nearly every day	2.58%	4.59%	2.13%	1.29%	4.59%	0.57%	1.47%	0.75%	0.8%	2.5%	1.13%	1.54%

To conclude, it seems that the UK population is realising, perhaps more than they have done for a long time, the importance of home comforts, from the material things they treasure to the benefits of a community spirit that bonds together friends and neighbours.

The three items people said they would miss most if their property was destroyed - family photos, family heirlooms and childhood mementoes - indicates the true value of material possessions. The latest wide screen TV or a trendy new sofa may look nice, but do they really help make a house, or a flat, a home?

There are clearly issues with feelings of safety in 2009 when it comes to venturing outside the home, whether it's in a city centre or a country lane, and while many people living in rural areas feel their traditional ways and values are being eroded, city dwellers remain unsure about country life.

Brits do seem generally content with their home environment, although the quarter of people quizzed who have considered moving because of local crime is a worry. As these people are twice as likely to move out to the country, will the next decade show that the make-up of our countryside is being partly dictated by levels of crime in our cities? Time will tell.

The good news is that the home undoubtedly remains the place where the heart is. The challenge is that we build on these undoubted strengths, and use them to bind together our neighbourhoods and communities, to benefit all those we live, work and interact with on a regular basis.

## 5. Appendix

The Peace of Mind research programme integrated new survey research among more than 2,000 UK adults and data from the British Crime Survey. The Peace of Mind Index was constructed by statisticians at 3000ft Strategic Insight, using a combination of the aforementioned sources.

The research was designed, managed and analysed by 3000ft Strategic Insight. Original survey research was carried out by PureProfile in October 2008, with an online sample of 2009 UK adults aged 16 and over. Nationally representative quotas were set by age, gender and region.

The British Crime Survey, and Scottish Crime Survey: The British Crime Survey and Scottish Crime and Victimization Survey measure levels of crime in England and Wales, and Scotland. The BCS surveys 24,000 individuals each year. These surveys include crimes which may not have been reported to the police and are thus considered an important alternative to recorded crime statistics reported by police. The BCS also includes measures of attitudes to crime and safety, some of which were also used in our research programme.

3000ft Strategic Insight: 3000ft Strategic Insight is a consultancy specialising in evidence-based analysis of the changing social and economic environment for businesses. 3000ft Strategic Insight designed, managed and analysed the original survey research, in collaboration with Challenger Brand PR and PureProfile Research, analysed BCS and SCS data, and produced the Peace of Mind Index on behalf of Halifax Home Insurance.

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