



NEXT DOOR STRANGERS.

The changing face of the British neighbourhood.



EXECUTIVE SUMMARY.

Traditional neighbourhood values of shared interests amid like-minded people could be in decline according to the Next Door Strangers report.

A survey of 2,000 British residents, covering a range of ages and geographic locations, revealed that more than one quarter (27%) of us say we “do not trust” our neighbours and most of us (59%) feel we neither have a lot in common with nor share the same values (44%) as them.

The report also found that the majority of British residents don't know their neighbours' names and wouldn't recognise them if they passed them in the street (70%). According to the research, on average, we can only recognise one in three of the people from our street.

British neighbourhoods are divided on values and sense of community and responsibility:

- More than a third (35%) of us don't believe that we should have any responsibility for the safety or security of our neighbourhoods
- Nearly half (44%) don't accept any responsibility for the safety or security of our neighbours' property
- One in four (25%) of us admit we'd do nothing if we saw someone hanging around our neighbours' home suspiciously, either out of fear, embarrassment or indifference
- The majority (61%) don't socialise with their neighbours
- Half of us (50%) do not even enjoy “spending time with” our neighbours.

In contrast to the traditional view of neighbourly duties, 42% of us would not trust our neighbours with our homes when on holiday and 78% of respondents said they do not share keys with their neighbours.

This has clear implications for home security. Our findings indicate that people feel less responsibility for looking out for suspicious activity in their street, which, along with taking practical security measures, is one of the best ways of discouraging burglars.

THE 'TRADITIONAL' BRITISH NEIGHBOURHOOD.

A report jointly commissioned by the Neighbourhood Renewal Unit in the Office of the Deputy Prime Minister and the Economic and Social Research Council in 2004, examined the state of the British neighbourhood and the changes it was undergoing.¹

This report asked, “What are neighbourhoods and what do they consist of?”

In a comprehensive review of literature on the subject, the report’s authors found that the simplest answer to this question is that “neighbourhoods are simply physical spaces, bounded in some way, with physical characteristics such as housing, transport, and environment...”

However, it pointed out that neighbourhoods are “more commonly understood as being both physical and social” and must include the “interactions between

residents.” Indeed, it goes on to suggest that it is this that “defines neighbourhood, making it distinct from a ‘residential area’, which has no or few patterned relations between residents.”

All of this seems to suggest that a neighbourhood is defined by the relationships and interactions between the people that live there.

We wanted to explore people’s attitudes to their neighbours and the relationships they have with them today, to see whether the notion of neighbourhood is alive and well or under threat.



THE BRITISH VILLAGE IN DECLINE?

According to the National Housing Federation, the average price of a house in a rural village is now more than £40,000 more expensive than in urban areas², even though average wages are lower.

The Federation cites declining social housing provision and an influx of second home owners as two core factors behind the decline in village life, with a knock-on effect on businesses and local services – including shops, schools, Post Offices, pubs and village halls. Its research suggests that up to 650 country pubs and 400 shops will shut if current trends continue. Already, 1,200 shops in rural areas had been forced to close in the past two years.

The idea of the ‘traditional’ British village is one people grow up with and will almost certainly have read or heard about. This too is a social structure based on the relationships between the residents.

Traditions such as the Findon Village Sheep Fair (which now has its own website!³) date back centuries – in this case, the Fair originated in a 13th century charter for a three day trade fair and market.

In situations like this, it’s very easy to imagine and understand how heritage and ‘neighbourly’ bonds can tie a community together. In small communities, everyone knows one another, and interacts together on a daily basis.

But what about our cities and suburbs?

Does the same hold true?

1 <http://sticerd.lse.ac.uk/dps/case/cr/CASereport27.pdf>

2 Commission for Rural Communities, Rural Economies Recession Intelligence report, March 2009

3 <http://www.findonsheepfair.co.uk/index.html>

'THE NEIGHBOURHOOD' IN THE MEDIA AND POLITICS.

The idea of 'neighbourhood' and 'neighbourliness' has been much discussed in the British media in recent months. Prime minister David Cameron's plan for a 'Big Society', which has been much reported since the 2010 General Election, is designed to empower residents to assume more responsibility and receive more powers over decisions in their local area.

In a speech⁴ on 19 July 2010, the prime minister said he wanted to create "communities with oomph – neighbourhoods who are in charge of their own destiny, who feel if they club together and get involved they can shape the world around them."

Liverpool will be one of four "vanguard" areas that will receive special help to set up projects, ranging from local transport to improving the provision of broadband. The other areas are Eden Valley in Cumbria, Windsor and Maidenhead, and Sutton.

Cameron said that the vanguard communities, each to be given a team of civil servants, will be the "training grounds" of the Big Society⁵.

This idea is based on the work and thinking of Saul Alinsky, an American community organiser who died in 1972, but whose work on neighbourhoods in the United States is much respected⁶. Time magazine once wrote that "American democracy is being altered by Alinsky's ideas."

Recently, the BBC also visited a co-housing scheme in Dorset, where residents literally choose their own neighbours⁷. The feature suggested that these kind of neighbourly schemes are growing in popularity.

"Due to the anonymous information passed onto Crimestoppers, 21 people a day are arrested for committing crime in our communities. This shows the power that being neighbourly has in making our cities, towns and villages safer."

**Dave Cording,
Crimestoppers'
Director of Operations**

The screenshot shows a BBC News blog page. At the top, the BBC logo is visible along with navigation links for Home, News, Sport, Weather, iPlayer, TV, Radio, and More. The main heading is 'NEWS Mark Easton's UK'. Below this, there are navigation links for 'Previous', 'Main', and 'Next'. The article title is 'David Cameron's 'Neighbourhood Army'' and the author is 'Mark Easton | 12:00 UK time, Thursday, 1 April 2010'. The article text begins with 'Yesterday, I spoke to David Cameron about his "Big Society" announcement for the evening news. I thought you might be interested to see the full version of the interview.' Below the text is a video player showing an interview with David Cameron. The video player has a 'CLICK TO PLAY' button and a progress bar. To the right of the video player, there are several sidebar sections: 'About this blog' with a photo of Mark Easton and a brief bio; 'Subscribe to Mark Easton's UK' with links to RSS and Atom feeds; and 'Elsewhere at the BBC' with a 'Reality Check' logo.

4 http://www.bbc.co.uk/blogs/thereporters/markeaston/2010/04/david_camerons_neighbourhood_a.html

5 http://www.conservatives.com/news/news_stories/2010/03/plans_announced_to_help_build_a_big_society.aspx

6 http://en.wikipedia.org/wiki/Saul_Alinsky

7 <http://news.bbc.co.uk/1/hi/business/10160870.stm>

BRITISH NEIGHBOURHOODS – A SPLIT PERSONALITY.

If it is true that a neighbourhood is defined by the relationships and interactions between the people that live there, then a sense of commonality is probably key to creating ‘neighbourliness’. Our research suggests that the nation is divided when it comes to this sense of sharing the same values as or having things in common with one’s neighbours.

Our survey of 2,000 British residents, covering a range of ages and geographic locations, revealed that most of us (59%) feel we neither have a lot in common with nor share the same values (44%) as our neighbours. Similarly, 44% of respondents disagreed with the statement, “My neighbours are people like me.” The majority (61%) of respondents said they do not socialise with their neighbours and half of them (50%) said they do not even enjoy “spending time with” their neighbours.

The report also found that the majority of British residents (70%) wouldn’t recognise their neighbours if they passed them in the street. According to the research, on average, we would only recognise one in three of the people from our street.



On average, Brits would only be able to pick one in three of their neighbours out of a line up.



ELAINE MULLINGS

Elaine Mullings, 55, is a mature student living in London. She says that being neighbourly is important and is valuable in times of need.

“We do all sorts for our neighbours, from simple things like taking the post in to checking their house if they are on holiday. We share keys and know the code to our neighbour’s burglar alarm so we can turn it off and make sure everything is ok if they are not around.

“I was one of two witnesses at the wedding of one couple I’m neighbours with, and have looked after their children overnight on occasions. The family below have three children that we’ve watched grow up.

“It’s really nice knowing that our neighbours are there, that we can trust them and that we can help them in times of need. It just means you’re more secure. For example, my car got broken into when I was abroad and they phoned to let me know and sorted it out. It really put my mind at rest that it was being taken care of.

“I really like the Government’s proposal for a Big Society, where we can start taking responsibility for ourselves. It might make people value it more because they have a stake in it.

“It’s lovely in theory. Unfortunately, from my own experience, I think it’s very difficult for people to find the time.

“I joined a Tenants’ Resident Association when I first moved there and attended all the meetings and got very involved with it but it was very frustrating not to get things changed and not to get commitment from the rest of the community. I think neighbourliness is a very fragile thing and it needs to be worked at.

“I think it would be wonderful if we could be more committed to the street you live in, because it’s our area, it’s where you come home to and you want to feel it’s safe and you have a say in what happens to it.”



NEIL FINDLAY

Neil works in the banking industry and is a home owner in Surrey. He has lived on his street for 15 years with his wife and children. He and his wife are actively involved with the local community, helping out at the local Scouts, church and school in their spare time. He believes the more you put into your community the more you get out of it.

“Our neighbours are all of different ages, different professions, and we all have children of different ages. We just happen to all live in the same street, and in my view this is what makes a good community.

“I think communities need variety – it takes all sorts to make a good community.

“People in our road tend to stay there for some time and I’ve always tried to get on with my neighbours. We’ve got retired people next door who are brilliant, because if there are ever any deliveries, they’ll take them in for us. Unfortunately we don’t get on with the woman on the other side – we’ve had various disputes over the years and she’s now known as the Ice Maiden.

“I see no reason why communities shouldn’t work together. I’m quite heavily involved with the community myself. I’m involved with the Scouts and my wife’s involved with the church and the local school. The more you put into your community the more you get out of it, and we help where we can.”

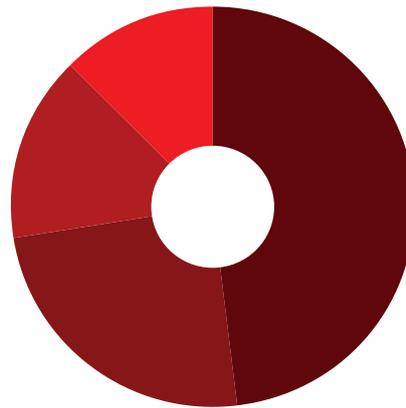
DECLINING TRUST.

A National Statistics report into British neighbourhoods in 2000⁸ revealed the first indications of this split personality.

In this Government report from 10 years ago, more than one in four adults (27%) spoke to neighbours daily – but nearly one in five (19%) spoke to them less than once a week. Just under a half of respondents (46%) said they knew most or many people in the neighbourhood, 48% said they knew a few people and 6% said they knew nobody.

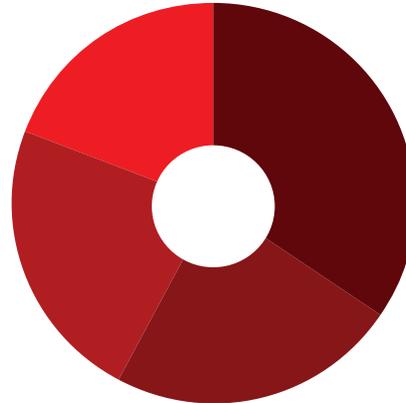
Fifty-eight per cent of people felt they could trust most or many of the people in their neighbourhood with 8% of people saying they could not trust anyone in their neighbourhood. Our findings indicate that this level of ‘generalised trust’ of neighbours has declined over the last decade, as 27% of respondents to our survey disagreed with the statement “I trust my neighbours” and 42% disagreed with the statement, “I’d trust my neighbour(s) with my home when I’m not there.”

In 2000, just under three-quarters of people believed that neighbours in their area looked out for each other (73%). Again, this is in contrast to our new findings, which show that more than a third (35%) of us don’t think we should have any responsibility for the safety or security of our neighbourhood.



“I trust my neighbours.”
(2010: Legal & General)

KEY	%
Somewhat agree	48.2
Agree	24.4
Somewhat disagree	14.9
Disagree	12.5



“I’d trust my neighbour(s) with my home when I’m not there.”
(2010: Legal & General)

KEY	%
Somewhat agree	34.6
Agree	23.4
Somewhat disagree	22.9
Disagree	19.1

8 People’s perceptions of their neighbourhood and community involvement – results from the social capital module of the General Household Survey 2000 http://www.statistics.gov.uk/downloads/theme_social/Peoples_perceptions_social_capital.pdf

NEIGHBOURLY TRUST.

This 'heat map' shows how different areas of Britain are more or less trusting of their neighbours. The hotter colours indicate where respondents to our research reported lower levels of trust in their neighbours. The cooler colours indicate cities where people trusted their neighbours more.

There appears to be a clear north-south divide, with people in cities such as London, Plymouth, Norwich trusting their neighbours less than people in Sheffield, Edinburgh, Newcastle or Leeds, for example. Glasgow – which had the third lowest level of neighbourly trust – and Cardiff, which was the sixth most 'trusting' city in our survey of 17 cities, are notable exceptions.

TRUST TABLE: WHICH CITIES HAVE THE MOST TRUSTING NEIGHBOURS?

- 1: Belfast
- 2: Sheffield
- 3: Edinburgh
- 4: Newcastle
- 5: Leeds
- 6: Cardiff
- 7: Manchester
- 8: Bristol
- 9: Nottingham
- 10: Brighton
- 11: Southampton
- 12: London
- 13: Birmingham
- 14: Plymouth
- 15: Glasgow
- 16: Norwich
- 17: Liverpool

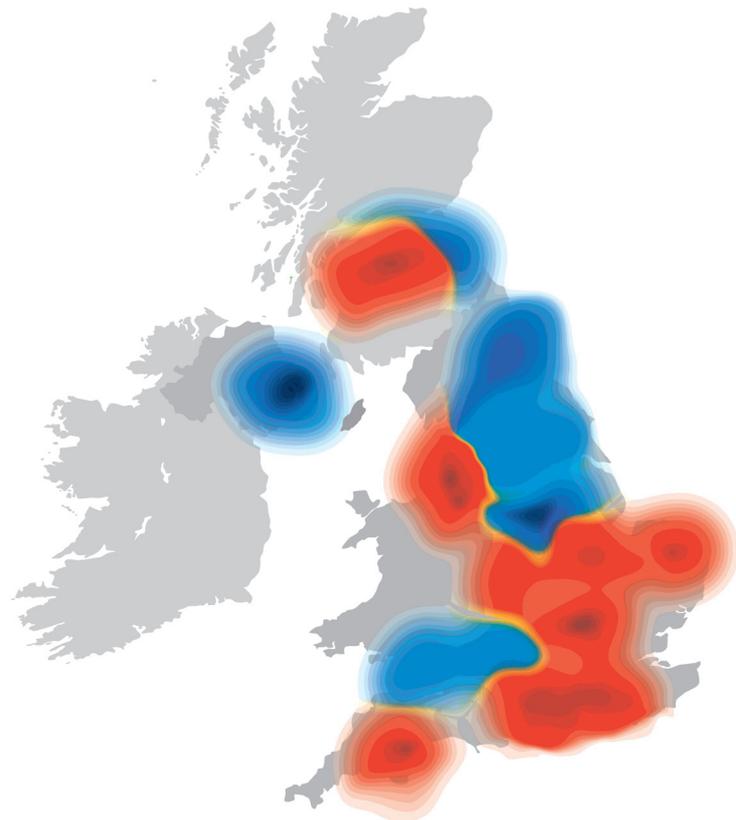
METHODOLOGY FOR TRUST MAP:

Based on people's response to the statement "I trust my neighbours". A score of 1 was assigned to the response "I agree", a score of 2 to the response "I somewhat agree", a score of 4 to the response "I somewhat disagree" and a score of 5 to the response "I disagree". The average response score for each city was then calculated and assigned a colour.

THE YOUNGER GENERATION – LESS NEIGHBOURLY?

Our research also found that trust and neighbourliness are distinctly lower among younger people, reinforcing the sense of neighbourhoods in decline.

More than half (56%) of 16-24 year olds do not trust their neighbours, compared to 15% of people aged 55+. The average 16-24 year old only recognises one in four (26%) of their neighbours, in contrast to the average 55+ year old, who recognises nearly half (44%) of their neighbours.





CHAD SEABROOK

Chad, 26, is a Personal Assistant at a design company and is currently renting a shared flat in London. He believes the concept of being neighbourly is impractical as everyone lives such transient lives in the city; there isn't enough time to meet your neighbours and build a solid relationship with them. He believes that most people don't have the time to give back to society.

"When you're renting you tend to live in places for shorter amounts of time and therefore the concept of having neighbours becomes redundant. You don't have enough time to get to know them.

"People are often reluctant and nervous to start any form of relationship with their neighbours. If you're spending half an hour a week, or even half an hour a day with your neighbour – that's still not enough time to really get to know someone. You don't know what kind of crazy person you might be living next to. There are so many horror stories in the press.

"You work eight or nine hours a day, so in your free time you want to maximise your fun; and usually that doesn't involve your neighbours. If you don't have kids, you don't need a community as such.

"It's nice to know your neighbours, but whether I know my neighbours or not, if someone's going to break in then they're going to break in and my neighbours aren't going to be able to stop them.

"If something bad is going to happen to my flat, then it's going to happen regardless of whether I know my neighbours or not."



MARIE-THERESE WRIGHT

Marie-Therese is a communications assistant at the NHS. She owns her London flat and moved there two years ago. She says she has no relationship with her neighbours and that she wouldn't recognise them if she passed them in the street. She says she and her neighbours have spent so long living as strangers that it's now too awkward to start up a relationship. She doesn't feel that knowing her neighbours would provide any additional security benefits.

"It's got to the point where it's just silly now. In the summer we can both be in our gardens watering the plants, one of us on one side of the fence, one on the other – but we'll both completely ignore each other. No one wants to make eye contact or say anything because it's too awkward. I find that really silly.

"In London there's so much going on. I don't necessarily feel that a neighbour would notice if I was being burgled or not. I know I certainly wouldn't notice. I don't jump to attention every time I hear a noise next door. You just let it go don't you?

"I've got friends within a five or ten minute journey that I would feel more comfortable calling to get them to come over if there was a problem. I'm not on terms with my neighbours where I'd feel comfortable calling them in the middle of the night unless it was 100% a 999 emergency, and in that case I'd be calling the police anyway. For that reason I don't see the benefits of neighbours security-wise."

ONLINE NEIGHBOURHOODS.

Social networking online is the most modern form of socialising and getting to know people. Indeed, it seems some of the values of neighbourliness have shifted online. Many of us are now more 'neighbourly' with people on social networks than with those in our street: 34% of social networkers are 'friends' with or 'follow' people they've never met before on Facebook or Twitter but fewer than one in five (19%) are online friends with an actual real-world neighbour.

Only 8% have bothered to check if a neighbour is on a social network site.

But online tools are also a powerful and popular way of learning more about and engaging with your neighbourhood.

Services like www.upmystreet.com have risen to provide online information about neighbourhoods – everything from house prices, schools, crime and entertainment. The Government provides a similar service called Neighbourhood Statistics.⁹

⁹ <http://www.neighbourhood.statistics.gov.uk/dissemination/>

CONCLUSION AND IMPLICATIONS FOR THE INSURANCE INDUSTRY.

People often think of neighbourhoods as places where similar types of people congregate, but our research suggests that the idea of 'neighbourhood' and 'community' has subtly changed over recent years. People are choosing to socialise more online. Changing employment patterns have led to some people living away from the home, in areas where they do not necessarily have 'roots', for part of the week or a sustained period of time. In some areas of the country, one in four homes is a second home.¹⁰



Gary Pickering
Sales and Marketing Director

Most importantly, our research suggests that British neighbourhoods are divided on values and sense of community and responsibility.

More than a third (35%) of respondents didn't believe that they should have any responsibility for the safety or security of their neighbourhoods. Nearly half (44%) didn't accept any responsibility for the safety or security of their neighbours' property and one in four (25%) admitted they would do nothing if they saw someone hanging around their neighbours' home suspiciously, either out of fear, embarrassment or indifference.

In contrast to the traditional view of neighbourly duties, 42% of respondents would not trust their neighbours with their homes when on holiday and 78% of respondents said they do not share keys with their neighbours.

"This has clear implications for home security. Our findings indicate that people feel less responsibility for looking out for suspicious activity in their street, which, along with taking practical security measures, is one of the best ways of discouraging burglars.

We'd encourage people to get to know their neighbours better and keep an eye out for one another – it's the cheapest way of keeping your home safe. If neighbourliness is less common, there is more onus on the home owner to make sure they are security conscious and are taking sensible steps to protect their home."

SECURITY ADVICE FOR RESIDENTS.

Being neighbourly and looking out for one another is a good, practical way of improving security in your street. Watching out for suspicious activity and checking your neighbour's house when they are on holiday are helpful things to do. We also offer the following guidance to people seeking to protect and safeguard their home and possessions:

TOP TEN HOME SECURITY AND SAFETY TIPS

1. Use security devices ALL the time and check your burglar alarm works or consider installing one if you don't have one already. These should be regularly checked in accordance with the installer's or manufacturer's recommendations, which normally suggest annually.
2. Check window and door locks carry the British Standards Kitemark.
3. Lock doors and windows when leaving home, even if it's only for a few minutes or when upstairs.
4. Make sure your shed and any other outbuildings are secure.
5. Don't advertise your absence with notes to tradesmen or friends left in obvious places.
6. Cancel milk and papers when on holiday and ask a neighbour, friend or relative to push mail through the letterbox so that it can't be seen.
7. Prune shrubs and hedges near the property to minimise the cover burglars may use to hide.
8. Make sure wheelie bins are secured as they can be used as an alternative ladder.
9. Don't leave valuables in view.
10. Don't let strangers into your home without proof of identity.