

# Guernsey Quality of Life Report 2025



A report by



GUERNSEY COMMUNITY  
FOUNDATION

Acknowledgements

The Foundation is grateful to the following people for the time, knowledge and expertise they shared during research for this report:

- Action for Children: Aaron Davies
- Bailiwick Social Prescribing: Trish de Carteret
- Choices: Fiona Hardy
- Citizens Advice Guernsey: Ali Marquis
- Guernsey Adult Literacy Project: Trevor Wakefield
- Guernsey Welfare Service: Sue Le Fricc
- Health Improvement Commission: Andrea Nightingale, Simon Sebire
- Health and Social Care Business Intelligence: Olivier Dorey
- Help A Guernsey Child: Alex Jenner and the Board
- In-dependence: Tracey Rear
- Island Global Research: Lindsay Jefferies, Tasmin Ferguson, Lilyanne Guille
- Liberate: Ellie Jones
- Public Health Services: Kerrie Romeril, Jenny Cataroche
- States of Guernsey Employment and Social Security: Ellen Pragnell, Alissa Whales
- States of Guernsey Data and Analysis: Helen Walton, Liz Lainé
- Victim Support and Witness Service: Jenny Murphy
- Victoria Hospital Incorporated: Tonia Fox
- Youth Commission for Guernsey and Alderney: Lou Leale

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The Foundation would like to thank everyone who completed the Living in Guernsey Survey. We are grateful to the Social Investment Fund, the Lloyds Bank Foundation of the Channel Islands and the States of Guernsey for funding the survey.

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# Foreword

## “What’s Guernsey like?”

It’s a question that most of us, when travelling, have been asked by friends and strangers fascinated by an island that, while closer to France than the UK, has an English-speaking population; an Island that, despite being only 24 square miles in size, with a population of just 64,000, is a world-renowned financial services centre.

When you’re asked, “What’s Guernsey like?” you’ll probably activate your inner travel agent and describe golden beaches, rugged cliffs, and the picturesque charm™ of St Peter Port. Maybe you’ll mention our world-class milk/butter/cream. You might, if the conversation keeps flowing, talk about the Occupation. And maybe – depending on your age, your outlook on life and your connection to the Island – you might add, a little wistfully, “It’s not like it used to be.”

That is where things get interesting, because “What’s it like to live in Guernsey?” is a bigger, more complicated question, and one that demands a more considered response. And as the report you’re about to read makes clear, it’s a question that will elicit strikingly different responses depending on the financial situation of the person being asked.

The Guernsey Community Foundation was established 15 years ago, and our aims have remained constant: to promote effective philanthropy and, to quote from our constitution, “bring about real improvements to the community and to the lives of people most in need.” When telling people what we do, we tend to paraphrase the above and say that we want to improve Islanders’ quality of life.

And that’s where this publication comes in.

The Quality of Life Report 2025 is our answer to the question, “What’s it like to live in Guernsey?” In the process of answering it, we’ve identified several issues that if addressed will make people’s lives better.

The report relies on a wide range of data, a lot of it published by the States. Typically, government

presents data in an unadorned state, i.e. with very little contextual information (“This is why it’s important that we collect this data...”) or narrative (“This data is concerning because...”). This is not a criticism; the principal purpose of publishing the data is to make it available, not to use it as a means of advancing particular arguments – that can be left to Committees when using the data in policy letters. But the lack of a narrative, especially when data sets are released piecemeal, makes it difficult to paint a picture of life in Guernsey. What story is all this dry, disconnected information telling us about ourselves and our Island?

With this report, we’ve tried to tell that story. While rooted in facts, it’s a story that places a value on lived experience – specifically, the lived experiences, plural, of the thousands of Islanders who took the time to respond to our Living in Guernsey survey, carried out for us by Island Global Research. To state the obvious, if you want to understand more about Guernsey’s quality of life, you have to ask people – as many people as you can – to tell you about their lives.

So what did we, as a Foundation, learn about our community? The headline observations are presented in pages that follow, each one supported by an essay that references the relevant data. If you’re after a sense of the bigger picture, then what stands out is the fact that, in Guernsey, being poor has a significantly detrimental effect on virtually every aspect of your life.

You might read that and think “well, obviously”, and yes, it stands to reason that having less money will make life harder. But the data we’ve collated within this report underlines the sheer extent to which your financial situation affects your life – from your happiness to your life expectancy, your stress levels to your sense of belonging. Work–life balance, mental health, loneliness, experience of public services, hope for the future – in Guernsey, virtually everything is tied to your ability to make ends meet.

Two other headline observations are particularly significant.

Firstly, a lot of the Island’s young people are hurting. Low self-esteem, bullying, poor mental health, anxiety about the future... they are growing up in an Island that is different to the one that their parents and their grandparents grew up in, and – as with the effects of poverty – the extent to which many of them are struggling does not appear to be fully or widely appreciated.

Secondly, Guernsey is driving Islanders away. As evidenced in particular by individuals’ responses to the Foundation’s survey, concerns about rising living costs and difficulties finding somewhere affordable to live are forcing the Island’s residents, especially young families, to move away, or to plan to move away. Even though they want to stay, they don’t see a future here, and that should concern us all.

It’s not all doom and gloom, of course. Alongside the

more sobering statistics there are lots of reasons to be optimistic. High life satisfaction, hope for the future, an appreciation of what Guernsey has to offer... lots of us love being here. But given the purpose of the Foundation, it makes sense to focus on Islanders’ unmet needs.

Unlike our usual publications, this one doesn’t end with a neat set of recommendations. That isn’t to say we don’t have a sense of what needs to change and how we might help bring about that change. But the main purpose of this report is to get people talking – to generate debate, to spark ideas, and to give some shape, we hope, to future social policy. The Foundation, meanwhile, will use this report as the basis of our programme of work as we look ahead to the next 15 years.

**Jim Roberts**  
Chief Executive, Guernsey Community Foundation  
April 2025

### What we mean by “poverty”

A quick word about terminology. Throughout this report you’ll find references to poor families, poverty, low income households, Islanders in poor financial circumstances, and so on.

Although the concept of “relative poverty” is linked to a specific formula (as explained in Observation 5), perceptions as to what constitutes “being poor” can differ wildly from person to person.

In this report we have referenced multiple data sources, and some of them measure financial health in different ways. The Foundation’s survey, for example, asked respondents to place themselves in one of 11 household income categories, starting at “zero to £19,999” and increasing in increments of £20,000, with “£200,000 and above” being the highest category. The survey also asked respondents which of five sentences (I/we: often have to go without essentials like good and heating; can normally cover essentials, but often do not have money

for luxuries; can always afford essentials, and sometimes luxuries; am/are relatively comfortable financially; am/are very comfortably financially) best described their financial position, and we used this to create five wealth categories: highest, high, medium, low, lowest. Finally, we asked respondents how easily they could afford an unexpected bill for (a) £100 and (b) £1,000, and used their answer to place them on a financial spectrum.

Where we reference poverty, poor families, low-income households etc, we have included an endnote that will take you to the relevant data set, so you can see in what context those terms have been used. Even so, you will find that the terms rarely need to be tied to precise definitions in order for the attendant observations to carry weight, because such observations are usually contingent on households’ experiences relative to each other. Whether a “rich” household is one with income of, say, £90,000 or £120,000, and whether a “poor” household is one with £10,000 or £40,000, means less than the fact that, when compared to each other, the former consistently reports a higher quality of life than the latter.





# Observation 1: We've a lot to be thankful for

"What an absolute amazing Island we live in! How lucky we are..."

*Living in Guernsey survey respondent*

Let's start with the good news: nearly a third of us think we're living our best lives.

This data comes from the Foundation's Living in Guernsey survey, which asked respondents to score their life satisfaction out of 10, with zero being the lowest. Just under half scored at least 7 out of 10, while nearly a third said 8 out of 10 or higher (by which point we're into "best possible life" territory).<sup>1</sup>

Islanders think that things are generally heading in the right direction. 65% of us say that life today is either the same or better than it was five years ago.<sup>2</sup>

It's not just the Foundation's survey that's telling us this. Public Health's latest Wellbeing Survey also asked respondents to score life satisfaction out of 10, with the most common response being 8. (The average across the Bailiwick was 6.7/10.)<sup>3</sup>

There's a sense of optimism about the future, too. According to the Foundation's survey, 41% of us expect to become more satisfied with life over the next five years. For the Wellbeing Survey, that figure is 47.3%.<sup>4</sup>

So, for those of us giving life in Guernsey top marks – what makes living here so good? In short: most of us recognise that we have a good standard of living, most of us are fortunate to enjoy long lives in good health, we value our natural surroundings, and – with a few significant exceptions – we're generally happy with the services and amenities available to us.

Let's unpack some of these things a bit more.

"Guernsey is the best place in the world."

**Most of us have a good standard of living**

Nearly three-quarters of us (71%) can afford day-to-day essentials and – sometimes, at least – have money left over for luxuries. 42% of us describe ourselves as being "relatively" or "very" financially comfortable.<sup>5</sup>

Asking people whether they could cope with an unexpected bill is a good way of determining financial security. According to the Foundation's survey, nearly two-thirds of us (64%) would have no difficulty covering an unexpected £100 expense. And if it were £1,000? 39% still say they could find the money with "no problem at all".<sup>6</sup> The Wellbeing Survey puts these percentages at 75% and 47.9% respectively.<sup>7</sup>

"Guernsey remains an amazing place to live and bring up families."

**We're mostly happy with how our lives and our work fit together**

Just over half of respondents to the Foundation's survey said they were satisfied or very satisfied with their work-life balance.<sup>8</sup> Meanwhile, the Wellbeing Survey found more than 80% of us were at least moderately satisfied with our work-life balance, and more than a third of us were highly satisfied.<sup>9</sup> The average score across the population for satisfaction with work-life balance was 6.1/10.<sup>10</sup>

These levels of satisfaction are most likely linked to levels of (a) leisure time and (b) workplace flexibility. More than 40% of us were highly satisfied with both,



and a further 40% were moderately satisfied.<sup>11</sup> The average score Islanders gave for satisfaction with workplace flexibility was 6.4 out of 10; and for leisure time, 6.5 out of 10.<sup>12</sup>

"Guernsey is still a great place to live compared to other parts of the world."

We enjoy long lives in mostly good health

We tend to live a long time.

A baby born between 2019 and 2021 (the most recent data period) can expect to live beyond their 83rd birthday. By gender, that becomes 81.2 years for a boy and 85.5 years for a girl. These are good numbers: our life expectancies are higher than those in England, Scotland, Wales and Northern Ireland, and, for women, very slightly higher than in Jersey.<sup>13</sup>

The average age at death in the period 2019 to 2021 was 79 years – 76.1 for men (slightly higher than 20 years ago) and 82 for women (similar to 20 years ago).<sup>14</sup>

There's a difference between life expectancy – being your lifespan – and healthy life expectancy – being the length of time you can expect to live while still in good health. But we don't fare too badly here either. Guernsey's healthy life expectancy is 63.6 years across the population: 64.5 years for men and 63.2 years for women.<sup>15</sup>

Guernsey men fare better than their counterparts across the UK – though not Jersey, where male healthy life expectancy is 66.4 years. Guernsey women, meanwhile, live longer healthy lives than women in Northern Ireland, Wales and Scotland, but not those in England, where, on average, women live a healthy life for one year longer. Women in Jersey live healthy lives for seven years longer than their Guernsey counterparts<sup>16</sup> – we'll come back to this later.

But how do we actually feel, health-wise? 73.2% of us say we're in "good" or "very good" health, although this is a drop of 2.3 percentage points since 2018 (and of 9.7 percentage points since 2013). Fewer than 5% of us say we're in "bad" or "very bad" health – virtually the same as in 2018.<sup>17</sup>

Nearly two thirds of us (63.2%) live free of any long-standing illness, disability or infirmity.<sup>18</sup> Among those of us who do live with these conditions, the vast majority (85.2%) report that it has little or no impact on their daily life.<sup>19</sup>

"I'm just thankful for the opportunity to live here. Thank you so much, Guernsey!"

We're generally happy with the services and amenities available to us

The Foundation's survey presented respondents with a long list of Island services and amenities, from medical care to transport to leisure facilities, and asked them to indicate how satisfied they were with each one.

Nearly all of us are happy with our supermarkets, with nearly 9 in 10 people claiming to be "satisfied" or "very satisfied". The fire service also gets the thumbs up, with over three-quarters of us holding it in high regard.<sup>20</sup>

We tend to be happy with community venues (such as St James, Beau Sejour and the library), hospital care, emergency care, and our hospitality venues – in each case, at least 60% of us were satisfied with what's on offer. And although slightly further down the rankings, more than half of us were happy with the bus service, primary school education, sporting activities, dental practices, GP practices and outdoor public spaces.

"Guernsey changed my life [and] made me a better person."

Natural beauty is on our doorstep

Speaking of outdoor spaces, Guernsey's natural environment is often first on the list of things people love about living here. We visit green and natural spaces almost every other day: an average of 6.6 times in the previous 14 days.<sup>21</sup> More than a quarter of us visited at least 10 times, i.e. almost every day.<sup>22</sup>

The mental health benefits of spending time outdoors are widely recognised,<sup>23</sup> and it's likely that our abundance of nearby natural space helps account for the fact that, when it comes to our overall mental wellbeing, nearly nine in ten Islanders (87.9%) had moderate or high scores.<sup>24</sup>

High levels of life satisfaction, long and generally healthy lives, a decent work-life balance and a deep appreciation of our natural environment. You would be forgiven, at this point, for thinking that Guernsey had mastered the art of utopian living. Unfortunately, the reality is a lot more complex, and a lot messier – as we shall see later on.







# Observation 2: Islanders tend to agree on what needs to improve

As part of the Foundation’s Living in Guernsey survey, respondents were asked to what extent they were satisfied with different aspects of local life, from education to the emergency services, sporting activities to supermarkets. The complete list – and it’s both long and eclectic – is presented as Figure 1 below with services etc ranked in order of satisfaction.<sup>25</sup>

Thanks to the number of people who completed the survey, the responses are a reliable indication of the Island as a whole. That being the case, and as discussed in the preceding section, we can say that over three-quarters of Islanders are satisfied with Guernsey’s supermarkets/food retail options, and with the fire service. To a lesser extent – but we’re still talking about a majority of Islanders – we’re satisfied with

healthcare services, with our outdoor spaces, with the bus service, with primary education, with community venues (e.g. Beau Sejour and St James) and sporting activities.

So far, so positive. But what about negative consensus? Are we dissatisfied about the same things? The answer, overwhelmingly, is “yes”.

Because some respondents said they were “neither satisfied nor dissatisfied” with certain services – that is, they had no strong feelings either way – ranking levels of satisfaction is not as simple as reversing the rankings in the table below. Some areas of island life inspire stronger feelings, good and bad, than others. Figure 2 on the following page shows areas of island life ranked by strength of dissatisfaction.

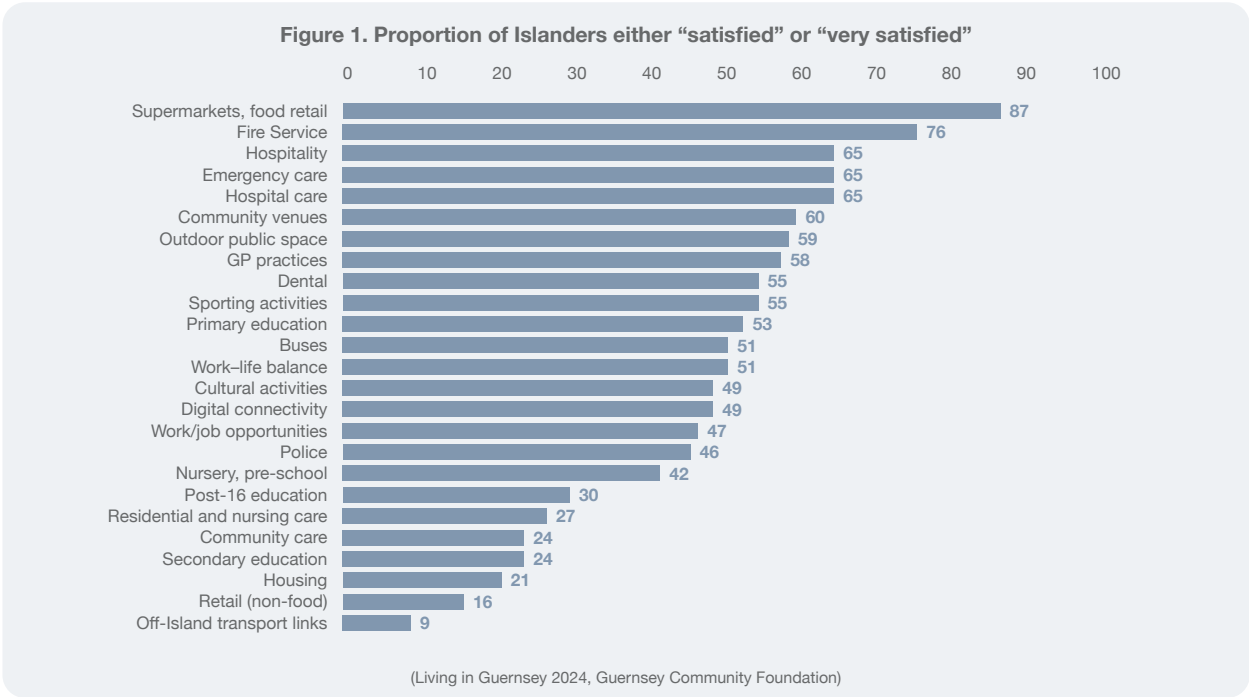
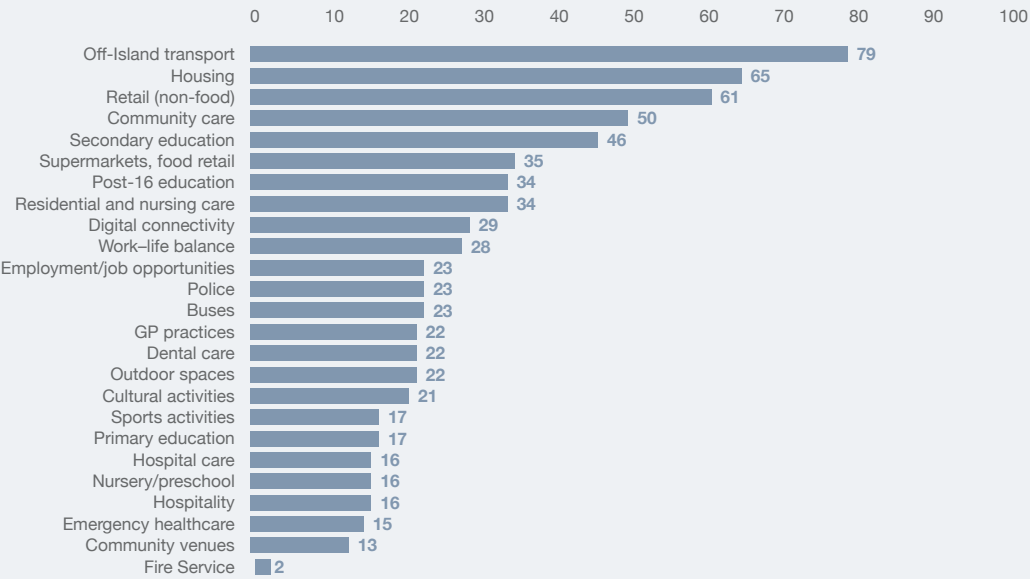




Figure 2. Proportion of Islanders either “dissatisfied” or “very dissatisfied”



(Living in Guernsey 2024, Guernsey Community Foundation)

Evidently, the thing that most unites us in our dissatisfaction is off-Island transport: 45% of Islanders are “very dissatisfied” with Guernsey’s air and sea links (the survey doesn’t differentiate between the two), and a further 34% are merely “dissatisfied”. This means that, in total, nearly 8 in 10 of us are unhappy. Although the consensus is strong, there are fluctuations across income brackets (fluctuations that will become increasingly familiar as we analyse other aspects of Island life), with the Island’s poorest households containing the highest proportion of “very dissatisfied” people.

The second strongest negative response, with 65% of respondents registering their dissatisfaction, relates to housing (only 21% are satisfied). It’s worth breaking this down further. A slim majority of the Under 40s (51%) are “dissatisfied” or “very dissatisfied” with housing. Admittedly, dissatisfaction levels decrease by age: only 34% for 40- to 64-year-olds say they are dissatisfied, and this figure drops to 16% for the Over 65s. The higher levels of dissatisfaction among young

people could be attributable to twentysomethings being prevented from leaving home because there are so few flats, and/or because rents are too high; or it might be that people in their 20s and 30s who are renting privately are finding it too expensive, or struggling to buy their own place.

Only 13% of the richest households are “very dissatisfied” with housing. For the poorest households, this jumps to 66%.

While this is speculative – we didn’t ask respondents to explain their dis/satisfaction – our guesswork is supported by the fact that 61% of adult children living

with their families and 60% of private tenants said they are “very dissatisfied” with housing. (Strikingly, 0% of private tenants said they were “very satisfied” with Guernsey’s housing situation.)

As far as aspects of Island life go, “housing” is responsible for the largest difference in dissatisfaction levels by income bracket. Only 13% of the richest households are “very dissatisfied” with housing. For the poorest households, this jumps to 66%.

Our attitude to education is more nuanced. When Islanders are asked what they think about nursery/preschool education, the most common response (41%) is “neither satisfied nor dissatisfied”. More people are positive than negative. Again, the poorest households are likely to be the least satisfied.

Things improve slightly when it comes to primary school education, with most Islanders (53%) declaring themselves “satisfied” or “very satisfied”. You’ve a greater chance of being dissatisfied with primary school education if you’re in one of the Island’s richer households than if you’re in one of the poorest (14% versus 10%). This may be because wealthier households are more likely to send their children to private schools and, as a result, have higher expectations; or perhaps they feel aggrieved that the perceived poorer standards of States schools “forced” them to go down the fee-paying route. We can but speculate.

When it comes to secondary school education, the picture changes. For the first time, more Islanders (48%) are “dissatisfied” or “very dissatisfied” than the opposite (26%). The greatest concentration of people who are “very dissatisfied” is found in the poorest households (28% versus 16% to 19% across other income brackets); but when it comes to people who are merely “dissatisfied”, the greatest concentrations (ranging from 27% to 29%) are found in the three highest income categories. Very, very few people across all categories – and zero people from the poorest households – are “very satisfied” with secondary school education.

Our standards of community care (i.e. care provided to people who are mentally ill, elderly or disabled who

are living in their own homes) also came in for criticism. Half of Islanders are “dissatisfied” or “very dissatisfied” with community care, with the highest concentrations of “very dissatisfied” people found in Under 65s category (around 25%, compared to 7% of the Over 65s).

It appears that wealth – and/or characteristics commonly associated with wealth, such as increased confidence (e.g. when engaging with government), larger social support networks, and easier access to private treatment – can unlock a better standard of care. Only 10% of the richest households are “very dissatisfied” with their experience of community care, compared to 44% of the poorest households. In fact, poor households seem particularly badly served by the Island’s community care system: 72% are either “dissatisfied” or “very dissatisfied”. Excluding those with a neutral opinion, only 10% have a positive view.

In summary, we see that Islanders are united in their dissatisfaction with housing, transport links, secondary education and community care. You probably didn’t need a survey to tell you that: unhappiness with these fundamental aspects of Island life has been apparent for several years now, as reflected in media coverage and political debate. But the extent to which the survey reflects established public opinion lends credence to its other findings.

The survey also lets us examine Islanders’ satisfaction with services etc through multiple lenses, such as income, age and housing tenure. We’ve already seen that older Islanders – who are more likely to own their own home outright – are more forgiving of Guernsey’s housing situation. But there are other examples of people’s dis/satisfaction with aspects of Island life varying according to their socio-economic situation.

Let’s start with an area of minimal variation. While poorer households are admittedly more likely to be “very dissatisfied” with sporting and recreation activities and facilities, this is one of the very few areas where there is little variation – only 7 percentage points – across all income groups. The starkest difference is at the “very satisfied” level, with 26% of the richest households being “very satisfied” with what the Island has to offer



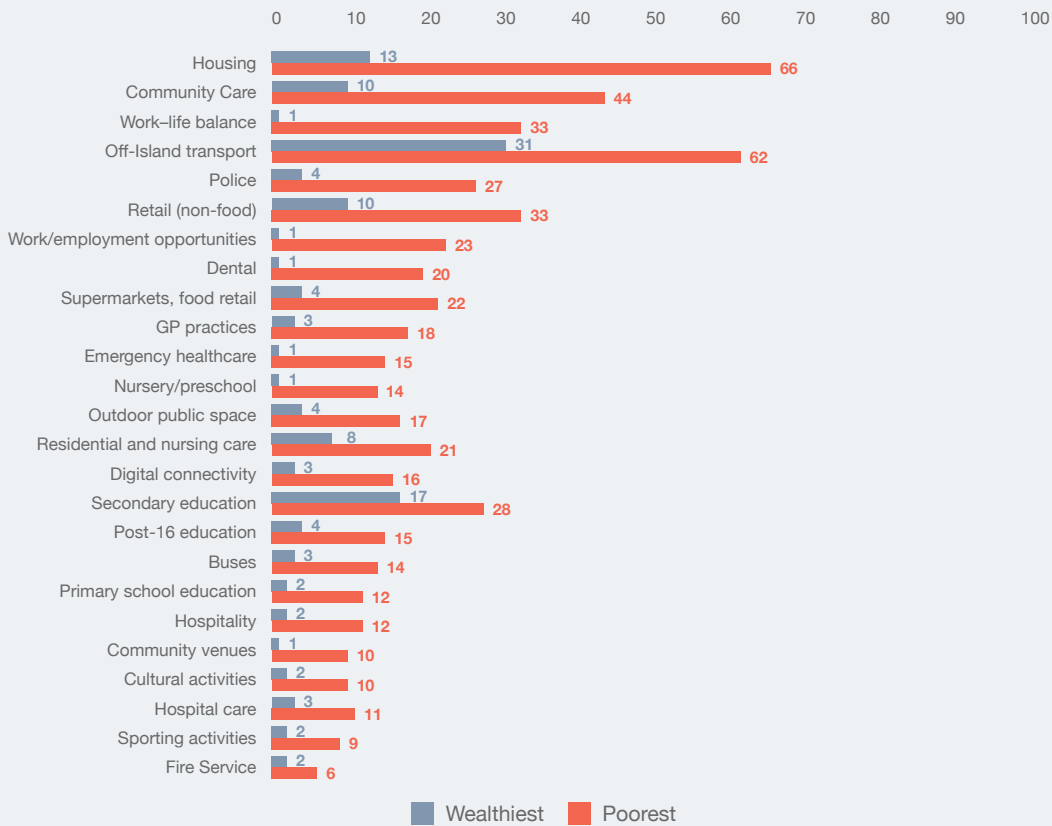
compared to only 4% of the poorest households. This might be because wealth unlocks the full range of sporting options, granting access to more expensive activities, and these things are out of reach to poorer households.

Again, “community venues” like Guille-Allès, St James and Beau Sejour were rated highly (indeed, 0% of Over 65s were “very dissatisfied”). In terms of satisfaction, there was very little age- and income-related variation here. Notably, of the three examples above, one is free to use, another is (relatively) cheap to access, and the third offers discounted access. All three are friendly, welcoming, accessible and inclusive.

Satisfaction with “cultural activities and events” and “hospitality services” rose with age. The Over 65s are extremely pleased with Guernsey’s cultural offerings (with 63% being either “satisfied” or “very satisfied”) and hospitality services (a huge 73%). As for cultural activities, the lower satisfaction rate among Under 40s may be the result of a perception – valid or not – that the Island doesn’t cater for younger tastes.

Wealthier households and poorer households experience Island life very differently – a theme that persists across every one of the sections in this Quality of Life report. The Foundation’s survey invited

Figure 3. Proportions of wealthiest and poorest households “very dissatisfied”, ordered by greatest difference



(Living in Guernsey 2024, Guernsey Community Foundation)

respondents to register their satisfaction with no fewer than 25 aspects of Guernsey life, from hospitality to travel, and in every single instance the poorest households are dissatisfied to a greater extent than the wealthiest households. Figure 3 on the opposite page shows where these differences are most pronounced.

The figure shows that in nearly all cases, the areas of Island life where there is the least variation between the strength of dissatisfaction felt by the richest and the poorest (sport, hospital care, cultural activities, community venues, hospitality, education) have something in common: if not equal access, then (near) universal provision, affordability, or public subsidy.

The fire brigade will respond to your fire regardless of your wealth. As discussed earlier, access to sporting activities is subject to income (to an extent), but sport is accessible to all via schools, and charities help improve access outside of school. Accepting that private care can affect speed of treatment, your experience at the Princess Elizabeth Hospital – once you’re inside – will be broadly similar regardless of your household income. Access to the library is free and Beau Sejour is, broadly, affordable. Outdoor space is accessible to all (accepting that access to the surrounding waters is more money-dependent); some places to eat are cheaper than others; and while your experience of education will vary significantly depending on whether or not you attend a private school, there is at least a guarantee of free education, from (limited) preschool provision to post-16 education.

By contrast, the aspects of Guernsey life with which the poorest households are far more dissatisfied than the wealthiest – housing, community care, off-Island transport, work-life balance, job opportunities etc – tend to relate to commodities, services and experiences where access or enjoyment is principally contingent on income.

Housing is the most obvious example. Beyond that, when it comes to community care, wealthier households can purchase high-quality private care that reduces dependency on States-provided services; or they can afford to live lifestyles that reduce the need

for such care in the first place. While wealth should not determine the type of job you can get – because the job market theoretically operates along meritocratic lines – poverty can create barriers to obtaining qualifications and training that would lead to a well-paid job.

What is clear, however, is that your experience of life in Guernsey is different depending on your household income, to the extent that Islanders at opposite ends of the wealth spectrum are essentially living in different places.

After housing, community care, off-Island transport and work-life balance, the area of Guernsey life with which poorest households are most dissatisfied (compared to the wealthiest households) relates to the Police. In the absence of further data, we can only speculate as to why this might be. We know that, worldwide, there is a correlation between poverty and crime. It may be that poorer households are more dissatisfied with the Police because they are more likely to encounter them, either as victims or suspects: they may be more likely to complain to, or seek protection from, the Police, or call on them to do something, and in each case be left unhappy with the outcome. Again, we can only speculate; more work would need to be done to test these and other theories.

What is clear, however, is that your experience of life in Guernsey is different depending on your household income, to the extent that Islanders at opposite ends of the wealth spectrum are essentially living in different places.





# Observation 3: Older people are generally living well

Earlier, we described how the data suggests that Islanders are unhappy with the housing market and with off-Island transport links, and how this would not come as a surprise to anybody who lives here. What might confound expectations, however, is the news – backed up by data and by personal testimony – that older people, for so long singled out as being at particular risk of poverty, loneliness and social isolation, are actually doing OK.

Out of all Islanders, older people are the most satisfied with their lives – and by quite some margin. When asked to rate their life satisfaction out of 10, with 10 being the highest, 38.8% of people selected 8, 9 or 10. But if we look only at respondents aged 75 and over, that percentage jumps to 60.9%. And 55- to 74-year-olds, while not quite as satisfied, were still one-and-a-half to two times more likely than younger Islanders to say they were happy with their lot.<sup>26</sup>

## Out of all Islanders, older people are the most satisfied with their lives – and by quite some margin.

Older Islanders also top the class in terms of mental wellbeing: 27.9% of respondents aged 75 and over, and 21.9% of 65- to 74-year-olds, gave themselves a high mental wellbeing score, compared to an average of 14.1% across the Island.<sup>27</sup>

Older people also had the lowest rates of low mental wellbeing (which, given the above score, may seem guaranteed, but isn't: it's possible for an age group to dominate both ends of a scoring system if few people in that group chose a middle score). Across all ages,

12.2% of Islanders had low mental wellbeing, but this percentage dropped to only 4.9% for 65- to 74-year-olds and 6.5% for those 75 and over.<sup>28</sup>

Let's look at how might we account for this expectation-confounding result.

## Older people feel better off financially

The Foundation's survey confirms that pensioners are more likely than younger Islanders to consider themselves financially "very comfortable" or "relatively comfortable", and less likely to report that they have to go without luxuries or can only afford essentials.<sup>29</sup> That being the case, it is no surprise that – according to the same survey – they are the most likely of all age groups to say they could pay an unexpected expense of £1,000 with "no problem at all".<sup>30</sup> Covering similar ground, the Wellbeing Survey found that Islanders aged 55 and over were nearly twice as likely as the Under 55s to be able to find £1,000 to pay an unexpected bill.<sup>31</sup>

From the Foundation's survey results we can say that half of Guernsey's pensioners have not been worried at any point in the past year about being able to afford common household expenses (younger age groups are far more likely to have worried).<sup>32</sup> The expenses which older people do tend to worry about relate to health (25% of those with worries blamed medical costs) and property maintenance (27%), with these rates being similar to younger Islanders.<sup>33</sup>

Less than a third of pensioners said that, in the 12 months prior to taking the Foundation's survey, they'd needed to get extra money to cover living expenses (compared to two-thirds of the Under 65s). They were most likely to use a credit card for this purpose, whereas younger Islanders – while also using credit cards – were just as likely to get money from family or friends, sell belongings, or take out a loan.



A lot of this has to do with housing costs, or lack thereof. Islanders aged over 65 are far more likely to own their homes outright, meaning that, unlike renters and mortgage-payers, their housing costs extend only to maintenance and running costs. 82% of Over 65s in Guernsey are mortgage-free homeowners, compared to 28% of 40- to 64-year-olds and a mere 3% of Under 40s.<sup>34</sup>

While it’s true that some pensioners are still paying off a mortgage, it’s a tiny number: only 3% across private and partial ownership. Only 9% are renting privately. The other 6% are living in rent-controlled social housing, with friends and family, or in care homes.<sup>35</sup>

**Older people are less lonely**

This might come as a (pleasant) surprise. Loneliness is often seen as more prevalent – even common – among older people. But in Guernsey at least, that isn’t the case.

The Wellbeing Survey assessed levels of social loneliness (where someone misses a wider social network) and emotional loneliness (where someone misses close personal relationships). If someone is intensely socially lonely and intensely emotionally lonely, they are said to be “intensely lonely”. This is the case for 21.7% of all Islanders.<sup>36</sup> However, older people tend to be less lonely than younger people – and it’s a steady rate of decrease. In other words, the older you are, the less lonely you tend to be.

Across the Island, and across all ages, the rate of intense social loneliness is 35%. This becomes 33% when looking purely at 55- to 64-year-olds, then drops to 32.7% for 65- to 74-year-olds, then drops further to 27.5% of Islanders aged over 74. We are still, admittedly, confronted with the fact that over a quarter of Islanders in late-70s and above are intensely socially lonely; but these figures counter the belief that loneliness is symptomatic of advancing years.<sup>37</sup>

As for intense emotional loneliness, instances are significantly lower among older age groups than younger. In fact, the three oldest groups, covering

everyone aged 55 and above, had the lowest rates of intense emotional loneliness among all Islanders.<sup>38</sup>

**As for intense emotional loneliness, instances are significantly lower among older age groups than younger.**

The Foundation’s survey asked respondents a series of questions about social connectedness. We asked, for example, whether they had someone outside their household who they could call on in a time of need – if, say, they were ill and required help around the house. Over 65s were only slightly less likely to have someone to call on in two of the seven scenarios (namely if they were upset because of problems with a family member or they needed someone to look after a person they cared for). Otherwise, the “yes” responses – as in, “I do have someone I can call on” – were on a par with other age groups.

**Older people are more at ease with themselves**

Over 65s were the most likely of all the age groups to agree or strongly agree that they have a sense of belonging in the Bailiwick, and the least likely to disagree or strongly disagree.<sup>39</sup> They were also around twice as likely to feel strongly that they are part of the community than 40- to 64-year-olds and the Under 40s.<sup>40</sup>

When it came to feeling able to express their identity, older age groups felt most at ease and least uncomfortable doing so,<sup>41</sup> and Over 65s reported the lowest rates of discrimination.<sup>42</sup> More Over 65s feel unsafe walking alone after dark than most other age groups, with the exception being 16- to 24-year-olds, who tend to worry more.<sup>43</sup>

**Older people’s health deteriorates – but not as much as we might think**

As we might expect, health was an area where older people fared less well. However, only Islanders aged 75 and above reported their health as being “good” or “very good” at lower rates than younger people; and self-reported “good” or “very good” health was more common among 55- to 64-year-olds than any other age group, followed by those 65 to 74.<sup>44</sup>

Longstanding illness, disability or infirmity was more common among 65- to 74-year-olds and the Over 75s, which, again, isn’t unexpected. Around half of the people in these two oldest age groups reported having a long-term condition, compared to generally under a third among younger Islanders. Most of the increase was driven by a rise in men reporting long-term health conditions.<sup>45</sup>

While we’ve focused on the positive, and justifiably so, it should be noted that for each heartwarming statistic there’s a more concerning corollary. The prevalence of intense loneliness among older people is lower than expected, but it exists, and it is a problem, and it is having a devastating impact on people’s lives. Similarly,

a large proportion of older people own their homes outright and therefore find it easier to manage housing costs; but there are, of course, those who are living in expensive and insecure accommodation.

**When it came to feeling able to express their identity, older age groups felt most at ease and least uncomfortable doing so, and Over 65s reported the lowest rates of discrimination.**

In the sections to come, we will take a closer look at those Islanders who are hurting the most, young and old. First, however, let’s analyse a little more thoroughly the life experiences of the Island’s wealthier households.







# Observation 4: Richer tends to mean happier

There’s no reason to overcomplicate this: in Guernsey, the better your financial position, the more satisfied you are with your life.

Islanders who, thanks to their wealth, enjoy the highest standard of living are usually – in fact, nearly always – the happiest.

Looking at the results of the Foundation’s survey, two thirds of the wealthiest respondents (i.e. respondents whose household income put them in the highest bracket) scored their life satisfaction as 8 out of 10, as did nearly half of those in the second-wealthiest bracket. These rates are more than ten and fifteen times higher than those relating to the poor and poorest households.<sup>46</sup>

While it may sound obvious given the preceding paragraph, wealthy people in Guernsey are far less likely than poorer people to be unhappy with their lot: only 3% of respondents from the richest households scored their life satisfaction as 3 out of 10 or lower. The rate of unhappiness was twenty times higher among the poorest households.<sup>47</sup>

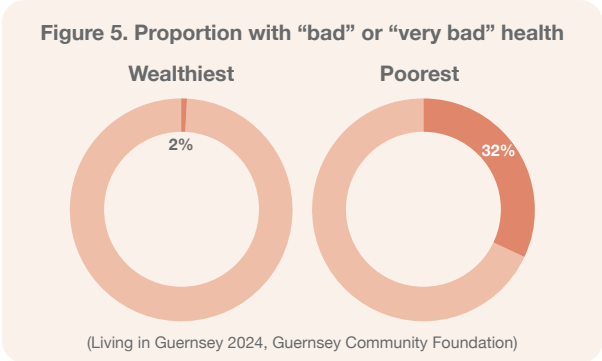
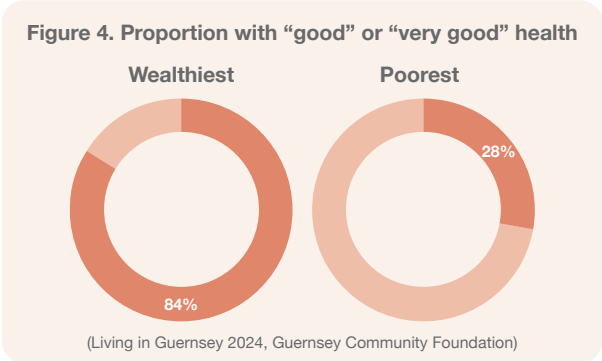
If you’re doing well financially, your life has probably improved over the last five years. When asked if they were more satisfied with their life in 2024 than they were in 2019, three times more people in the richest households than the poorest said that yes, this was the case.<sup>48</sup>

When a person from a wealthy household reported feeling less satisfied with life since 2019, it was most likely because they were older and their health – or the health of someone in their family – had declined. Work and bereavement were the other most common complaints, with the former perhaps relating to retirement and a subsequent loss of routine and, in some cases, purpose. It’s hard to say: compared to other income groups, the wealthiest were most likely, when asked why things had got worse, to give a reason of “Other”.<sup>49</sup> By contrast, the main reasons for increased dissatisfaction given by those in moderate to poor financial circumstances were “money” and “housing”, with (their own) “health” in third place.<sup>50</sup>

When it came to feelings about the future, 42% of the wealthiest Islanders expected their lives to get better over the next five years. While this was on a par with the Island average, bear in mind that the households in question already have high levels of life satisfaction. When it comes to fears for the future, only 14% of the wealthiest households think life will get worse, compared to 28% of all households.<sup>51</sup>

## Wealth equals health

Good health makes for a better life; and the richer you are, the healthier you feel. 84% of the wealthiest Islanders said their health was “good” or “very good”, which was three times higher than among the poorest Islanders (28%) (see Figure 4). Only 2% of the wealthiest households reported that their health was “poor” and none of them said “very poor”, whereas nearly a third of the poorest households described their health in this way (32%) (see Figure 5).<sup>52</sup>





When asked if they were more satisfied with their life in 2024 than they were in 2019, three times more people in the richest households than the poorest said that yes, this was the case.

As wealth rises, the likelihood of suffering long-standing illness, impairment or infirmity falls. Only a quarter of the wealthiest Islanders had a long-term health condition – lower than households in all other financial brackets, and especially lower than Islanders in the poorest households.<sup>53</sup>

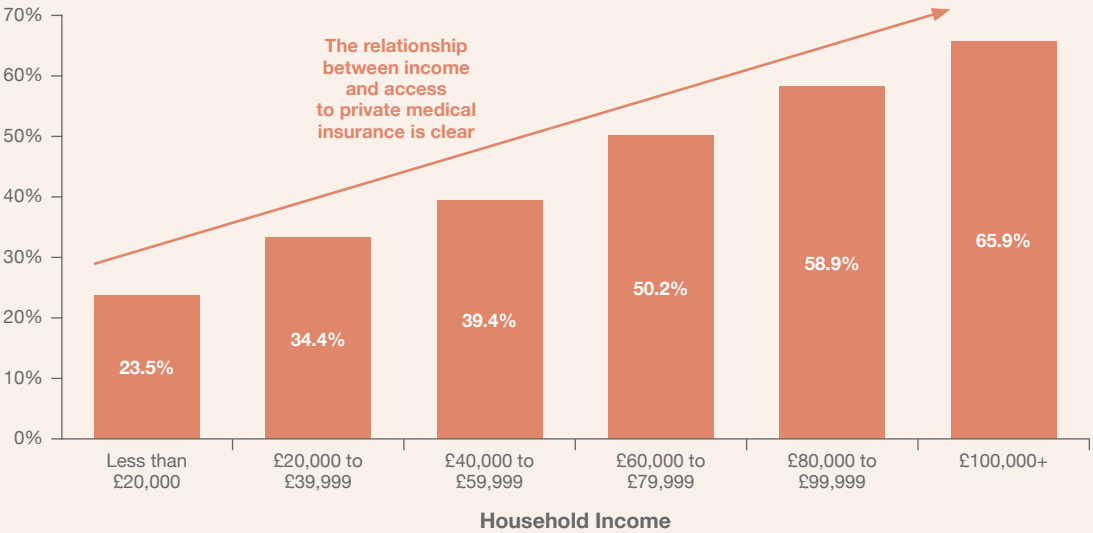
The proportion of Islanders who have private health insurance to cover primary care costs increases in line with income (see Figure 6 below). Nearly two-thirds of people in households with income above £100,000 have private health insurance, compared to less than a quarter of households with income below £20,000.<sup>54</sup>

Privately insured Islanders were more likely to have visited the GP five times or more in a 12 month period than Islanders who paid for the appointments themselves.<sup>55</sup>

Wealth makes for a better healthcare experience

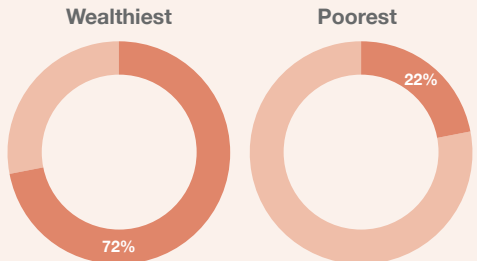
People with more money tend to have a positive experience when accessing primary healthcare, including GP surgeries and the emergency department. More than two-thirds of the richest Islanders reported that the GP met their needs (either “quite well”, “very well” or “extremely well”), a level of satisfaction more than

Figure 6. Proportion who have private health insurance to cover GP/nurse consultation charges, by household income.



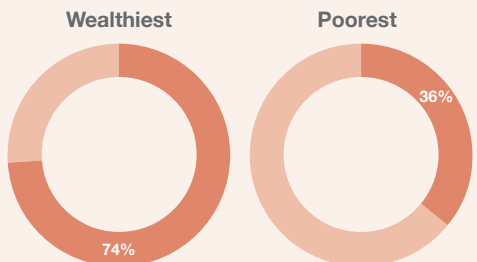
(Wellbeing Survey 2023, Public Health Services)

Figure 7. Proportion whose needs are met by the GP



(Primary Care Survey 2022, CareWatch)

Figure 8. Proportion whose needs are met by the emergency department



(Primary Care Survey 2022, CareWatch)

three times higher than among the poorest (see Figure 7 above). When it came to the emergency department, three quarters of Islanders with the highest living standard, compared to just over a third with the lowest, said their needs were met (see Figure 8 above).<sup>56</sup>

Only 9% of the wealthiest households reported that their needs weren’t met by the GP surgery, and only 11% at the emergency department. Unmet needs were four times higher – for both services – among poorer households.

The relationship between income and access to healthcare is explored in more detail within Observation 7.

Wealthier people have better mental wellbeing, worry less, and feel less stressed

Only 5% of the wealthiest Islanders said that they experienced low mental wellbeing; this percentage

was nearly twice as high for Islanders in lower income brackets.<sup>57</sup> The wealthiest households were also the least likely to feel lonely, with “high loneliness” being twice as common among the lowest income households.<sup>58</sup>

As we might expect, richer households were far less likely to worry about money. But, not for the first time, the contrast between rich and poor is stark. Only 18% of the wealthiest Islanders said they worried about being able pay for something essential in the next 12 months. Compare this with 94% of households in the second lowest income category, and 95% in the lowest.<sup>59</sup>

What worried the poorest households most was the ability to meet basic expenses such as utility bills, car costs and rent, as well as the cost of replacing household goods and paying for healthcare. When wealthy households worried about money – and, as we have seen, they don’t worry much – it had to do with their ability to save, or to maintain their property, or to pay for healthcare.<sup>60</sup>

15% of wealthy households reported being entirely stress-free, compared to just 1% of the poorest households.<sup>61</sup> Which is not to say that Islanders who are better off are completely immune; work and the health of family or friends made them stressed, whereas for poorer households it was (lack of) money and housing.<sup>62</sup>

Wealthier people feel more part of the Island

Financially comfortable Islanders were far more likely than Islanders from poorer households to participate several times a week in organised activities and events.<sup>63</sup> They were also much less likely – again compared to poorer households – to have reduced their participation since 2019.<sup>64</sup> Islanders who are better off were also far more likely to feel – strongly – that they are part of the community.<sup>65</sup>

In Guernsey, wealth is a strong indicator of whether or not you have a non-family member you can call on in times of need. The richer you are, the more likely it is





**In Guernsey, wealth is a strong indicator of whether or not you have a non-family member you can call on in times of need.**

that you can reach out to someone: when questioned about scenarios in which they would need help, the richest were between 20 and 40 percentage points more likely than the poorest to have someone they could ask.<sup>66</sup>

**Wealthier people are happier with their homes**

When the Foundation asked Islanders if their home met their needs, only 7% of the Island’s wealthiest residents – and 19% of people in the next highest financial bracket – said “no”. Poorer households, by contrast, were ten times more likely to say that their home did not meet their needs.<sup>67</sup> More than two-thirds of the richest Islanders said their home “completely” met their needs, compared to 15% of the poorest.<sup>68</sup>

As discussed earlier, homeownership is very high among Islanders in the top two financial brackets (89% of the wealthiest Islanders own outright, as do 75% of Islanders the second-highest income category).<sup>69</sup> When you own your own home, you generally have more autonomy and security, both of which are important foundations for happiness.

In fact, if we look at life satisfaction alongside housing tenure, only 9% of outright homeowners and 14% of homeowners with a mortgage gave their life satisfaction a score of 3 out of 10 or less (“living my worst life”); compare this to 23% of private tenants and 40% of those in affordable housing.

Whereas poorer households, when invited to select reasons why they were dissatisfied with their housing situation, opted for “cold”, “damp” and “lack of space”, the richest households were most likely to select “other”, followed by “lack of space”. When asked to explain “other” further, common reasons included the property being too big, the garden being difficult to maintain, and the property being too far from amenities.<sup>70</sup>

All of which is to say that, while wealthier Islanders are not free from stress, or free from worries about their work or their health, and while they may not always be 100% satisfied with their lives or their living arrangements, they do tend to have – in every respect – a radically higher quality of life than other Islanders, particularly those in poorer households.





# Observation 5: Life is tough when you're poor

It's no great secret that, in Guernsey – as elsewhere – household income is not spread evenly across the population. Most would agree that we are an unequal Island – but the extent, nature and, crucially, the impact of that inequality is rarely, if ever, laid bare.

In 2022 – the most recent year for which data is available – nearly half of the income in the Island (44%) went to the top 20% of households, a.k.a. the top “quintile”, or fifth. By contrast, the households in the bottom quintile – the poorest fifth – received only 6%.<sup>71</sup>

After we take tax, social security and the cost of housing into account (and the statistics that follow indicate the disproportionate burden that Guernsey's high housing costs impose on the least well-off), our Island inequality becomes even more pronounced: the richest fifth of households received 46% of net income. The poorest fifth? Only 4% (see Figure 9).<sup>72</sup>

Let's look at this another way. In 2022, the richest fifth of households in Guernsey had an average net income of £106,215 for the year, or £8,851 a month; and this was ten times greater than the poorest fifth of households, whose net income was £10,284 for the year, or £857 a month.<sup>73</sup>

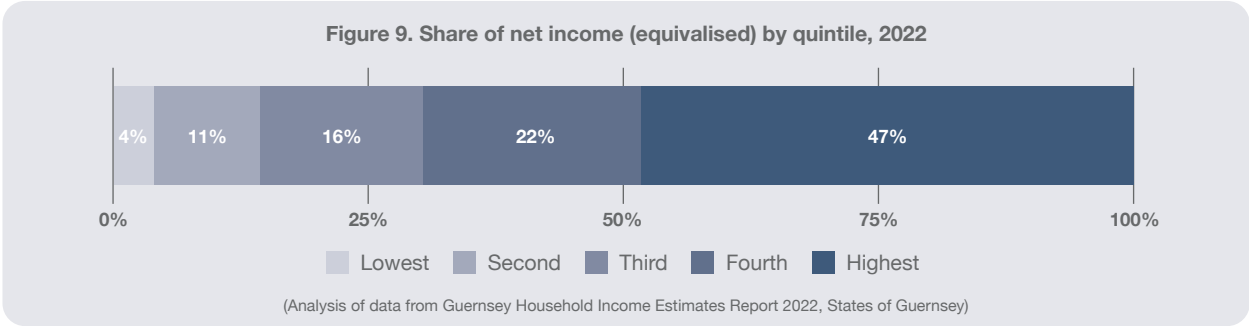
As you get richer your sources of income tend to become more varied, and with greater diversification comes a lower risk of financial shock. If you're a high-income household, you're more likely to receive money from self-employment, private sources, savings and investments, occupational and private pensions, and so on. In fact, half of the wealthiest households

on the Island use savings and investments to meet their living expenses, as do 38% of the second-wealthiest households. In the same vein, 25% of the wealthiest households (a greater percentage than other households) draw upon “private income”.<sup>74</sup>

If you're in one of the middle-income or lower-income household income groups, you're most likely to rely, principally if not entirely, on your wages. Only 2% of the poorest households derive income from an occupational or private pension, compared to a third of the wealthiest households.<sup>75</sup>

A third of Guernsey's poorest households receive income support, which is a non-contributory means-tested benefit designed to bring your total household income to a minimum acceptable level set by the States.

21% of the poorest households are also in receipt of sickness or incapacity benefits – as we climb upwards through the other household income categories, the percentage of people claiming benefit reduces as follows: 6%, 3%, 1%, and 0%.<sup>76</sup> Both sickness and incapacity benefit are contributory benefits, meaning that entitlement is linked to your social insurance record (as opposed to your income), so the steep drop-off in cases isn't explained by saying that richer people earn too much to qualify for help. Instead, the data suggests that the very wealthy don't get as sick – or at least don't get sick as often – as poorer people (the preceding Observation explores why this might be); and when they do fall ill, they choose not to claim sickness benefit because they don't need the money.





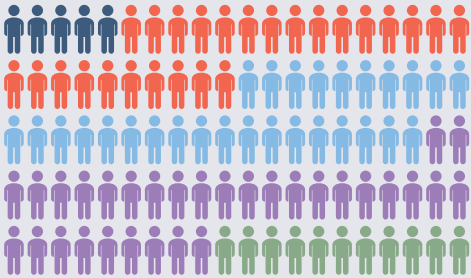
What do we mean by “poor”?

There is no universally agreed definition of poverty. That said, the States has adopted one of the more common definitions of “relative poverty” (sometimes also called “relative low income”), where a household’s income – after tax, social security and housing costs – is less than 60% of the median household income.<sup>77</sup>

A two-adult household in Guernsey is living in relative poverty if, after paying tax, social security and housing costs, they’re left with less than £22,318 a year.<sup>78</sup> In 2022, 23% of households were living in relative poverty.<sup>79</sup> That’s more than 5,700 households, or 11,000 to 13,000 people.<sup>80</sup>

Another way to measure poverty is to ask people how comfortable they feel financially – an approach the Foundation took in its survey. Respondents were asked to pick from one of five categories, from “very comfortable financially” to “often have to go without essentials like food and heating”.

Figure 10. How comfortable do Islanders feel financially?



Among every 100 Islanders:

- 5 “often go without essentials”
- 25 “often don’t have money for luxuries”
- 28 “sometimes have money for luxuries”
- 31 “relatively comfortable”
- 11 “very comfortable”

(Living in Guernsey 2024, Guernsey Community Foundation)

The survey found that 5% of us “often” go without essentials like food and heating – that’s about 3,200 people.<sup>81</sup> If you’re in this group you’re more likely to be a woman, and/or be of working age, and/or have children, and/or live in either social housing or what the survey classed as “other” accommodation (most likely sofa surfing or of no fixed abode).

The survey found that 5% of us “often” go without essentials like food and heating – that’s about 3,200 people.

A further 25% of us can normally find money to cover the essentials but often don’t have anything left for luxuries – that’s an additional 16,000 Islanders.<sup>82</sup> In total, that means 30% of us – nearly 20,000 people – live in a household that can rarely afford luxuries, and some not even the basics (see Figure 10).

A third way of determining a household’s financial situation is to ask someone whether, if they received an unexpected bill for £100 or for £1,000, they could pay it “easily”, “with some difficulty” or “not at all”. The Foundation’s survey also used this approach. 9% of Islanders said they couldn’t afford £100 and 27% said they could but it wouldn’t be easy. Nearly a third of Islanders (30%) said that they could not meet an unexpected expense of £1,000. A further 30% said they could, but it wouldn’t be easy.<sup>83</sup>

Age-wise, the Under 40s are the most likely to struggle with unexpected expenses of either £100 or £1,000, and younger people generally were more likely to need financial support from family or friends, either as a personal loan or something less formal.<sup>84</sup>

Women were twice as likely as men to be unable to afford an unexpected £100 expense, and more likely than men to be unable to afford £1,000.<sup>85</sup>

Moving away from unexpected expenses and looking more generally at the cost of living, 52% of Islanders said that, in the last 12 months, they’d had to raise extra funds or use in-kind support (such as help from friends or family, or a charity) to make ends meet. For the poorest households, this rate increased to 93%.<sup>86</sup>

The Foundation drilled down further and asked the poorest households exactly how they raised funds to make ends meet: 43% said they had sold a car or their possessions; 40% had borrowed or been given money from family or friends; and 36% had used the foodbank.<sup>87</sup>

The survey results show that having children makes it more likely that you’ll need to access extra funds: two thirds of parents have sought help. Credit cards were the most common means of getting more money, followed by selling assets or taking out a personal loan. As a parent, you are twice as likely to rely on financial support from your family than a non-parent.<sup>88</sup>

Who’s most likely to be poor?

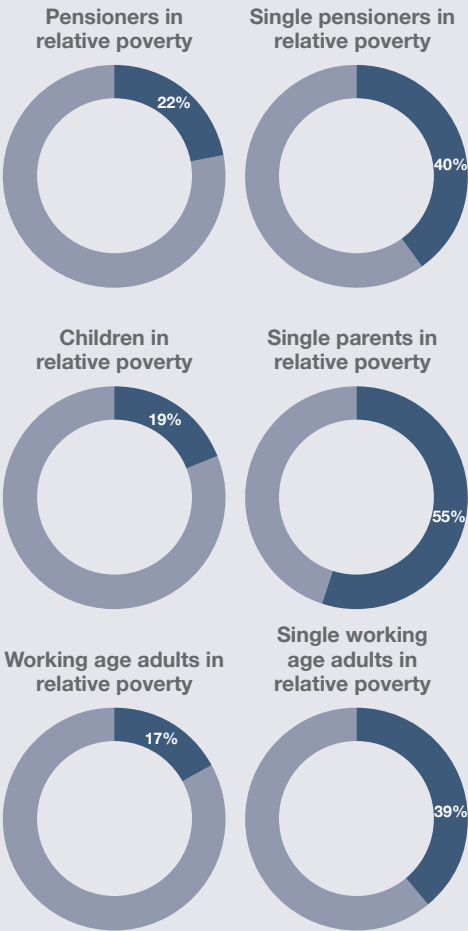
22% of all pensioners on the Island, 19% of all children and 17% of all working age adults live in relative poverty.<sup>89</sup> Pensioner poverty drops from 22% to 10% when at least one person in the household is working,<sup>90</sup> perhaps suggesting that those who rely solely on their States pension are struggling to avoid hardship (see Figure 11).

Contrary to popular belief, poverty – especially poverty in Guernsey – is very rarely the result of worklessness. In 95% of all households that are living in relative poverty and that contain at least one working age adult, one or more people are in work. In poor households with children, that number rises to 97%.<sup>91</sup> Guernsey is an island of the working poor.

Being single puts you at greater risk of poverty: 55% of single parents live in relative poverty, as do around 40% of both single pensioners and single working-age adults.<sup>92</sup>

Finally, 37% of all households living in relative poverty are in private rented accommodation and a further 23% are in social housing.<sup>93</sup>

Figure 11. Which Islanders are most likely to be poor?



(Guernsey Household Income and Estimates Report 2022, States of Guernsey)



What is life like if you’re poor?

Using the results of the Foundation’s survey, we can begin to build a picture of what it means to be poor and live in Guernsey. In short, you’re unhappier, you worry you can’t afford the basics, your diet is poorer, you lack basic household items, your health and wellbeing suffer, you’re lonelier, and your overall experience of living here is worse.

Let’s look at each of those in turn.

You’re unhappier

Not having enough money to get by means you’re far more likely to be unhappy.

Two thirds (66%) of the poorest Islanders scored their life satisfaction as 3 out of 10 or lower, meaning that they felt they were living the “worst possible life”. Only 4% scored 8 out of 10 or higher, meaning the “best possible life”.<sup>94</sup>

A significant 80% of the poorest households said their life had got worse over the five years before the Foundation’s survey<sup>95</sup> – and a majority (55%) didn’t expect things to improve in the next five years.<sup>96</sup>

Unsurprisingly, finances were the biggest reason for feeling less satisfied with life than five years earlier: 90% of the least well off and 88% of the next poorest gave this reason.<sup>97</sup> Among the age groups, three-quarters of the Under 40s said finances were the biggest cause for falling satisfaction, perhaps driven by rising rents, interest rates and mortgages alongside the increasing cost of living.<sup>98</sup>

Although the poorest Islanders were the most likely to have always lived in Guernsey (66%), they were also the most likely to want to live somewhere else (36%). Only 10% of the poorest households said they “like living here”, compared to 39% of the richest.<sup>99</sup> This might suggest that financial pressures are driving poorer people from the Island – assuming, that is, they can afford to leave.

You worry you won’t be able to afford the basics

95% of the poorest households (and even 84% of households on a moderate income) worry about being able to afford essentials.<sup>100</sup>

The poorest households worry far more than anyone else about basic living costs, and especially about utility bills, housing costs, running a vehicle, replacing household appliances, general household expenses and medical bills.<sup>101</sup>

Your diet is poorer

Poor households in Guernsey struggle to afford to eat properly. The Wellbeing Survey, in an effort to measure food insecurity, asked people to indicate whether, in (a) the previous month and (b) the previous six months, they had “skipped a meal or eaten less”, “not eaten when hungry”, or “not eaten for a whole day” because they couldn’t afford or get access to food. The first response was the most common.

Nearly 14% of Islanders had experienced food insecurity in the previous six months, and nearly 6% in the previous month.<sup>102</sup> The lower a household’s income, the greater the likelihood of food insecurity: 9% of those on incomes of less than £40,000 a year had experienced it in the previous month – 1.5 times more than the Island average.<sup>103</sup>

Food insecurity was also most common in younger age groups, particularly those aged 16-34, and in households with children: nearly a quarter of households with children had experienced food insecurity in the previous six months, and more than 10% in the previous month.<sup>104</sup> A significant proportion of these are likely to be single-parent households, given that – as highlighted earlier – more than half of this group live in relative poverty. These figures also imply that parents may sometimes be going without food so their children can eat.

Of course, not being able to afford to eat properly has nutritional implications. Of the 44% of Islanders who said they don’t eat healthily, more than half blamed the cost of healthy foods – an increase of two-thirds compared to 2018.<sup>105</sup>

A majority of the poorest households don’t have carpets or floor coverings in every room. More than a third don’t have a bed for each person in the household.

You lack basic household items

Most Islanders own washing machines, cookers, fridges, smartphones, and tablets or computers, have carpets or flooring in all rooms, and use streaming services – things which most people would agree are either essential or accepted as a standard feature of life. However, as a household’s financial position declines, so does the likelihood of owning, using or having access to these and other everyday items or services.<sup>106</sup>

A majority of the poorest households (51%) don’t have carpets or floor coverings in every room. More than a third (38%) don’t have a bed for each person in the household.<sup>107</sup> In some cases, the lack of a bed will be the result of cost, but more often it will be down to lack of space: there aren’t enough bedrooms, so family members (especially mothers and children) are forced to share beds. As for white goods, 13% of the poorest households have no fridge and 14% have no washing machine (see Figure 12).<sup>108</sup>

When it comes to online connectivity, 37% of the poorest households don’t own a smartphone, 33% don’t own a tablet or computer, and 30% don’t have broadband. In 2025, not being able to get online puts you at a real disadvantage: not only are you at greater risk of being socially isolated, but you’re less able to do everyday things like make bookings or purchases, communicate with your child’s school, or manage your finances.

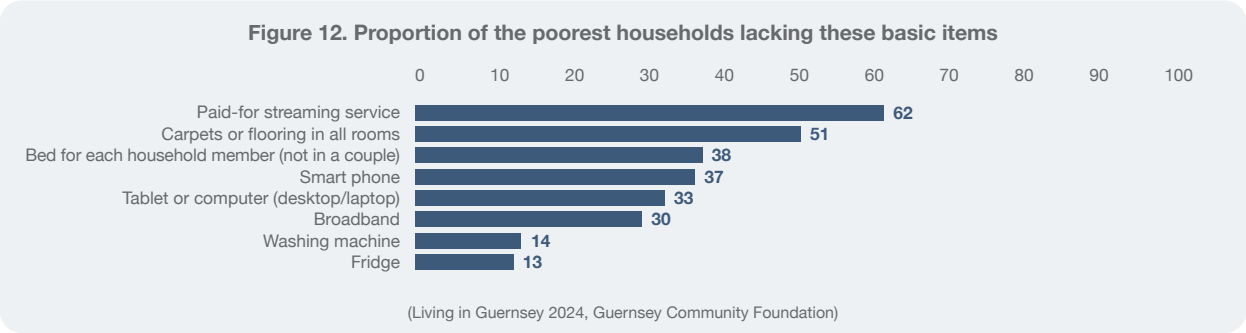
62% of the poorest households don’t have streaming services. While these services aren’t essential, their absence is worth mentioning if it helps dispel the myth that low-income families prioritise “luxuries” like Sky TV over more important things.

Worthy of note is the fact that children’s bicycles are nearly as common in the poorest households as in the richest. From this, we might infer that poor parents give up things so their children don’t go without, as we saw above with food.

Your health and wellbeing are worse

The poorer you are, the more likely you are to be in bad health and/or to have a long-term health condition or disability. Low income and poor health create a vicious cycle, with one feeding into the other.

People with a household income of less than £20,000 were nearly ten times more likely to report ill health than those with income exceeding £100,000 (10.1% vs 1.1%). Rates of poor health fell away rapidly once household income rose above £60,000.<sup>109</sup>





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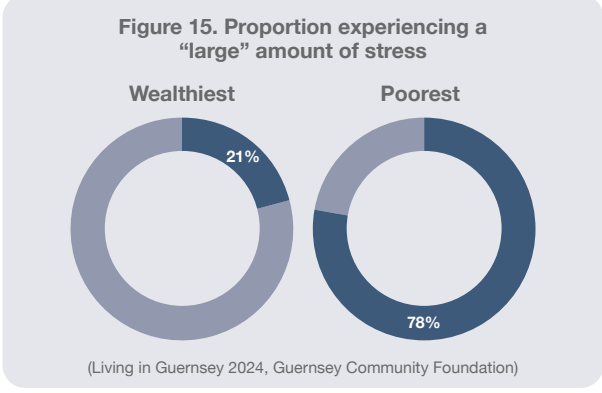
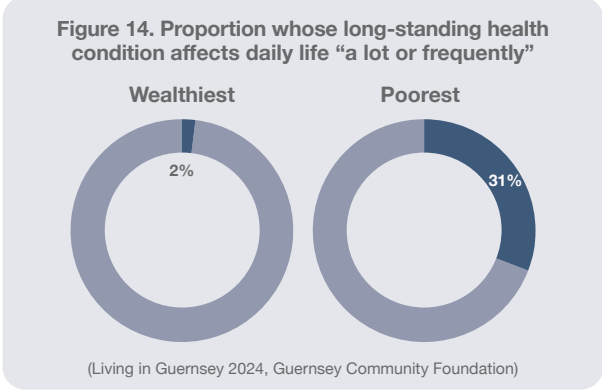
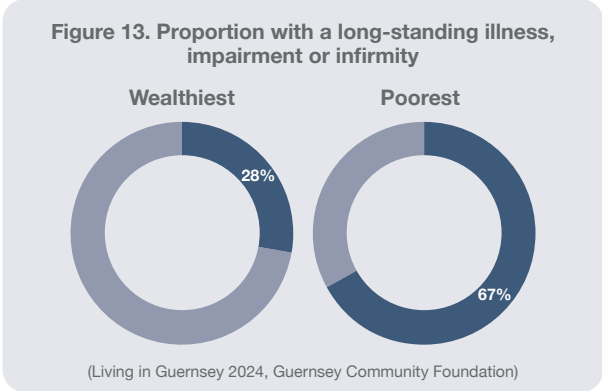
Half of poor Islanders (50%) and two thirds of the poorest (67%) have a long-standing illness, impairment or infirmity, including a mental, physical or emotional problem. For the Island’s richer households, this figure is lower, at 42%; and for the richest, it’s 28% (see Figure 13).<sup>110</sup>

We know that long-term health problems can have significant impact your daily life; less well known is the fact that the poorer you are, the greater that impact.

Take the Island’s richest households – the ones containing someone with a long-standing health problem. Nearly a quarter of them said that their condition affected their ability to carry out daily tasks, but only 2% said it reduced that ability “a lot or frequently”. Compare this to the poorest households – again, the ones containing someone with a long-standing health problem: 61% of those households contained someone whose condition affected their daily life; and in 31% of cases, it affected them “a lot or frequently” (see Figure 14).<sup>111</sup>

There’s also a clear link between income and mental health. People on the lowest incomes are four times more likely to experience low mental wellbeing than those on the highest incomes. In fact, rates of low mental wellbeing nearly halve once incomes rise above £60,000.<sup>112</sup>

Stress was also far higher among poor groups, with 78% of the poorest and 59% of the second poorest reporting “large” amounts of stress, compared to only 21% of the richest (see Figure 15). Only 8% of the poorest and 12% of the second poorest households



reported a “small” amount of stress or none at all, compared to 44% of the richest.<sup>113</sup>

Given the relationship between poor health and poverty, it will come as no surprise that low-income households need to visit their GPs more often. Nearly a third of people living

in social housing (a reliable indicator of low income) had visited their GP five or more times in the 12 months prior to the Wellbeing Survey – twice as likely as homeowners and 1.5 times more likely than private tenants.<sup>114</sup>

Nearly 40% of people whose GP consultations are paid for by the States (via income support or what was once known as the Medical Expenses Assistance Scheme) had visited the GP at least five times in the previous 12 months – three times the rate of those who paid for their own appointments, and double the rate of those with private health insurance.<sup>115</sup> The higher frequency of GP appointments for those with States support reflects that this group is sicker and has free access to primary healthcare.

With this in mind, it might come as a surprise to learn that the poorer you are, the more likely it is that you find that health services don’t meet your needs. We’ll focus on GP surgeries and the emergency department here. 40% of the poorest Islanders said the GP didn’t meet their needs, compared to only 9% of the richest. The differential was virtually the same in the emergency department (ED): 43% of the poorest didn’t feel their needs were met – four times higher than the richest.<sup>116</sup>

When people with less money did feel their needs were met, it was to a lesser extent than among richer Islanders: a third of the rate for GP services and half the rate at ED.<sup>117</sup>

The prohibitive cost of attending a GP appointment was the most common reason given for why needs weren’t met, meaning that poorer patients tended to wait until the medical problem was severe, or they had a list of ailments, in order to make the appointment “better value”.<sup>118</sup> Poorer Islanders were far more likely than richer Islanders, in fact, to stop or delay going to see a GP about health concerns because of cost. This topic is explored in more detail in Observation 7.

People without private health insurance generally had a worse experience of health services than those who were insured: the uninsured were more likely to report that their needs weren’t met, again suggesting that some of the dissatisfaction with healthcare may be to do with the cost.<sup>119</sup>

Living in Guernsey is worse

The Foundation’s survey asked people about their level of satisfaction with elements of Guernsey life, and in every respect it was the poorest Islanders who were most dissatisfied.<sup>120</sup> (For more information about how wealthier households and poorer households experience Island life, including services, very differently, see Observation 2).

Satisfaction with work–life balance is also strongly related to money. Only 1% and 3% of households in the two highest financial brackets, respectively, were “very dissatisfied” with their work–life balance; but when we look at the other end of the financial scale – the “poor” and “poorest” households – this becomes 14% and 33%.

Putting it another way: a third of the poorest households in Guernsey are “very dissatisfied” with their work–life balance, compared to only a hundredth of the richest households.

This information should be considered alongside longstanding but not necessarily accurate narratives about the rich and poor, about how wealth is the result of hard work and poverty the result of laziness. We don’t have enough data to definitively bust those myths, but the survey results should encourage a more understanding approach.

Putting it another way: a third of the poorest households in Guernsey are “very dissatisfied” with their work–life balance, compared to only a hundredth of the richest households.



We know that we live on an Island where families in receipt of income support are more likely to be working than not. We don't know how many of them work several jobs, or do shiftwork, or work unsociable hours, or do overtime, or depend on stressful, stop-start zero hours contracts, but any of the above would make it difficult to strike a decent work-life balance.

*You're lonelier*

Social connectedness is overwhelmingly linked to wealth: the less money you have, the greater the likelihood that you won't have someone to reach out to when times are hard. As we have seen in earlier sections, a majority of Islanders (between 63% and 83%) said they knew someone outside of their family who they could call on to help out. But this overall positive response masks a real difference for rich and poor.

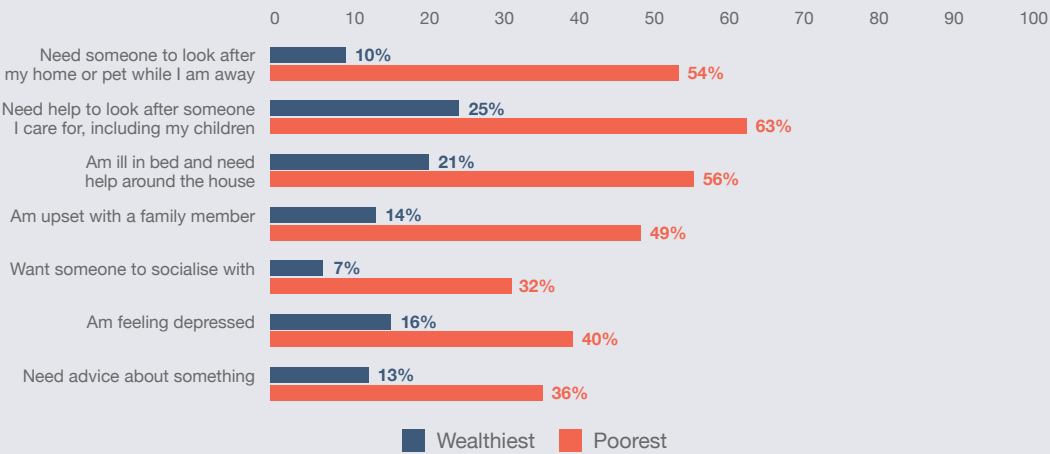
Figure 16 below looks at the rates at which the richest and poorest didn't have someone to call on. As is clear, in every case, significantly more of the poorest Islanders than the richest felt isolated should something go wrong, and in three of the four scenarios, a majority

of them had nobody to go to (the three top statements in Figure 16 below). Lack of participation in Island life is also linked to low income. People in the two lowest financial brackets were most likely not to have taken part in any organised activities or events in the Island in the previous 12 months. Among the poorest, 40% hadn't participated – double the Island average.<sup>121</sup> Households in the two lowest income brackets were also the most likely to have reduced the amount they participated in activities over the past five years.<sup>122</sup>

Among people who said they wanted to participate more, 88% of the poorest households and 66% of the next poorest identified cost as the main barrier (compared to only 8% of the wealthiest households). The next biggest barrier was lack of time due to work; and again, poorer people struggled more with this than the richest, though not as much as those in a moderate financial position.<sup>123</sup>

Other common obstacles to participation among low-income households are childcare responsibilities (cited by 26% of second-lowest income households) and lack of someone to go with (23% and 21% of middle and second-lowest income households, respectively).<sup>124</sup>

Figure 16. I have no-one outside my household to call on if I...



(Living in Guernsey 2024, Guernsey Community Foundation)

Although poorer parents have shown that they forego things so their children don't miss out, cost still prevents some poorer children from participating in activities that other people might take for granted. More than three quarters of the poorest parents and two thirds of poor parents said cost had prevented their child attending at least one of five activities, including school trips, in the previous 12 months. (Only 3% of the wealthiest parents and 16% of wealthy parents said cost had stopped them.) 39% of the poorest children couldn't go to another child's birthday party due to cost. Unsurprisingly, none of the richest children missed out on this activity.<sup>125</sup>

All these social factors above might point to reasons why the lower your income, the higher your loneliness. Nearly a quarter of those in households with income of less than £20,000 a year had high loneliness, compared to only 11.6% of those on £100,000 or more a year. The rate of high loneliness noticeably dropped off as people's incomes rose above £60,000 a year.<sup>126</sup>

High and moderate loneliness were both most common among those living in affordable housing (a tenure indicating low income). High loneliness was experienced by nearly three times as many affordable housing occupants as homeowners. The opposite was true of low loneliness rates.<sup>127</sup>

Nearly a quarter of those in households with less than £20,000 a year had high loneliness, compared to only 11.6% of those on £100,000 or more a year.



All in all, a bleak picture. But the data, while grim, should not surprise us too much. It stands to reason that, if you're short on money, your opportunities are more limited, your health suffers, you get more stressed, and your ability to enjoy things that other people take for granted is severely curtailed. What makes things worse, perhaps, is daily evidence of "how the other half live". In an Island this small, with inequality this high, it is inevitable that poorer Islanders' sense of deprivation will become more pronounced, taking a further toll on their mental health.





### Help a Guernsey Child

Help a Guernsey Child (HaGC) is a charity providing small grants for families to pay for essentials they could not otherwise afford, including white goods, carpets, school trips or preschool fees.

Applicants are usually referred by outside agencies, including health visitors, social workers, teachers or doctors. Applications to the charity have been rising, in both number and amount requested, in recent years.

In 2023, HaGC made grants totalling nearly £73,000, a 41% rise on 2018. This was spread across 232 applications, an increase of 30% over the same period. The average payment per application was just over £405 in 2023 compared to £332 in 2018, a rise of 22%.

Just under 90% of applications in 2023 came from families on income support or with low incomes, and an estimated 84% are on full income support. But the proportion not on income support has risen by 4% since 2020, as the rising cost of living has meant families above the threshold for States assistance find they can't afford essential items either.

A third of HaGC grants in 2023 were for buying white goods. This share rose by 10% between 2021 and 2022, likely due to rising living costs depleting savings and incomes. 14% of grants paid for furniture, beds and bedding – the majority of furniture items are for children's bedrooms. 12% of grants in 2023 covered the cost of school trips for children who would otherwise miss out.

10% of grants were for carpets and flooring, a share that's stayed relatively steady over time. GHA and States rentals have bare floors at the start of tenancies, and often HaGC payments are for this.

6% of grants went towards preschool fees. This share has fallen since 2021, likely because the States began funding 15 hours of preschool for all children in the year before school from 2019/20.

### Guernsey Welfare Service

The nature of the applications received by Help a Guernsey Child gives an insight into the struggles that families on the lowest incomes face.

- **Cookers, fridges, freezers and food processors, so that parents can feed their children and babies**
- **Washing machines and tumble dryers, so parents can keep their children clean**
- **A few families have nothing and receive grants to buy all their white goods**
- **Bed frames, mattresses and bedding, so children have somewhere proper to sleep at night**
- **Bicycles for children to play with and help them get to school**
- **Clothing and shoes including, but not only, school uniforms**
- **Cots, highchairs, buggies and stairgates for new parents struggling with the costs of a baby arriving**
- **Play schemes, breakfast clubs and childcare to help parents go to work**

Some of the more unusual applications point to needs that go beyond the material but are difficult to respond to without having money.

- **Art sessions, horse riding lessons, drama classes, football subs and music school fees, indicating that children would miss out on hobbies, fun and participation**
- **Some of these children also need these activities as an emotional outlet and a separate space away from family**
- **Play therapy, family counselling and psychological consultations, indicating that children and families are struggling with mental health and relationships**
- **Waste bags, collections and clearances, indicating mental health difficulties leading to hoarding or overwhelm**
- **An epilepsy monitor, as medical equipment for Under 18s is not funded by the States (although adult equipment is)**

Guernsey Welfare Service (GWS) runs the Island's food bank and provides some households with vouchers to help cover essential costs.

In 2019 the food bank helped about 450 households and by 2023 this had risen 55% to 700. The number of visits households make rose 30% between 2023 and 2024, although GWS usually imposes a limit of one visit per month.

Manager Sue Le Friec said that "people are struggling more and more." She has noted an increase in the number of single-adult households seeking help, when traditionally the charity's focus was on families and pensioners.





# Observation 6:

## It's about more than money: housing, health and work are making our lives hard

So far, we've focused mainly on the relationship between money and life satisfaction. But unhappiness can, of course, cut across income, age and class. In this section, we look at why, money pressures aside, some of us are unhappy.

The Foundation's survey asked respondents who described themselves as unhappy, and who said that their lives had got worse over the past five years, why that was the case. While "my financial situation" was the most common response, the other top reasons were "my housing situation" (cited by 41% of unhappy respondents), "my health" (35%) and "my work" (27%).<sup>128</sup>

If you were wealthier but you felt your life had got worse, it was most likely because you were older and your health – or the health of someone in your family – had declined. Work and bereavement were the other most common complaints for the Over 65s, with the former perhaps relating to retirement and a perceived loss of routine/purpose.

Respondents were invited to say why they felt things had got worse since 2019. Nearly 200 people left comments. The most common themes, ranked by the number of times they came up, were:

- Increased cost of living
- Dissatisfaction with government
- Overdevelopment / declining green space / too much traffic
- General sense of decline (Guernsey is "scruffier", not looked after, less safe)
- Poor transport links / high cost of getting away
- Housing costs
- Immigration (from the UK and beyond)
- Lack of things to do
- Crime

### Housing

Earlier, we said that housing is a common cause of complaint amongst Islanders, so it's unsurprising that it ranks Number 2 on the list of "reasons why I am unhappy".

The results of the Foundation's survey help us understand the extent to which Islanders' homes meet their needs. 68% of us are "completely" or "nearly completely" satisfied with where we're living, which is encouraging.<sup>129</sup> Of the less-than-satisfied 32%, the most common complaint was a lack of space, followed by damp or mould, poor insulation, and one's home being too cold in winter.<sup>130</sup> Complaints about lack of space, lack of bedrooms and/or damp and mould were significantly more common among the Under 40s<sup>131</sup> – reflecting, perhaps, the increased likelihood of younger generations, in the face of high property prices, being forced to "make do" in smaller properties, whether rented or mortgaged.

While the Island's wealthier households complained mostly about insufficient space (both inside and outside), the poorest households worry about heating their home in the winter, about a lack of living space (including a lack of bedrooms), and about encroaching mould and damp.<sup>132</sup>

As well as choosing from a list of possible problems, the respondents to the Foundation's survey were given the opportunity to describe more specifically the problems they had with their accommodation. Grouped by theme, the most common responses were:

- My home or garden is too big / expensive to maintain / heat, and downsizing is difficult (these reasons were most commonly cited by wealthier households)
- Proximity to troublesome neighbours, antisocial behaviour, bullying, intimidation, worried about own safety (most commonly cited by poorer households)
- Can't manage stairs / road is too steep / I need a bungalow
- No privacy

While the following comments are person-specific and so can't be scaled up to apply to Guernsey as a whole, they offer an insight into some Islanders' housing woes:

*"[We live in a] rough area. My husband and I sleep in*



*the utility room next to the washing machine. To do the washing we have to clamber over the bed.”*

*“I’d love to have a baby, but I cannot afford a suitable home with a small garden and a parking space.”*

*“No oven/hob, no kitchen sink, no extraction fan in kitchenette, washing facilities are limited to Monday - Thursday and cost money on top of rent.”*

*“Not fair on parents that my brother and I, due to costs, had to move back in when they are at a point in their life where health is becoming an issue and they want to sell to downsize and retire.”*

*“Would like to move out but cannot buy house on my own, single and local person – [so I’m] looking to move to the UK”*

*“Can’t afford to move out of a house and [I] work my butt off [...] working 10 hour days and doing two jobs.”*

*“We have a lot of steps, including between the rooms, and it’s very dangerous for [our] toddler. I have everyday stress from this, and toddler already hit his head very badly. We can’t afford to rent another house. Hate this house and would like to move off the island if my husband would agree. I visited a lot of western countries in my life and never saw such a terrible old houses as here, and for such a price. Madness.”*

There is a strong correlation between homeownership and happiness: according to the Wellbeing Survey, homeowners are 2.5 times more likely than social housing tenants to report high life satisfaction (44.7% vs 17.3%), and nearly twice as likely as private tenants (44.7% vs 23.6%). In the same survey, 25% of social housing tenants reported low life satisfaction compared to only 4.2% of homeowners and 11.2% of private renters.<sup>133</sup>

Levels of low mental wellbeing, meanwhile, were more than three times higher for social housing tenants than homeowners (28.1% vs 8.3%).<sup>134</sup>

All of this, however, is linked to income levels rather than housing per se. To qualify for social housing you

need to have a low income, and, as we saw earlier, low incomes are often linked to poor life outcomes. Often, the problem making someone unhappy could be fixed, or at least ameliorated, if that person could draw upon extra funds, or if the financial barrier to accessing help and support was lowered or removed.

Health

The Wellbeing Survey 2023 tells us that, at the time the survey was carried out, 73.2% of Islanders reported their health as being “good” or “very good”. The remaining 26.8% did not consider their health to be better than “fair”. Included in this figure are 4.4% who said their health was “bad” or “very bad”.<sup>135</sup>

Levels of low mental wellbeing, meanwhile, were more than three times higher for social housing tenants than homeowners.

Looked at by age, the least healthy Islanders – based on self-reporting – are men aged 25 to 34, 8.3% of whom say their health is poor or very poor (although the low number of survey respondents in this age category may have influenced the data point). The next least healthy group was men aged 75 and over (6.7% of whom reported bad or very bad health), followed by women aged 16 to 24 (6.6%).<sup>136</sup>

As you get older, your health suffers – but good health peaks quite late. In the Wellbeing Survey, the largest proportion of respondents declaring themselves to be in “good” or “very good” health (77.3%) were aged between 55 to 64. This then dropped to 64.1% among the 75-and-overs.<sup>137</sup>

Here, as elsewhere, gender has a bearing. In the Wellbeing Survey, young men were generally much more likely than young women to report having “good” and “very good” health. Age plays a part, too: among 16- to 24-year-olds, 82.3% of men described themselves as being in “good” or “very good” health, compared to 65.3% of women. (In the 25 to 34 age group, these figures become 82.8% and 66.1% respectively.)<sup>138</sup>

Unfortunately, health is trending downwards: in 2023, fewer people aged under 45 reported being in “good” and “very good” health than in 2018. Overall within the population, the proportion of us reporting good or very good health has been falling since 2013.<sup>139</sup>

We know that a poor diet has negative health impacts. The Wellbeing Survey examined barriers to healthy eating and found that the most common reason given by respondents who ate poorly was cost. 57.2% of people in this category specifically said that healthy foods were too expensive – an increase of 21.7 percentage points compared to 2018’s figure of 35.5%. Meanwhile, the proportion of respondents who selected “food of any kind is so expensive that I sometimes have to skip meals” increased from 5.5% to 12.4% between 2018 and 2023.

We will return to health in Observation 7, when we will look at why some Islanders are delaying a visit to their GP.

Overall within the population, the proportion of us reporting good or very good health has been falling since 2013.

Work

Leisure time, workplace flexibility and work–life balance all contribute to Islanders’ life satisfaction and happiness.



27% of respondents to the Foundation’s survey who described themselves as unhappy said that work was a contributory factor.<sup>140</sup> Our survey didn’t ask them to elaborate, but the Wellbeing Survey asked lots of questions about workplace flexibility, leisure time and work–life balance. Thanks to data from both surveys we can draw some reasonable conclusions about why someone’s employment may leave them feeling dissatisfied.

Let’s look at work–life balance first. According to the Foundation’s survey, most of us (51%) are “satisfied” or “very satisfied” with our work–life balance. The Under 40s are the least satisfied, with only 44% saying that they are happy, but after 40 satisfaction increases with age.<sup>141</sup>

You’re least likely to be highly satisfied with your work–life balance if you’re in full-time education (28.7%) or



employed full-time (26.6%). Self-employed and part-time employees tend to be more satisfied: 49.2% of self-employed people scored their work-life balance as “high”, as did 41.7% of part-time employees.<sup>142</sup> This indicates that the numbers of hours people are working, and the degree of autonomy they have in the workplace, influence their work satisfaction.

When we look at work-life satisfaction by income category we see that, once again, happiness is linked to financial security. Only 1% of the wealthiest households in Guernsey were “very dissatisfied” with their work-life balance, compared to 33% of the poorest households. To put it another way: more than three in ten of the Island’s poorest households say they are “very dissatisfied” with their work-life balance, compared to one in 100 of the richest households.<sup>143</sup>

**More than three in ten of the Island’s poorest households say they are “very dissatisfied” with their work-life balance, compared to one in 100 of the richest households.**

The Wellbeing Survey results suggest a link between a healthy work-life balance and good mental health: 62.3% of respondents who described themselves as having “high mental wellbeing” said they were highly satisfied with their work-life balance, compared to 16.1% of respondents with “low mental wellbeing”.<sup>148</sup>

It would appear that leisure time and workplace flexibility are intrinsic to a healthy work-life balance. Among Islanders of working age, 55- to 64-year-olds are the most likely to be satisfied with workplace flexibility, and 16- to 24-year-olds the least likely<sup>149</sup> – the result,

we can assume, of younger people tending to work in junior positions of limited responsibility, characterised by more rigid hours. Unsurprisingly, self-employed Islanders are most likely to be satisfied with workplace flexibility, followed by part-time employees.<sup>150</sup>

As with happiness and work-life balance, we see a link between workplace flexibility and mental health: Islanders who consider themselves to be in good mental health are more likely to report high satisfaction with workplace flexibility (64.2%) than those in poor mental health (26.6%).<sup>151</sup>



**Childcare and work-life balance**

You’re more likely to be dissatisfied with your work-life balance if you have dependent children.<sup>144</sup> Would more childcare make a difference? Possibly, possibly not, but either way the people of Guernsey aren’t clamouring for it: Islanders with dependent children were asked, as part of the Foundation’s survey, to indicate whether they would use more childcare if they could, and 62% said “no”.<sup>145</sup> (14% didn’t know whether they wanted it.)

As it is, you are less likely to pay for childcare if you’re in either the richest or the poorest households.<sup>146</sup> Of the 24% of parents who do want more childcare, demand is greatest in relation to school holidays and pre-school.<sup>147</sup>

While not many people need to pay for someone to look after their children before school starts, very early morning childcare is most commonly needed by the poorest families. This may suggest that it is more likely for parents in poorer households to undertake shift work, night work or early starts, or to work in places with inflexible hours (e.g. shops).

In the Foundation’s survey, the sample size against this particular question was very small, so we have to be careful when drawing conclusions; that said, in recent years the number of primary schools offering breakfast clubs has increased, with take up being particularly high in places where there are higher concentrations of pupils from poorer households. It would not be surprising to learn that these clubs allow parents to work and saves them the cost of childcare.

**Leisure time**

Leisure time is linked to, but separate from, work-life balance and workplace flexibility. Simply, it is about how much time you have to do what you want.

The Wellbeing Survey asked respondents to rate their amount of leisure time out of 10. A score of zero meant you were extremely dissatisfied with the amount of time available to you. Islanders aged 35 to 44 were most like to give a low score.<sup>152</sup>

Among working age people, full-time employees were the least satisfied (only 22.8% of them gave a high score) and self-employed people were the most satisfied (45.5%). As one might expect, retirees tend to be very satisfied with the amount of leisure time at their disposal: 80.2% gave a high score.<sup>153</sup>

Once again, parents with dependent children are more likely than non-parents to be dissatisfied with the amount of their leisure time.<sup>154</sup> A lack of leisure time was synonymous with poor mental wellbeing: only 4.1% of people with high mental wellbeing said they were dissatisfied with the amount of leisure time at their disposal, compared with 39.3% of those with low mental wellbeing.<sup>155</sup>





# Observation 7: Cost is stopping Islanders looking after their health

Received wisdom suggests that, unlike the UK, it's easy to get a GP appointment in Guernsey and that we don't have queues for A&E. While this may be the case, data suggests that the true demand for local healthcare services is masked because people who can't afford them tend to avoid or postpone using them.

Almost half of Islanders (48%) who responded to 2022's Primary Care Survey by patient group CareWatch said that, in the 12 months prior to the survey, cost had stopped or delayed them using primary health services (e.g. GP, emergency department, physiotherapy).<sup>156</sup>

39% said cost affected them seeing a GP, but only 4% said it had stopped or delayed them seeing a GP for their child's health.<sup>157</sup> About a quarter of Guernsey households contain children,<sup>158</sup> which suggests – as we saw in Observation 5 – that parents will go without to give their dependents what they need.

The 2023 Wellbeing Survey covered similar territory and found that, in the 12 months prior, cost had stopped more than 40% of people using at least one of a list of 11 healthcare services.<sup>159</sup> The dentist was the most common “not accessed” service (26.8%), at least when it came to adults. Cost stopped nearly a quarter of people going to see their GP.<sup>160</sup>

The proportion of people prevented from using health services due to cost has dropped 5.7 percentage points since the 2018 Wellbeing Survey, so there has been some improvement, but four in ten Islanders still face a cost barrier to looking after their health. And in some groups, a majority are prevented from seeking care.

The following groups in particular cited cost as a big barrier to accessing healthcare:

- Under 55s, especially 25- to 44-year-olds<sup>161</sup>
- Women<sup>162</sup>
- Households with children<sup>163</sup>
- Tenants in social housing and renting privately<sup>164</sup>
- Islanders with the lowest standard of living<sup>165</sup>

Most of these groups also report the highest rates

of bad or very bad health.<sup>166</sup> Whether this is because they don't go to the GP often enough, or soon enough, isn't clear (Guernsey doesn't collect data on Islanders' illnesses or health conditions – known as morbidity data – which means we can't understand to what extent instances of ill health could have been avoided, mitigated, or more quickly resolved), but it's a reasonable assumption to make.

## Who goes to the GP – and who doesn't?

Most of us visit our GP at least once a year: 87.5% of Islanders said they'd been in 2023, with nearly half of us going at least three times in the previous 12 months.<sup>167</sup>

Women were more likely than men to have visited the GP three times or more in the year before the Wellbeing Survey. On average, across all age groups, men were twice as likely not to have been to see their GP at all (16.7% vs 8.0% of women). The only age group in which women were more likely not to have been was among the Over 75s (4.6% of women vs 3.4% of men)<sup>168</sup> – as we saw earlier, this corresponds to the age at which men begin reporting more bad health than women.

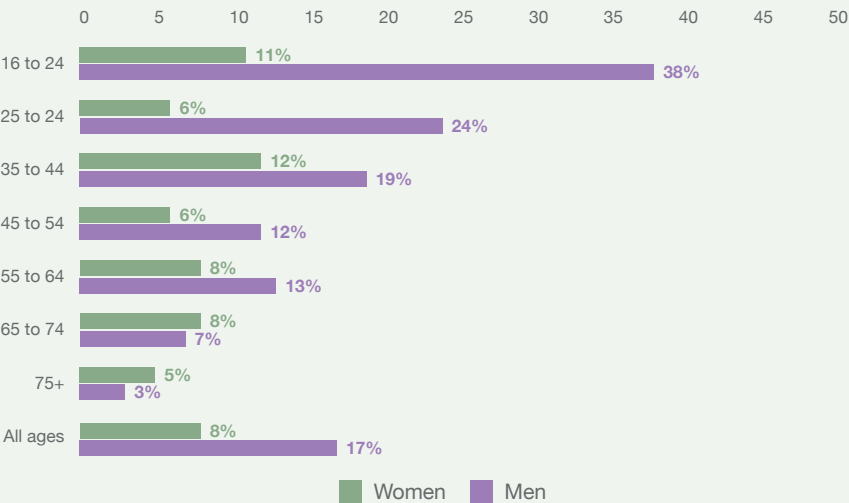
Younger people, unsurprisingly, made fewer visits to their GP than older people, but organising the data by gender complicates the picture: nearly 40% of men aged 16 to 24, for example, had made no visits to the GP, compared to only 10% of women in the same age group (see Figure 17 overleaf).<sup>169</sup>

This corresponds with figures showing that, in Guernsey, a woman's “healthy life” expectancy, at 63.2 years, is 1.3 years shorter than that of a man. It's also a little shorter than in England (63.9 years) and considerably shorter than in Jersey (70.2).<sup>170</sup>

Why do women in Guernsey fare so poorly compared to their counterparts in Jersey? The reasons aren't explored in the Wellbeing Survey. But we know that, alongside wider health inequalities, women also face financial inequality (as documented nationally<sup>171</sup> and internationally<sup>172</sup>). The latter becomes particularly significant in a Guernsey context, where primary care must be paid for by the patient.



Figure 17. Proportions making zero visits to the GP in the last 12 months, by age group



(Wellbeing Survey 2023, Public Health Services)

Let’s look, briefly, at health by housing tenure. Social housing tenants were twice as likely as homeowners to have visited the GP five or more times (32.4% vs 15.3%), and 1.5 times more likely than private tenants (20.9%).<sup>173</sup> There is a strong correlation between poverty and ill-health, and social housing tenants in receipt of income support will have their medical expenses covered and so are more likely to see the doctor. In fact, the Primary Care Survey found that, in the 12 months prior to the survey, more than a third of adults in social housing (37%) had taken a child to the GP at least five times – more than double the rate for homeowners with children (16%) and nearly four times the rate for private tenants with children (10%).<sup>174</sup>

Unsurprisingly, people with a long-standing illness, disability or infirmity are more likely (three times more likely, in fact) than people without these health problems to have seen the GP at least five times in a year (30.6% compared to 9.7%). Similarly, Islanders with low mental wellbeing were at least twice as likely to have visited the doctor five or more times in a year than those with moderate or high mental wellbeing (30.3% low, 16.1% moderate, 12.7% high).<sup>175</sup>

Not seeing a GP about a health concern was particularly common when it came to the poorest Islanders, 74% of whom said that cost had stopped or delayed them seeing their doctor in the previous 12 months.

What’s interesting, however, is the fact that nearly 20% of Islanders said they had a health concern that they hadn’t seen a GP about.<sup>176</sup> This was particularly common when it came to the poorest Islanders, 74% of whom said that cost had stopped or delayed them seeing their doctor in the previous 12 months.<sup>177</sup>

We can break this down further. The groups most likely to have not seen a GP about a concern were:

- The Under 55s (between 22% and 25%, depending on the age group)
- Women (21%)
- Private tenants (27%)
- Islanders with a long-standing illness, disability or infirmity (24%)
- Islanders with low mental wellbeing (34%)
- Islanders without private health insurance (23%)<sup>178</sup>

The Wellbeing Survey didn’t ask why Islanders who had a health worry hadn’t seen their GP but, when CareWatch posed this question in 2022, 59% gave cost as the reason.<sup>179</sup> The second most common reason, given by 19% of respondents, was thinking that the health concern was not very serious. Other reasons included: being too busy, not being able to get a suitable appointment time, and not feeling comfortable talking about the health concern.

What kinds of healthcare are people missing out on?

When cost creates a barrier to healthcare, what, precisely, are Islanders missing out on? Usually, it’s a general consultation: 30% of people for whom cost was an issue said they had delayed making a routine or non-urgent appointment.<sup>180</sup> For the poorest, this figure increased to 53%, and even for those with a moderate standard of living it was 44%. Whether you’re insured or not makes a difference, as one would expect. Only 10% of all Islanders with private health insurance had avoided making a GP appointment, compared to 44% of the uninsured.<sup>181</sup>

Cost is also a barrier to taking out prescriptions. A third of the poorest Islanders delayed or stopped medication renewal or review appointments – nearly five times the rate of the wealthiest Islanders. Uninsured Islanders were four times more likely than insured Islanders to go without medication appointments.<sup>182</sup>

Nearly a third of the poorest households delayed or didn’t attend an appointment that was part of a care

pathway, blaming cost (compared to only 6% of the wealthiest Islanders). Unaffordable charges meant that 22% of the poorest Islanders delayed or did not undergo a planned procedure (compared to only 3% of the wealthiest).<sup>183</sup>

Unaffordable cost meant that 22% of the poorest Islanders delayed or did not undergo a planned procedure [compared to only 3% of the wealthiest].

The data above indicates that cost is preventing poorer people in particular from addressing health concerns, either emergent or pre-existing. Doing so inevitably has a detrimental effect on their health and wellbeing, potentially a significant one, as conditions go undiagnosed and essential advice on how to manage conditions is not accessed. This is likely to reduce their quality of life day to day. They may become more ill, with consequences for their personal, social and working lives, and their life expectancy could be reduced.

We don’t know how sick we are

As mentioned above, Guernsey doesn’t collect morbidity data. Mortality data – information on what causes people’s deaths – is collected, but we don’t know what diseases, illnesses and medical conditions people live with, nor their prevalence. The only regular Public Health reporting on the prevalence of illness (excluding Covid-19) is found in the Channel Islands Cancer Report, the most recent of which analyses data up to 2020.

Instead of collecting Guernsey-specific morbidity data, Public Health applies UK or Jersey morbidity data to the Guernsey system, which makes it harder to tell the



story of local illness. Jersey, by contrast, collects data from its GPs on 12 long-term health conditions, and in 2022 began reporting on “multi-morbidity” (when a person suffers from two or more long-term conditions).<sup>184</sup>

Collecting such data in Guernsey would, admittedly, require significant input from GP surgeries, which would require new contracts or agreements.

Health inequality cannot be properly understood, let alone addressed, without morbidity data; neither can effective preventative healthcare be undertaken. In an era of rising health costs and health gaps, collecting such data should be seen as an essential part of better healthcare and prevention.

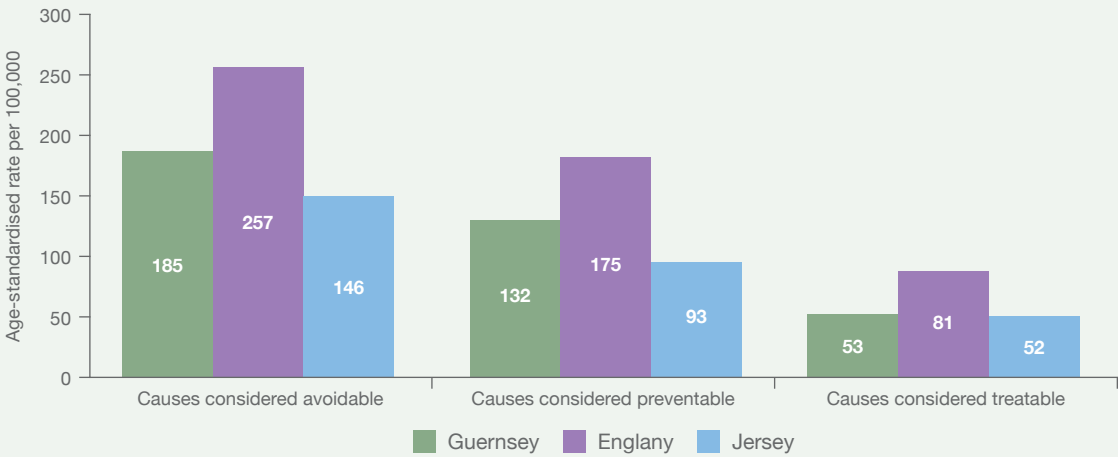
Preventable and treatable deaths

Data on avoidable deaths is relevant to any conversation about preventative healthcare. “Avoidable deaths” are categorised as either

“preventable” or “treatable”; some deaths can be categorised as both. A preventable death happens when someone fails to avoid exposure to harmful substances or conditions, e.g. deaths from cancer caused by smoking or asbestos, or death by suicide. A treatable death happens when healthcare intervention isn’t timely or effective. This might happen because a patient didn’t come forward early enough or diagnosis was late (see above), or a course of medication fails to heal them. Examples include high blood pressure, severe infection and epilepsy.

In Guernsey, there were 356 avoidable deaths in 2019-21, being 21% of all deaths. Of these 356 deaths, 71% were considered preventable and 29% treatable.<sup>185</sup> Nearly half of the preventable deaths were from neoplasms (meaning cancers or growths), 15% were from circulatory diseases, and 15% related to drugs and alcohol.<sup>186</sup> Looking at the treatable deaths, most (83%) were caused by circulatory diseases and neoplasms.<sup>187</sup>

Figure 18. Avoidable, preventable and treatable deaths



Age-standardised rate for avoidable, preventable and treatable mortality per 100,000 in Guernsey (2019-21) compared to England and Jersey (2020)

(Guernsey Mortality Trends 2021, Public Health Intelligence Unit)



Victoria Hospital Incorporated (VHI)

VHI is a charity that provides funds to meet medical or medically related costs to help people affected by health conditions, and their families, when they can’t afford to pay.

The charity gives about £40,000 a year in grants, with the money coming from capital invested following the sale, in 1946, of the former Victoria Hospital building in Amherst.

Claims can be for medical bills and equipment, St John Ambulance bills, travel costs including for accompaniment, childcare fees for children of unwell parents, respite care, and non-cosmetic dental costs. People can make claims directly or through doctors, health visitors, social workers and other agencies. Former GP Tonia Fox, now VHI secretary, receives one or two applications a week. About two-thirds of applications are approved. Counselling and dental work are very common requests.

Dental work claims – often for more than £1,000 – have increased in recent years, as more people find this kind of treatment harder to afford. Also increasing are requests for help with the cost of counselling – partly because of longer waiting lists for access to free, States-run psychiatric services. Insurance policies often don’t cover dentistry or counselling, and both generally require multiple appointments, so are costly.

Other common requests are for grants to cover ambulance call-out debts and GP debt. VHI will pay up to two years of medical debt, usually between £100 or £200. Occasionally, applicants present with thousands of pounds of debt.

Another growing area relates to physiotherapy, in cases where a patient doesn’t meet the threshold for a specialist referral and so can’t access funded care.

Guernsey’s avoidable death rate translates as 185 people per 100,000 population. This was lower than England’s rate of 257 per 100,000.

Jersey’s avoidable death rate, however, is lower than Guernsey’s, at 146 per 100,000.<sup>188</sup> This is mainly because Jersey is better at preventing deaths among its population than we are.<sup>189</sup> Deaths from neoplasms and alcohol- and drug-related deaths were, respectively, 45% and 75% higher in Guernsey than in Jersey. Put another way, 86 deaths per 100,000 in Guernsey were from avoidable neoplasms, compared to 59 per 100,000 in Jersey, and 21 deaths per 100,000 in Guernsey were avoidable and related to drugs and/or alcohol, compared to only 12 in Jersey.

Precisely why fewer people appear to die avoidable deaths in Jersey than in Guernsey is not clear and does not appear to have been looked into.





# Observation 8: Nearly everybody is stressed

Although Guernsey is, by and large, a healthy place, and although a majority of Islanders say they have a good work-life balance, we are, without question, an Island plagued by stress.

According to the Foundation’s Living in Guernsey survey, 95% of us have felt stressed in the last 12 months (see Figure 19).<sup>190</sup> The Wellbeing Survey puts this figure even higher, at 97.5%, with only 2.5% of us being “completely free of stress”. More than a third of us (35.6%) experienced a large amount of stress in the previous 12 months – this being roughly the same as in 2018.<sup>191</sup> Analysing the Island’s population of stressed people by age, gender, income, housing tenure and employment status is revealing.

Age-wise, you’re most likely to experience moderate-to-high levels of stress if you’re under 55. Stress levels then start to tail off, then drop off significantly once you’re 65 or older.<sup>192</sup>

A greater number of women experience a large amount of stress than men (40.5% vs 30.9%). Women’s stress levels gradually reduce as they get older, while men tend to experience stress at a broadly similar rate across the

age groups – either moderate or large – until until a more pronounced drop-off at pension age. The only age category in which women did not experience high stress in larger proportions than men was 55 to 64 (35.1% vs 38.9%).<sup>193</sup>

The Foundation’s survey lets us map stress by housing type. Stress levels are particularly high among social housing tenants (89% of whom have experienced either moderate or severe stress in the last year), mortgage payers (85%), people living with their friends and family (85%) and private tenants (84%).<sup>194</sup> Furthermore, the Wellbeing Survey found that nearly half of private tenants (46.8%) had experienced a large amount of stress.<sup>195</sup>

It won’t surprise you to hear that poverty causes stress: 59% of poor households and 78% of the poorest households contain at least one person who is suffering not just from stress, but from high levels of stress. By contrast, 44% of richer people report only a small amount of stress or none at all.<sup>196</sup>

Stress can make you ill, physically and mentally. The Wellbeing Survey tells us that 71.5% of Islanders who experience low mental wellbeing also suffer from a large amount of stress. By comparison, only 34.9% and 10.9% of Islanders with moderate mental wellbeing and high mental wellbeing, respectively, suffer from stress. It’s the same for those of us with emotional and mental health conditions or long-term health conditions: in both cases, you’re more likely to suffer from high levels of stress than people without those conditions.<sup>197</sup>

Why are we so stressed? The Foundation found that in most cases, the answer is money: a majority of Islanders (53%) are stressed about their finances.<sup>198</sup>

You’re most likely to blame money for your stress if you’re under 40 (71%), after which things improve a little.<sup>199</sup> Unsurprisingly, the poorer you are, the more (a lack of) money makes you stressed: 89% of poor households and 97% of the poorest households cite lack of funds as the main factor when it comes to their stress levels.

Meanwhile, the Wellbeing Survey determined that nearly a third of Islanders (31.3%) who are experiencing

Figure 19. How much stress are Islanders experiencing?



- Among every 100 Islanders:
- 4 people: completely free of stress
  - 19 people: small amount of stress
  - 35 people: moderate amount of stress
  - 41 people: large amount of stress
  - 1 person didn't know/preferred not to answer

(Living in Guernsey 2024, Guernsey Community Foundation)



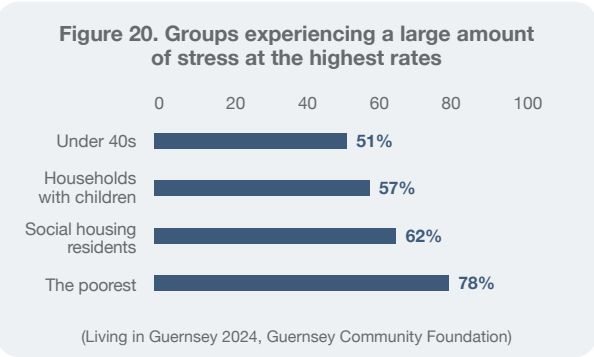
stress “often” or “always” blame “financial pressures” (although money problems ranked below “health problems of family and friends” as a cause of stress).<sup>200</sup>

After money, the biggest cause of stress – according to both the Foundation’s survey and the Wellbeing Survey – is work. The Foundation found that 69% of Under 40s and 52% of 40- to 64-year-olds are suffering from work-related stress;<sup>201</sup> while the Wellbeing Survey found that, of those people in work or full-time education, 48.6% said that work “often or always” caused them stress and anxiety.<sup>202</sup>

If you are a pensioner, work is less of an issue; you are most likely to be stressed because of the health of your family or friends (53% of pensioners completing the Foundation’s survey gave this as a reason), followed by your own health (45%), then “global issues” (30%).<sup>203</sup> The population generally was more stressed about global issues in 2023 compared to 2018.<sup>204</sup>

You are most likely to say that “housing” contributes to your stress levels if you are renting privately: 63% of private tenants blame their housing situation for making them stressed.<sup>205</sup>

Islanders’ perception of Guernsey as a low-crime jurisdiction is reflected in the fact that only 5.4% of us were “often” or “always” stressed by personal safety and security;<sup>206</sup> it might be that, among this number, stress is caused by a particular person and/or a specific risk, rather than a general anxiety about the risk of becoming a victim of crime.



Coping strategies

There is a well-established link between stress and substance abuse. While everyone copes with stress in different ways, some people use alcohol and drugs (including smoking and vaping) to manage their stress. At the same time, the effects of substance misuse on a person’s health, life and relationships may cause or exacerbate stress. For this reason, data about Islanders’ alcohol and drug consumption is relevant to an understanding of our relationship with stress.<sup>207</sup>

Alcohol

The Wellbeing Survey tells us that 43.1% of Islanders drink alcohol at least twice a week, and 18.2% drink at least four times a week. Men of all ages tend to drink more than women; at least a third of men in each of the older age groups (starting with the 55- to 64-year-old category) drink more than four times a week.<sup>208</sup>

Among those who drink alcohol, more than a third (35.2%) drank above the recommended limit of 14 units of alcohol a week in the seven days before the survey.<sup>209</sup>

Drilling further into the data, we see that men display higher levels of alcohol dependence and hazardous or harmful drinking than women.

The Alcohol Use Disorders Identification Test (AUDIT) is a 10-item screening tool developed by the World Health Organization (WHO) to assess patterns of alcohol consumption, drinking behaviours and alcohol-related problems.<sup>210</sup> When talking about alcohol dependency among Islanders, the Wellbeing Survey used the AUDIT methodology and classed anyone scoring 15 or more as being “alcohol dependent”.

The survey found high proportions of alcohol dependence in men under 55, peaking at 16.8% of 45- to 54-year-olds.<sup>211</sup> The good news is that there has been a reduction of 14 percentage points in risky drinking among 25- to 34-year-old men from 2018 to 2023 (although a relatively small number of men this age answered these questions in both years, so the reduction should be interpreted cautiously).<sup>212</sup>

15.8% of Islanders are binge drinkers (i.e. they consume five or more drinks at a time), compared to 18.2% in 2018. The biggest binge drinkers by age group are 16- to 24-year-olds (33.9%), followed by 45- to 54-year-olds (20.1%). Across all age groups, more men binge drink than women.<sup>213</sup>

The poorest households (in this instance defined as households with income less than £20,000 a year) are the least likely to contain someone who binge drinks: their 8.5% compares to approximately 19% for households with income between £40,000 and £80,000, or £100,000 and above.<sup>214</sup>

Over half of alcohol-dependent Islanders and Islanders who are drinking hazardous or harmful quantities also use cannabis (51.3%, compared with 7.8% of low-risk drinkers and 4.2% of teetotallers).<sup>215</sup>

17.7% of us never drink: an increase of 6.3 percentage points since 2018. The increase has occurred predominantly in men, and in age categories 25 to 34 and 35 to 44 (although the “low sample size” caveat applies here).<sup>216</sup>

Alcohol – and drugs – can kill. Between 2019 and 2021, the rate of avoidable deaths in Guernsey was 185 per 100,000. <sup>217</sup> Of these, 71% were preventable and 29% were treatable. After cancer, most preventable deaths in Guernsey were directly related to drugs or alcohol, being named as the cause in 15% of cases.<sup>218</sup>

Similarly, “Years of Life Lost” (YLL) relates to premature death and measures the additional years that might have been lived had the person not died. Between 2019 and 2021 in Guernsey, the highest average YLL (32 years lost) relates to drug poisoning, and the fourth highest average relates to alcohol (18 years lost).<sup>219</sup>

Smoking and vaping

Only 9.1% of us smoke, with 32.4% of us being ex-smokers. But while smoking is on the wane, vaping is on the rise; in fact, there are now more vapers than smokers, with vaping and the use of e-cigarettes increasing

from 5.8% to 11.0% between 2018 and 2023.<sup>220</sup> Men and women tend to smoke and vape at similar rates. Generally, younger people are more likely to smoke and/or vape, with 16- to 24-year-old women being the biggest smokers (17%) and vapers (38%).<sup>221</sup>

Drugs

In Guernsey, as elsewhere, higher levels of cannabis use are associated with alcohol dependency and problem drinking (see above). The association is also true with smokers (38.0% use cannabis), vapers (34.7%) and ex-vapers (38.5%).<sup>222</sup>

If you have a mental or emotional health condition,<sup>223</sup> or if you report lower levels of mental wellbeing, you are more likely to use cannabis than someone without such a condition, or someone with higher levels of wellbeing.<sup>224</sup>

78.8% of people who’d used cannabis in the previous 12 months didn’t have it prescribed to them,<sup>225</sup> and 2% of Wellbeing Survey respondents had used illegal drugs (ecstasy, heroin, cocaine etc) in the year prior to taking the survey.<sup>226</sup>

Gambling

There is an evidenced relationship between stress – and stressful life events – and a greater predisposition towards gambling.

According to the Wellbeing Survey, 5.6% of Islanders are “problem gamblers” (i.e. they gamble to a degree that compromises, disrupts or damages their family, personal or recreational pursuits) or “at risk” gamblers (they spend an excessive amount of time and/or money gambling, and may experience adverse symptoms as a result). This represents a reduction compared to the 7.6% found in the Gambling Survey 2019.<sup>227</sup>

In Guernsey, you’re most likely to be a problem gambler or an at-risk gambler if you’re a man, if you’re aged between 25 and 34, if you’ve always lived in Guernsey, and if you live in social housing.<sup>228</sup>





# Observation 9: Loneliness is widespread

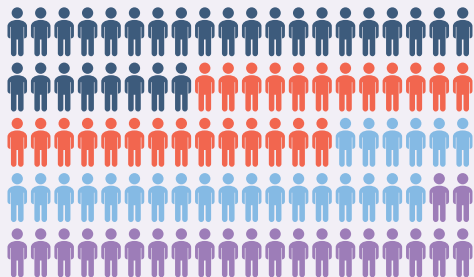
The Island is quite polarised when it comes to loneliness: while 28.4% of us hardly feel lonely at all, another 21.7% of us – more than one in five – feel “highly” or “intensely” lonely.<sup>229</sup>

By asking respondents six questions, the Wellbeing Survey was able to quantify loneliness, from 0/1 (“low loneliness”) to 5/6 (“high loneliness”). While the most common score was zero (the aforementioned 28.4%), 21.7% of us scored 5/6 (see Figure 21). The number of not-lonely people is the same now as it was in 2018, but there has been a slight increase in the number of Islanders feeling highly lonely.<sup>230</sup>

The Wellbeing Survey differentiated between two types of loneliness: emotional (when you miss a close or intimate relationship); and social (when you miss a wider social network). 15.5% of us are “intensely emotionally lonely”, and more than a third of us (34.9%) are “intensely socially lonely” (see Figure 22).<sup>231</sup>

How does the 34.9% break down? Generally speaking, the younger you are, the more likely you are to be emotionally lonely: a remarkable 43% of local 16- to 24-year-olds are socially lonely, compared to 27.5% of Over 75s.<sup>232Fi</sup>

Figure 21. How lonely are Islanders?



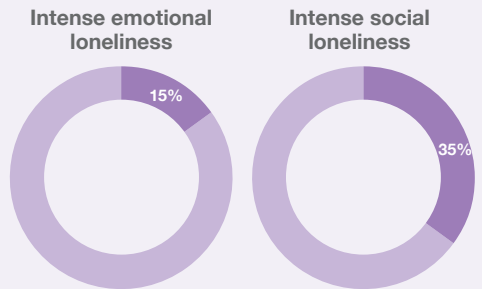
Among every 100 Islanders:

- 28 people: not lonely
- 26 people: a little lonely
- 24 people: moderately lonely
- 22 people: intensely lonely

(Wellbeing Survey 2023, Public Health Services)

This doesn't necessary tell us that people get less lonely as they get older, simply that today's 75-year-olds are not as lonely as today's 16-year-olds. It may be that by 2085, today's teenagers are less lonely. But society has changed: the six decades that today's teens will live through will be different to the six that came before; and perhaps their feelings won't improve to the extent of their grandparents'. (The numbers seem to bear this out: in 2018, only 16.9% of Over 75s were intensely socially lonely, more than 10 percentage points less than in 2023.)<sup>233</sup>

Figure 22. Rates of loneliness among Islanders



(Wellbeing Survey 2023, Public Health Services)

There is a higher proportion of lonely people living in social housing than in other housing types.<sup>234</sup> As access to social housing is dependent on a low household income, this may suggest that poverty and the conditions that poverty creates increase the chances of being socially isolated.

Those of us with a mental or emotional health condition are up to twice as likely to be lonely than people with no longstanding illness, disability or infirmity (42.2% vs 19.5%), a physical disability (20.0%), or a long-term health condition/illness (25.6%).<sup>235</sup>

The Wellbeing Survey provides further evidence of this strong link between mental wellbeing and loneliness. Of everyone in Guernsey with low mental wellbeing, 68.5% were also very lonely (scoring 5 or 6 out of 6), compared to 18.2% of Islanders with moderate mental wellbeing





(scoring 3 and 4). Only 1.1% of Islanders with high mental wellbeing described themselves as lonely.<sup>236</sup>

Also evident is an association between loneliness and alcohol consumption. High loneliness scores were more common among people who were classed as alcohol dependent (30.7%) than among low-risk drinkers (19.7%), although abstainers sat somewhere in between.<sup>237</sup>

16.9% of Islanders live in a state of “high loneliness”, meaning that they often or always feel lonely or isolated, or lack companionship. High loneliness is significantly associated with younger ages and lower incomes: 34.9% of 16- to 24-year-olds are experiencing high loneliness – more than any other age group; and 23.7% of people in households with an income of less than £20,000 experience high loneliness – also more than any other income bracket. Both of these relationships are indirect – as income and age rise, high loneliness falls.<sup>238</sup>

Unsurprisingly, given the link between unemployment and poverty, Islanders who are not working are more likely to experience high loneliness (30.8%, excluding retirees), as are Islanders in social housing (37.4%).<sup>239</sup>

A glimmer of good news: the percentage of Islanders living in a state of high loneliness decreased over five years, from 18.6% to 16.9%.<sup>240</sup>

When the Foundation’s Living in Guernsey survey asked respondents what they would do to make other people’s lives better, loneliness came up several times:

- “I’d set up a ‘friend’ service for lonely people in the community.”*
- “I’d stop people from feeling rejected and lonely.”*
- “I’d help the lonely.”*
- “I’d help if people were lonely.”*
- “I’d look out for lonely people.”*
- “I’d help the lonely, especially older people.”*

**Social participation, community and belonging**

Loneliness and lack of participation in social activities

go hand in hand. To state the obvious, the more you go out and do things with other people, the less lonely you tend to feel. Both the Wellbeing Survey and the Living in Guernsey survey asked questions along these lines.

The Wellbeing Survey looked specifically at the relationship between feeling lonely and feeling excluded. 12.7% of Islanders feel left out of events and activities “often” or “all of the time”. Women were more likely than men to feel left out. These feelings of exclusion reduced in line with age: Islanders aged 65 and over were least likely to feel excluded.<sup>241</sup> Again, this doesn’t necessarily mean that as you get older, you make more friends. It will be the experiences of today’s younger people as they live through the next few decades that determine an increase or decrease in their feelings of exclusion.

**A glimmer of good news: the percentage of islanders living in a state of high loneliness decreased over five years, from 18.6% to 16.9%.**

The Living in Guernsey survey, meanwhile, looked at general levels of social participation, asking respondents whether they took part in organised activities “several times a week”, “once a week”, “a few times a month”, or less frequently.

40% of us would like to participate in more activities.<sup>242</sup> The most common obstacle – cited by 50% of all Islanders and 88% of the poorest households – was lack of time due to work, followed by lack of money. The third most common reason was “[I] worry I would not feel welcome / would not fit in”. Interestingly, after “lack of time”, fear of not fitting in was the obstacle most commonly cited by the wealthiest households, a full third of whom said it was a problem, compared to 20% of the poorest households.<sup>243</sup>



22% of us hadn’t attended an organised event in the last year, if ever; this rate was 40% for the poorest households.<sup>244</sup> Apart from lack of money, the obstacles to participation most commonly cited by poorer households were lack of time due to work and due to childcare responsibilities.<sup>245</sup>

Related to participation in organised activities is social contact more generally, which in turn is linked to notions of community and belonging. In its survey, the Foundation asked respondents to what extent they felt part of the community on a scale of 1 to 5 (with 1 being the weakest sense of connectedness). The scores were fairly evenly distributed, albeit with a lean towards weaker connectedness: 27% of us chose 4 or 5, 36% chose 3, and the largest percentage – 37% – chose 1 or 2. In other words, more Islanders do not feel strongly that they are part of the community.

The Wellbeing Survey asked whether people felt “I have a sense of belonging to the Bailiwick of Guernsey”. 67.2% of respondents agreed or strongly agreed, 23.3% were ambivalent, and 9.5% disagreed or strongly disagreed. Opinions will vary on whether we should be concerned by nearly 1 in 10 Islanders feeling they don’t belong. A sense of not belonging was strongest in the younger age groups, being felt most keenly by 25- to 34-year-olds, 16.0% of whom said they felt they disagreed with the statement about belonging. Men were slightly more likely to say they disagreed.<sup>246</sup>

Interestingly, 72.9% of people who had lived most of their life in Guernsey agreed they had a sense of belonging – slightly higher than those who have always lived here (70.7%).<sup>247</sup>

When asked how easy they find it to express their identity / be themselves in Guernsey, 73.2% of Wellbeing Survey respondents said “easy” or “very easy”, and only 7.5% said it was “difficult” or “very difficult”. If you are young, you are more likely to find it difficult to be your true self – that’s the case with nearly one in five people in Guernsey aged 16 to 24 (19.6%), and 12.1% of 25- to 34-year-olds. Older age groups found it easier to express identity and be themselves.<sup>248</sup>

Nearly nine in 10 Islanders (89.7%) didn’t agree with the statement, “I have a say in what the government does”, with 59.9% disagreeing or strongly disagreeing. The sense of not having a say was consistent across all age categories but was slightly gender-imbalanced, with women being more likely than men to feel that they don’t have a say.<sup>249</sup> People born in Guernsey were most likely feel they didn’t have a say – especially those who have lived here all their life.<sup>250</sup>

Support Networks

The Foundation’s survey asked questions about each respondent’s support network. Was there someone in their life who they could approach if they: were ill in bed and needed help in the house; were upset with a family member; were feeling depressed; needed advice; wanted to socialise; or needed someone to look after their home or pet while they were away. Seven different scenarios, and in each case a majority of respondents – between 63% and 83% – said “yes”.<sup>251</sup>

It is apparent that Islanders’ social connectedness is overwhelmingly linked to wealth.

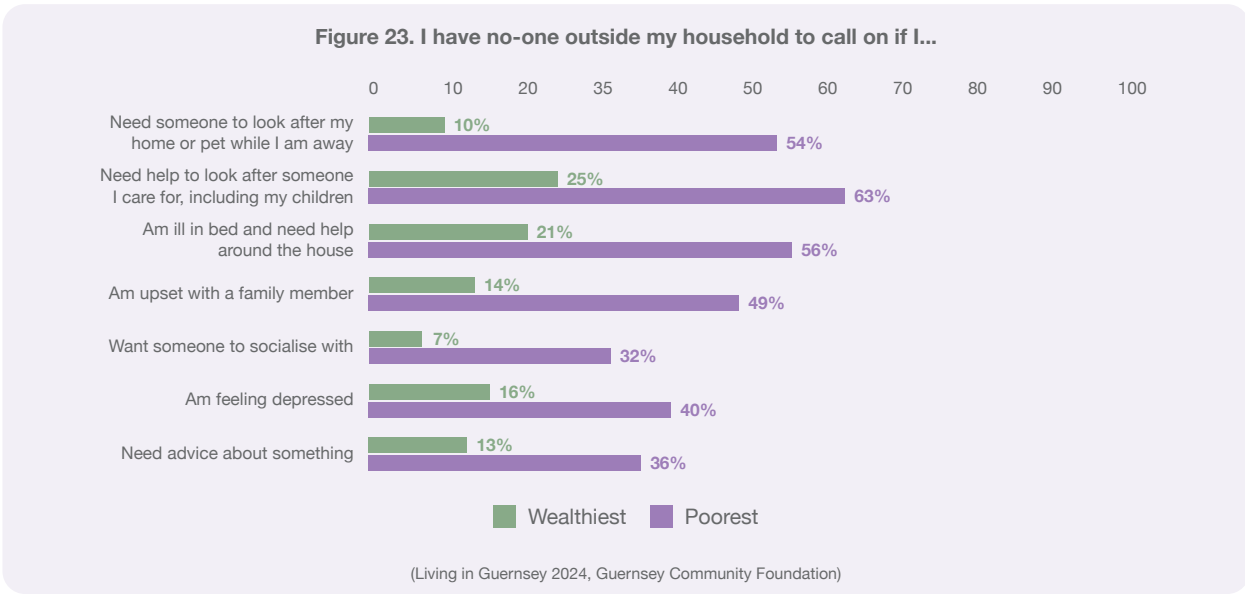
From the Foundation’s survey, we know that nearly nine in 10 Islanders have someone outside of their family with whom they socialise.<sup>252</sup> But if you’re one of the 10% of Islanders who don’t, then you are also very likely to live in one of the Island’s poorest households. Among those households, nearly a third of people didn’t have anyone to socialise with.<sup>253</sup>

It is apparent that Islanders’ social connectedness is overwhelmingly linked to wealth: the less money you have, the greater the likelihood that you won’t have

anyone to reach out to when times are hard. The poorest households are far more likely to be socially isolated.

This is backed up by Figure 23 below, which highlights the percentage differences between the richest and

the poorest households who said they don’t have anyone outside of their immediate household to talk to, socialise with, or seek help from.<sup>254</sup> The list is ranked by size of difference, starting with most pronounced.







# Observation 10: Young people are suffering

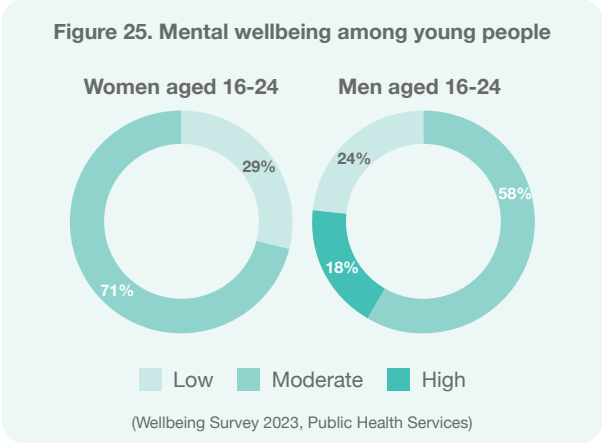
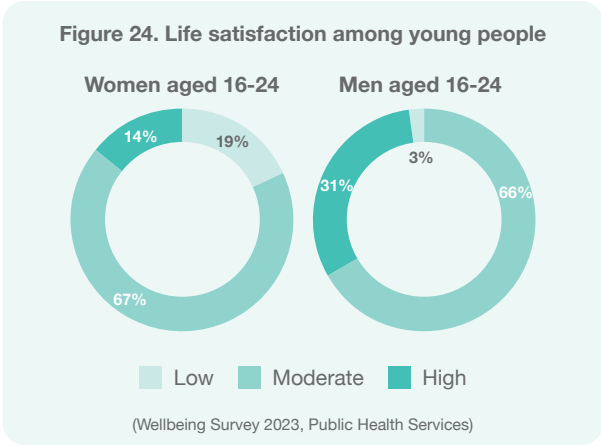
As we’ve already touched on elsewhere in this report, life for older Islanders is generally very good. Sadly, the same can’t be said for our younger Islanders. They feel less satisfied with life, lonelier, and less able to be themselves than their parents’ and grandparents’ generations. Some of our young people are experiencing more bullying and have lower self-esteem than ever before.

It also appears that, for some young people, these feelings are leading to a growing need for mental health support in schools and increased referrals, and admissions for specialist mental health services.

In this section, we’ve drawn together some of the data collected about young people in Guernsey (most of it from the most recent Guernsey Young People’s Survey) and, alongside interviews with charities working with them, created a picture of why the Island is, for some young people, a difficult place to be living.

## Young people are unhappy

Of all age groups surveyed, the youngest Islanders were most likely to report high levels of low life satisfaction, with 10% of 16 to 24 year olds giving a low score.<sup>255</sup> This was mostly driven by women and girls in this age group, nearly 20% of whom had low life satisfaction – more than double any other age group of Islanders, whether male or female (see Figure 24).<sup>256</sup>



When it came to high levels of life satisfaction, young people also scored poorly, with less than a quarter of them rating their life satisfaction as 8 or more out of 10. Once again, the low scores are driven by young women, only 14% of whom reported high life satisfaction compared to nearly a third of men and boys aged 16-24.<sup>257</sup>

Low mental wellbeing is also more common in younger age groups. Just over a quarter of 16- to 24-year-olds reported low mental wellbeing, by far the highest rate among any age group and double the Island average (12.2%).<sup>258</sup>

A little over 10% of 16- to 24-year-olds reported high mental wellbeing (lower than the Island average of 14.1%). But this 10% is entirely down to boys and young men; when asked about their thoughts and feelings, not one woman aged 16 to 24 gave answers that indicated high mental wellbeing (see Figure 25).<sup>259</sup>

**The rate of high self-esteem among pupils dropped by 22% between 2016 and 2022.**

It's a pattern that starts earlier in life, as is evident when we look at how schoolchildren feel about themselves. Only 28% of pupils say they have high self-esteem. The rate of high self-esteem among pupils dropped by 22% between 2016 and 2022 (the most recent survey date).<sup>260</sup> Self-esteem was lower in girls in all age groups, with the lowest rates among Year 10 girls, of whom only 16% said they had high self-esteem (compared to 41% of Year 10 boys) (see Figure 26).

The rate of high self-esteem among Year 6 girls dropped significantly, from 45% to 25%, between 2013 and 2022. If this trend continues, girls who were in Year 6 in 2022 will have severely low self-esteem by the time they reach Year 10.

Given the above, it is unsurprising that barely half of children surveyed agreed with the statement “I am glad I am who I am”.<sup>261</sup> Primary school pupils were far more

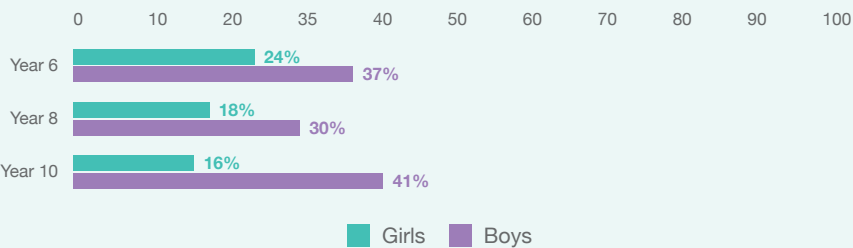
likely to agree, with 83% saying yes. For children in Year 8 and Year 10, this dropped to 40% (see Figure 27).

Young people feel lonely

More than a third of Islanders aged 16 to 24 are highly lonely – this is not only the highest rate among all age groups, but more than 50% higher than the group with the second highest rate of loneliness (20.5% of 25 to 34 year olds).<sup>262</sup>

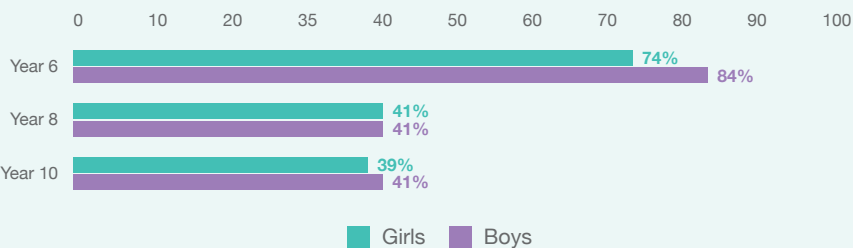
This particular loneliness measure above combined scores for emotional loneliness and social loneliness (see Observation 9 for more on this topic). 16- to 24-year-olds experienced the highest rates of intense emotional and intense social loneliness: 28.4% were intensely emotionally lonely and 43.0% were intensely socially lonely (compared to all-ages averages of 15.5% and 34.9% respectively).<sup>263</sup>

Figure 26. School pupils who agreed with the statement “I have high self-esteem”



(Guernsey Young People's Survey 2022, States of Guernsey)

Figure 27. School pupils who agreed with the statement “I am glad I am who I am”



(Guernsey Young People's Survey 2022, States of Guernsey)



More so than any other age group, 16- to 24-year-olds said they felt lonely, isolated or lacking companionship “often” or “all the time”: 35.1%, compared to the all-ages average of 17.0%. They were least likely to say they “never” or “rarely” felt this way.<sup>264</sup>

Young people feel left out

16- to 24-year-olds were also the most likely to often or always feel excluded from activities they'd like to go to.<sup>265</sup>

Feelings of not belonging, not having a say, and not being able to express oneself were strong among younger Islanders, particularly younger men.

While Islanders across the board felt they don't have a say in what the government does, the feeling was strongest among women aged 25 to 34, closely followed

by men aged 16 to 24: in both cases, two-thirds felt they did not have a say. Among the youngest men surveyed (16- to 24-year-olds), a mere 1% felt otherwise.<sup>266</sup>

More so than any other age group, 16- to 24-year-olds said they felt lonely, isolated or lacking companionship.

Young people are most likely to find it difficult to be themselves: nearly 20% of 16- to 24-year-olds and 12%



of 25- to 34-year-olds said they found it “difficult” or “very difficult” to express their identity – for every other age group, the rate was 7.5% or below. While 58% of 16- to 24-year-olds found it “easy” or “very easy” to express themselves – which is good to hear – this was again the lowest rate by age.<sup>267</sup>

Young men (16 to 24) were least likely to feel that they belonged here, with fewer than half (45.4%) agreeing with the statement “I have a sense of belonging to the Bailiwick of Guernsey”.<sup>268</sup>

Young people are in poor health

Young people report being in “good” and “very good” health at similar rates to other age groups. The bad news? They also report some of the highest rates of “bad” and “very bad” health.

Women aged 16 to 24 report having “bad” and “very bad” health at the highest rate (6.6%) of any female age group; and men aged 25 to 34 report “bad” and “very bad” health at a higher rate (8.3%) than any other group (see Figure 28).<sup>269</sup>

While younger people are generally less likely than older people to visit the GP, especially several times

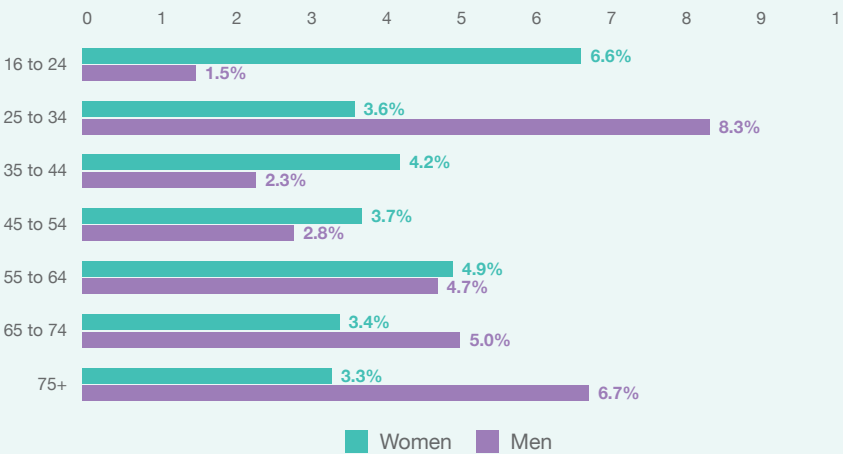
a year,<sup>270</sup> they are more likely – especially in the case of women – to avoid seeing the doctor about a health concern.<sup>271</sup> As a consequence, younger people may be living with unaddressed health problems – or at the very least worrying that they are – at higher rates than older Islanders, something which might be contributing to their lower mental wellbeing and poorer health.

Young people are having a hard time at school

School days are difficult for many of the Island’s children, as they cope with special educational needs, bullying from classmates, not enjoying classes, and feeling like their school doesn’t care about them. This was all captured by the Young People’s Survey 2022.

The survey found that about 20% of all students had at least one special educational need or disability – a significant increase on the 7% recorded in 2013. Boys in Year 6 and in Year 8 were the most likely to have a special educational need (26%) or a disability (26% again). Girls were less likely to have recognised special educational needs or disabilities – although lower diagnosis rates are most likely affected by gender bias.<sup>272</sup>

Figure 28. Islanders reporting “bad” or “very bad” health, by age group



(Wellbeing Survey 2023, Public Health Services)

A third of children surveyed said they had been bullied at or near their school in the 12 months before the survey.

A third of children surveyed said they had been bullied at or near their school in the 12 months before the survey. Boys and girls in Year 8 reported bullying at the highest rates: four in ten had been bullied (a two-thirds increase since 2019). 41% of all pupils surveyed felt that their school took bullying seriously; this dropped to 30% in secondary schools. Among children of secondary school age, girls were far less likely than boys to think that their school took bullying seriously. In 2010, 48% of girls in Year 10 girls thought that their school took bullying seriously; by 2022, this had dropped to 14%.

41% of all pupils surveyed felt that their school took bullying seriously; this dropped to 30% in secondary schools.

Less than half of all pupils felt that their school cared whether or not they were happy, with primary school children being more likely to think that teachers cared. Boys were more likely than girls to think that school cared how they felt.

Young people are more likely to eat poorly

Households with children are more likely to experience food insecurity than those without.<sup>273</sup> 10% of households with children missed or reduced meals in the month

before the Wellbeing Survey and 25% in the six months before. (For households without children, the rates were 4% and 11%, respectively.) Among households with children under four years old, 28% had experienced food insecurity in the previous six months.<sup>274</sup>

Young people aged 16 to 24 and 25 to 34 were also the age groups most likely to have missed meals or gone hungry at points during the previous month or six months – double the all-ages average of 5.7% and 13.9% respectively.<sup>275</sup>

Young people are needing more mental health services

In recent years, more young people are seeking help with their mental health.

Schoolchildren with mild to moderate mental health and wellbeing concerns can be referred to a mental health nurse for one-on-one therapy or group work. In the 2022/23 academic year, 439 such referrals were made: 138 for concerns about general emotional wellbeing, 71 for behavioural concerns, 39 for anxiety, and 18 for sleep issues.<sup>276</sup>

In 2023, at least 16 school-based learning support assistants had trained to become emotional literacy support assistants (ELSAs), to better support the emotional wellbeing of pupils, with 20 more planned for 2024.<sup>277</sup>

The Youth Commission has three education mental health practitioners (EMHPs) working in schools, providing listening support and teaching coping mechanisms over an eight-week intervention period. Commission CEO Lou Leale said that EMHPs most often helped children presenting with school phobia, anxiety, low self-esteem, self-harm and eating disorders. Referrals included “quite a few” 11-year-olds with low-level anxiety, and poor body image is a growing concern.

Ms Leale described the listening and support service as “inundated” and “drowning in referrals”. There is a waiting list of 40 young people, meaning about an eight-week gap between referral and help being offered – a



long time to wait if you're a teenager in need.<sup>278</sup>

Bailiwick Social Prescribing (BSP) links adults with sources of non-medical support to improve their health and wellbeing. BSP Link Workers report an increase in anxiety, particularly social anxiety, among the younger people being referred to them. Their difficulties will often affect their self-belief, reduce their motivation, and leave them feeling that things are not going to get better.

Younger people tend to be more anxious about new environments, Link Workers say, and are more likely to need someone to accompany them to prescribed activities. The clients who are hardest to help are those waiting for a diagnosis of autism, or those who can't access acute mental health services – either due to long waiting lists or them not meeting the threshold for referral.<sup>279</sup>

Young people with more severe mental health needs can be referred to the Child and Adolescent Mental Health Service (CAMHS). This specialist service works with young people experiencing difficulties that affect their daily life, including anxiety disorder, depression and self-harm, as well as those in acute emotional distress who need risk assessment, or who present with an unexplained and severe deterioration in psychological functioning.

Referrals to CAMHS increased by 17% between 2022

and 2023, from 585 to 684, and the proportion of referrals accepted rose by 22%.<sup>280</sup> Not only are more youngsters being sent to the service, but a greater proportion are meeting the threshold for help.

**Referrals to CAMHS increased by 17% between 2022 and 2023, from 585 to 684, and the proportion of referrals accepted rose by 22%.**

The number of young people admitted to the PEH children's ward (Frossard) on mental health grounds dropped 23% between 2022 and 2023, as did the number of days they spent on the ward.<sup>281</sup> But the number of days young people needed to be admitted as in-patients of the adult mental health ward (Crevichon) rose by 74%, from 84 to 146.<sup>282</sup> This indicates that the mental health needs of the most severely unwell children are becoming greater and more complex.





# Observation 11: Guernsey's suicide rate has doubled

A stark headline, but one supported by the facts.

The Guernsey Mortality Trends report published by Public Health Services contains information on life expectancies, causes of death, death rates, avoidable deaths, and “years of life lost” for people in Guernsey and Alderney.

The most recent report, collating new data for 2019 to 2021, tells us that since 2015, Guernsey’s suicide rate more than doubled – from an average of 7.0 deaths per 100,000 people in the period 2013 to 2015, to 14.6 deaths per 100,000 in 2019 to 2021.<sup>283</sup>

The rate of this increase should of course cause concern. But the numbers are high in and of themselves, as becomes clear when we compare ourselves to other jurisdictions. Guernsey and Alderney’s suicide rate of 14.6 per 100,000 is higher than the rate in England and Wales (10.7 deaths per 100,000 people in 2021) and significantly higher than in Jersey (7.6 per 100,000, again in 2021).

Between 2002 and 2021, 104 people in Guernsey and Alderney died by suicide – an average of 5.2 deaths a year. In 2021 there were 11 deaths by suicide or by “injury of undetermined intent”. This was the highest number in a single year since 2001, and more than double the 20-year average.

**To quote from Mortality Trends directly:**

*“There is a consistent pattern of more suicide deaths among males than among females. Of the 104 deaths between 2002 and 2021, 74% were male and 26% female. For males, suicide deaths are highest between ages 20–59 with a pronounced peak from 20 to 29 years. On average there were four deaths per year for males over the last 20 years, compared to one per year for females.”*

Thanks to the Wellbeing Survey we know that, in Guernsey in 2023, 23.5% of 16- to 24-year-old men were experiencing “low mental wellbeing” – more than double the Island average of 12.2%.<sup>284</sup>

“Years of life lost” (YLL) is a measure of the impact of deaths that occur before the age of 75. Between 2019 and 2021, suicide and undetermined injury (a single category) was the biggest cause of years of life lost. In Guernsey, on average, each suicide results in 26 years lost – second only to drug poisoning at 32 years. Years of working life lost (YWLL) counts the years not lived by people who die before they reach 65, and is useful when considering the impact that “young” deaths

have on the economy. Each death attributed to suicide and undetermined injury in 2019-21 led to 18 years of lost life, on average – the second highest after drug poisoning (22 YLL per death). Each year, on average, in 2019-21, 223 years of life were lost to suicide and undetermined injury, and 158 years of working life. These average totals were the highest figures for all causes of death.

Looking at the Years of Life Lost and Years of Working Life Lost, and at the causes of death and the average number of years lost, it is clear that deaths resulting from suicide – along with drugs and alcohol – are responsible for significantly shortening young lives. And all of these deaths are entirely preventable.

In presenting these figures, the Mortality Trends report makes no attempt to explain why it is that so many more people in Guernsey end their lives by suicide compared to Jersey and parts of the UK.

While everyone’s situation is, of course, unique, suicide can be caused by disorders and mental health conditions, such as borderline personality disorder, major depressive disorder, bipolar disorder, post-traumatic stress disorder, substance use disorders (especially if multiple substances are involved), psychosis, stress, anxiety and eating disorders. Certain stressors and risk factors may also be relevant, including bullying, housing insecurity, financial strain (debt, poverty etc), bereavement, chronic pain, domestic violence, the end of a romantic relationship, and trauma. This list is not exhaustive.

The States gathers data on mental health conditions and on some of the stressors that can increase the risk of suicide (as evidenced by the report you’re reading now, which contains information about young people’s mental health, loneliness and isolation, substance use, poverty, and so on). And a verdict of suicide, or of death caused by injury of undetermined intent, is reached following an inquest.

These two things – statistical information pertaining to factors that commonly contribute to suicide and information about each individual who died by suicide – should make it possible to advance a theory as to why, in Guernsey and Alderney, you are more than twice as likely to end your own life than in Jersey; and then, having advanced that theory, to take action designed to reduce the number of deaths.





# Observation 12: Guernsey is becoming more violent

*NB: Unless otherwise noted, all data referenced in this section is either directly extracted from, or involves analysis of, the Bailiwick of Guernsey Law Enforcement (BLE) Annual Report for the year stated. The most recent annual report contains data for 2023.*

When residents are asked what makes Guernsey special, a frequent response is “low crime”. And to a great extent – certainly when compared to the UK – this is true: only 2,298 crimes were reported in 2023, about one report for every 25 people.<sup>285</sup> This compares to one report for about every nine people in England and Wales.<sup>286</sup>

But clearly Guernsey isn’t a zero crime jurisdiction, and when you dig into the detail of the crime that is reported here, it’s evident that much of it involves violence.

## Crimes of violence

Of the 2,298 crimes reported in 2023, nearly half were categorised as “violence against the person”, including assault, wounding, harassment and poisoning. This is a rise of 14% on 2022 and 53% on 2018. After “violence...”, the next most commonly reported crime category was “arson and criminal damage”, which in 2023 accounted for 16% of reports. This was followed by theft (14%) and sex offences (7%).

In 2023, 85% of all “violence against the person” reports involved just three types of crime:

- common assault on an adult (53% of violence against the person)
- conduct amounting to harassment (20%)
- common assault on a child or young person under 17 (12%)

This last statistic is worth unpacking. 12% translates into 137 assaults against children aged 0 to 16. As a proportion of total crime reports, common assaults on children therefore comprised 6% of all crimes reported in 2023.

BLE annual reports don’t tell us the nature of the reported assaults against adults and children, but

we know from other sources that domestic violence contributes to these statistics. A lack of BLE data also means that we can’t tell the extent to which assaults on children were committed by other children.

So, yes, Guernsey is a low-crime jurisdiction relative to many others, but it is clearly a violent place to live for some – including children. Experiencing and witnessing violence can have huge consequences for people’s lives and wellbeing, and it is well documented that experiencing violence can lead to a victim becoming a perpetrator.

**So, yes, Guernsey is a low-crime jurisdiction relative to many others, but it is clearly a violent place to live for some – including children.**

## Domestic abuse

Despite the increase in violent crime overall, incidences of domestic abuse are decreasing.

In 2023, police recorded reports of 684 domestic abuse cases, down from a 2020 peak that was possibly connected to lockdown. Nearly a quarter of these cases were referred to MARAC (a multi-agency risk assessment conference, i.e. a meeting where various organisations share information on high-risk domestic abuse cases for the protection of the survivor). The number of referrals is still significant but down 13% on 2018, which does indicate that the proportion of high-risk cases has fallen over time.

A third of MARAC cases involved repeat incidents of domestic abuse, down from a peak of 43% in 2020, and back within the 28% to 40% range classed by UK domestic abuse charity Safe Lives as “expected”.<sup>287</sup> The



launch in 2022 of the updated domestic abuse strategy will hopefully encourage a continued downward trajectory.

The 2022 BLE report contains information about the work being done to combat domestic abuse, although such information is not included in the 2023 report. What follows is, therefore, taken from the former.

In 2022, the 150 cases referred to a MARAC involved 227 children. 2022 was also the first full year of Operation

Encompass, under which the Public Protection Unit contacts schools attended by the children of domestic abuse survivors and informs teachers of abuse that has occurred overnight. Staff can then support children who may have missed a meal, not prepared for lessons, and generally been psychologically or behaviourally affected.

Under Operation Encompass there were 186 recorded incidents involving 300 children. Those children attended



15 of the 17 primary schools, all 10 of the secondary schools/colleges, and nine of the 33 pre-schools.

Domestic abuse rates may be falling in the Island, but the Encompass data indicates just how wide reaching a problem it is, and how many young lives are affected.

Sex offences

Sex offences make up the fourth most reported category of crime, with 159 reports in 2023. While this represents a decrease of 9% on 2022, reports are 45% higher than in 2018. Nearly a third of sex offences in 2023 were against children or involved indecent images of children. Although this represents a 54% decrease since 2022, agencies working with victims of sexual offences report an increase in both the number and severity of cases.

Sex offences make up the fourth most reported category of crime, with 159 reports in 2023.

In recent years, societal awareness of what constitutes a sexual offence has increased; and media initiatives, including some led by the Police, indicate that reports of sexual assault are being taken more seriously, giving victims more confidence to make a report. Also, in 2022, updated sexual offences laws added new crimes to the statute books for the Police to record reports against. This means that more reports – including some involving indecent images – can now be categorised as sex offences.<sup>288</sup>

Night-time violence

In 2022, BLE surveyed people’s experiences of “violence, intimidation and inappropriate behaviour” in Guernsey’s bars, pubs and clubs, i.e. the night-time

economy. The survey was part of an increased focus on sexual offences committed during nights out, and followed an increase in reported sexual offences. 80% of respondents reported having experienced violence, intimidation or inappropriate behaviour on a night out. In half of those cases, the incident had happened within the previous two years.

80% of respondents reported having experienced violence, intimidation or inappropriate behaviour on a night out.

58% of respondents had been physically or sexually abused (e.g. grabbing or inappropriate touching); 58% had been subjected to verbal abuse or inappropriate comments; 6% had their drinks tampered with; and 6% had been victims of other offences, including rape, unsolicited sexting, emotional or coercive abuse, and stalking.

Of the 630 people who had experienced violence, intimidation or inappropriate behaviour on a night out, only 15% had reported it to the police. Of the 85% that chose not to report it, 41% said it was because they didn’t feel the incident was serious enough, and 36% said they didn’t trust the police and the criminal justice system.

Of those who did make a report to the police, more than half were dissatisfied with how their report was handled; when asked how effective the Police had been, they gave an average score of 4/10.

These survey results tell us that sexual offences are a common feature of Guernsey’s nightlife, and that Police need to gain the public’s trust when it comes to dealing with these issues.





# Observation 13: Our future

So far, this report has focused on the here and now: the circumstances and factors that affect our quality of life, and how these things lead to a variety of life outcomes. In this final section we look to the future. What do Islanders hope – or fear – is around the corner? What changes would improve the Island, both for them and for everyone else?

Before we look ahead, it’s worth remembering that nearly half of us rated our life satisfaction at 7 out of 10 or higher, and about the same amount of us believe our lives will improve over the next five years. By and large, many of us remain optimistic about life: the Foundation’s Living in Guernsey survey found that half of Under 40s felt life was better now than it was five years ago, and two-thirds felt it would get better over the next five years.<sup>289</sup>

Unfortunately, the data also indicates that younger people are facing considerable challenges. They’re struggling financially – more so than older Islanders

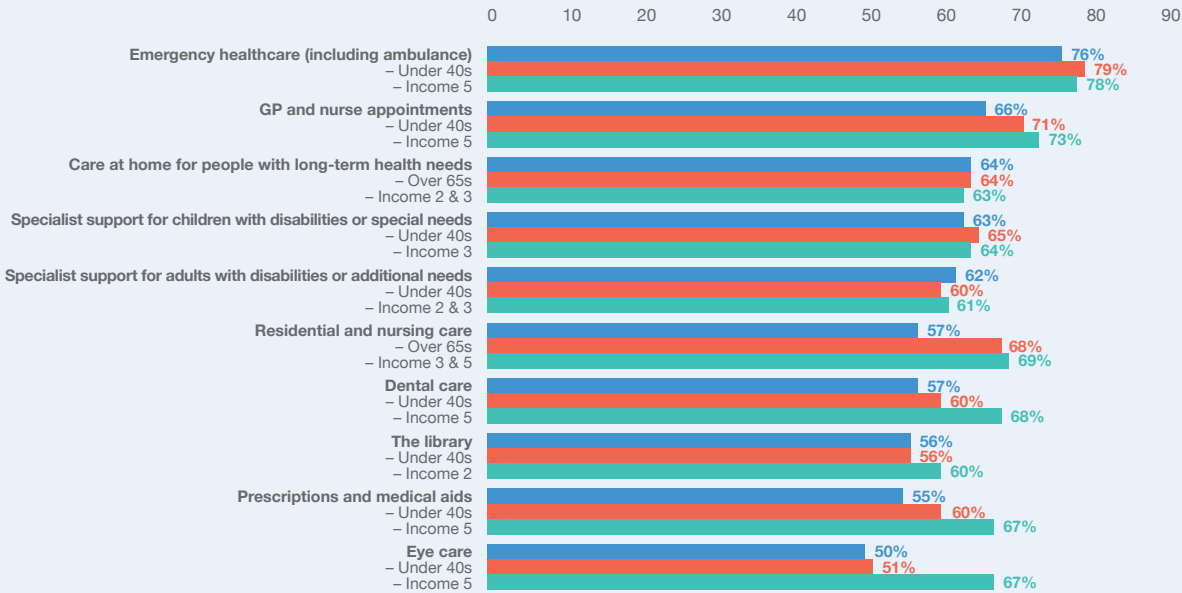
– and they’re worried about money. On top of that, they’re feeling less satisfied with their housing situation, not least because they tend to be spending a lot on rent (or still living at home), and they feel disconnected from the community. They’re experiencing more work-related stress, and becoming increasingly dissatisfied with their work–life balance.

Perhaps it’s not surprising, then, that only 39% of Guernsey’s Under 40s rated their life satisfaction as 7/10 or more, and as an age group were the least likely to say they liked living here.<sup>290</sup>

## Access to local services

Before we look at what individual respondents to the Foundation’s survey had to say about the future, let’s look briefly at attitudes towards access to services. Improvements in quality of life are inherently linked to the services available and accessible to Islanders.

Figure 29. Proportion of Islanders who believe lack of funds should not be a barrier to access



(Living in Guernsey 2024, Guernsey Community Foundation)



The Foundation’s survey presented respondents with a list of such services, from primary care to the library to higher education, and asked them which should be available to everyone in Guernsey regardless of their financial circumstances. In other words, which services should be accessible to all. (NB: this is not the same as “free for all”.)

Figure 29 on the previous page shows only those services where a majority of respondents believed that a lack of funds shouldn’t be a barrier to access; they are denoted by blue bars and ordered by decreasing strength of support. The orange bar shows the biggest supporters by age, and the green bar shows the biggest supporters by financial position (with 1 denoting highest financial position and 5 lowest). The rates of support in each case are also given.

From these results, we can see that the Under 40s are more likely than the Over 40s to be supportive of unencumbered access to services, with two exceptions: when it comes to (a) care at home for people with long-term health needs and (b) access to residential and nursing care, the Over 65s are most likely to favour access unrelated to finances.

Similarly, the poorest households are most likely to be in favour of access to services; but again, there are some interesting exceptions. Middle- and higher-income households (albeit not the highest income households) are more likely to support access to specialist support for children and adults with disabilities or special educational needs, and to the library.

In the case of specialist support for children and adults with disabilities – and in contrast to other services in the list – purchasing power isn’t necessarily enough to guarantee service provision. Wealth buys a good education, private healthcare, good quality residential and nursing care and so on, but – in Guernsey, at least – it can’t easily buy a better quality of support for disabled children and adults. This might account for high levels of support for better access among wealthy households.

“What I’d change about Guernsey...”

Let’s look at what Islanders of all ages think will improve their quality of life, and the quality of life for the wider community. At the end of the Foundation’s survey, we asked respondents to complete two statements:

- “The one thing that would make the biggest difference to my quality of life would be...”
- “If I could do one thing to improve the lives of other people, it would be...”

Each statement attracted over 2,000 responses, but common topics emerged – and were similar for both statements. (Perhaps Islanders believe that the things that would benefit them as individuals would also benefit the people around them.) In order, the top six topic areas – across both lists – were:

- 1. Cost of living
- 2. Housing
- 3. Work and income
- 4. Healthcare
- 5. Family and community
- 6. Government and leadership

Let’s look at each in turn.

Cost of living

Respondents frequently talked about the need for:

- Better control of rising food costs and lower prices for utilities
- Affordable childcare options to reduce the financial burden
- Reducing the cost of on- and off-island transport

Comments included:

“We are living hand to mouth, we have no life. We are merely existing.”

“Times are very hard. I have made all cutbacks and not sure how many more I can make.”

“Cost of everyday items in the supermarkets being on a par with the costs in UK supermarkets. It cannot be any more expensive to ship goods to the Channel Islands than the north of Scotland – we just need more effective competition (e.g. Aldi/Lidl).”

“[I would like] the cost of living not being so ridiculously high. I have to change jobs to keep up with it.”

“Not having financial worries due to increasing cost of bills [would mean] I could consider being able to care for my own children and not have to pay childcare costs. Only those on benefits or the wealthy are able to do this.”

“[I’d like] the state pension [to be] higher and more realistic to cover the general high cost of living.”

“Reduce the high cost of living in Guernsey. That is the hardest part of living on this island. Getting to the end of each month and not having a penny left to save; it’s hard for people my age, let alone the younger generation.”

“Address the cost of living. We are not willing to cripple ourselves financially to just stay in Guernsey. Despite being from here, myself and my partner have above average incomes but we feel that the government is allowing retirees to move here [and] buy property, yet it falls on us to pay more tax [and] cover the ‘black hole’ of finances, which is wildly frustrating. We do not feel listened to by the States.”

“It’s too expensive. We own our house, pay the bank, food, bills. Hardly anything left to live on. Sometimes it’s depressing. I wouldn’t mind paying more tax like Danish people do but get everything free! Just want [a] better future for my children and us when we’re older.”

“Not having to work overtime to make ends meet, even a joint income of £85k doesn’t stretch far enough, energy bills fuel prices are ridiculously high. There is a very clear class system in Guernsey.”

“The ability to be able to spend my money on things that make me happy, and not spend my entire pay check on bills.”

“[I wish] The overall cost of living was lower. Mortgage rates are terrible and we are now paying double what our original mortgage was because of interest rates. Cost of food is madness. Cost of electric and water bills are too high.”

“Two years ago we were happy and could afford things, we’re now so tight on money we end up with beans on toast most nights. If I could move away from Guernsey and never return, I would, happily.”

“As a single person working a full time job since leaving school at 18, I feel I have contributed (and continue to contribute) through taxes to society but do not receive benefit/breaks as a single person, managing my finances in order to stay afloat. I am unable to create long term savings... I understand people are in challenging positions, but I’m in a lost group of people taxed as much as high earning couples without any support.”

“Food cost in guernsey is extortionate, we are dipping into our savings each month, I don’t know what is going to happen once the savings have gone.”

“[I’d like to not have] to work three jobs to make ends meet. I am tired, I am exhausted, and I see no way out. Guernsey has become far too expensive to live.”

“[I’d like] Easier access to childcare. Affordable and available.”

“Times are very hard. I have made all cutbacks and not sure how many more I can make.”

“Cheaper preschool childcare.”

“Ensure that the hardworking Guernsey people, both men and women, are legally entitled to sufficient parental pay during parental leave, whether this is paid by employer or the States, as well as properly subsidised childcare costs.”

“Offer cheaper childcare so people can go out to work.”

“Make all public transport free to encourage use, improve timetables, and help out those less well off.”

“Free public transport /travel.”

“Being able to leave the island without it costing an arm and a leg. I do understand why flights are so pricey. However, it is not fair.”

“To offer them more reliable and affordable services to travel off-island, particularly for those who have families living elsewhere. This would also encourage young people to stay in Guernsey so they don’t feel as isolated.”

Housing

Respondents frequently talked about the need for:

- Lower and/or controlled rents
- Lower house prices
- Regulation to set rental standards and improve conditions
- More secure and stable tenancy agreements
- More housing options, especially for young families and individuals, including more affordable housing

Comments included:

“Cheaper rents and the total cost of living. The rent cost in Guernsey is absolutely ridiculous and well overpriced for what you get.”

“Rental caps on properties. Tenants [to] have more rights.”

“It’s a disgrace that [house] prices have shot up, it only benefits the older generations who already have property. I overheard an older gentleman complaining that he couldn’t afford a 4th property to add to his rental portfolio. I can’t afford one.”

“To be mortgage free and be able to downsize without it costing more than the value of my current property. Then I could focus on retirement.”

“Having an affordable place of my own to rent instead of having to live out of my car which is very uncomfortable when trying to sleep.”

“Making house prices and rents in Guernsey affordable to lower paid people.”

“A house which is under 500K that isn’t a tip from the 60s.”

“Allowing locals to live in rented property and still be able to save towards owning a property. Rents currently are more than a mortgage and often more than an individual’s earning capacity. In part these falsely inflated figures are down to the finance industry and The States subsidising rents for staff brought in from outside the local population, putting local people at a distinct disadvantage.”

“Rent control for private rentals. If there was certainty here, it would improve my mental wellbeing.”

“Lower the cost of our rent, which is 55% of our income.”

“Buying my own house and getting off the income support as this island is a joke of how much everything is.”

“Stop the nimbyism.”

“Address homelessness in a meaningful way. Currently ignored and affordable housing is not affordable.”

“Viewing a rental property for £2,500 that is covered in dog faeces, damp and mouldy is UNACCEPTABLE.”

“Being able to afford somewhere to live, living in a car is uncomfortable at best, often leads to poor quality sleep.”

“Address homelessness in a meaningful way. Currently ignored and affordable housing is not affordable.”

“Lowering the rents. Would help me mentally financially and physically due to not having the stress and not feeling like the money I earn is not wasted. Because on payday, almost my entire wage is on rent so the feeling of ‘what am I working for?’ is constant.”

“Access to housing. Rented for 8 yrs and the system is always on the side of the landlord.”

“I am 34 years old and live in my dad’s spare bedroom. I really wanted children, but I can’t afford them and it’s disappointing that, ultimately, I have had to sacrifice my dream of being a mother. I have a good job with a good wage, but if I wanted to rent a property I would have to stop eating and go without essentials like heat and light.”

“Get the housing stock built so hundreds can have homes and rents will drop .”

“To actually have a home, and my children being able to stay with me again. This is hurting my children so much. I have been looking for so long now and I’ve just given up. Everything I’ve gone for is gone so quickly and some far too expensive.”

“Cheaper rents and more choice. I’m having to live with my partner and my son lives with his Dad as I cannot afford a family home. My daughter is coming back from uni and I cannot provide a home for her.”

“A huge increase in the amount of social housing.”

“We no longer have first time buyer properties. They’ve all been bought up and rented out, or bought up and developed up and out of reach. Me and my partner are missing major swathes of our life together because the housing market has become a dream rather than an attainable goal... Housing isn’t a luxury. It’s a necessity to modern day life.”

“Provide low-cost housing, even if in quickly constructed or even short-term build units. If we don’t increase the provision of housing we are going to lose more young families and wage earners.”

Work and income

Respondents frequently talked about the need for:

- Fair wages to reflect the cost of living and demands of work
- Better work–life balance to enable more personal time
- Stable job market with more opportunities

Comments included:

“A wage to equal cost of living rises.”

“Not having to work two jobs to barely make ends meet, and to be able to afford a break off-island once a year with family.”

“A 65% salary increase [to] match the 65% increase on my monthly mortgage payments since the start of this year.”

“Earning enough that I would be able to reduce my working hours and spend more time with my children.”

“Knowing that if I’m ill from work then States benefits were actually viable. I was signed off earlier this year injured and can’t comprehend how that amount of money a week works for anyone. I’m lucky in my living situation currently but if I had zero savings and rent to pay I would likely be homeless right now.”

“Job security with a living wage and lower living expenses.”

“Higher wage for a job that most times is thankless and me and my colleagues do a job that only a special and dedicated individual will and can do. Without it the island would fall apart.”



“Working less hours and having a day off. Currently work 364 days a year.”

“I work three jobs, I don’t have the time or energy to be part of a community/leisure activities or anything else. I barely see my kids. We live in an overpriced hovel.”

“Less stress from the workplace.”

“Work and family life balance.”

“Being able to not work and be a stay at home mum.”

“Some kind of subsidy for childcare, or an allowance/ grant for those who don’t already claim income support but try to at least make ends meet regardless so hours at work could be reduced to care for a child.”

“Address the balance of reward for work between finance and service/labour industry.”

“Having more time and not constantly being on a hamster wheel with both parents working full time to try and pay mortgage and bills and still trying to make sure my children are able to attend activities to broaden their experience of life in general.”

“More flexible working and affordable childcare.”

“To work less knowing that I would still have financial security in the future.”

“Address the balance of reward for work between finance and service/labour industry.”

“Realign the tax and wage system so that in exchange for fair day’s work you don’t have to worry about housing and food on the table.”

“Being able to work at a less stressful job without the constant worry of how I’ll manage my pension when I retire.”

“Less stress at work.”

“More term-time employment opportunities for those with children.”

“A job – but because of disability, nobody will take a chance on me.”

“Better job fulfilment.”

“More variety of job opportunities.”

“Help all islanders to get jobs that they are able to do to make their lives happier and more meaningful.”

“Better job opportunities because whether the politicians like it or not, very few people actually enjoy working in Finance.”

“A job I was inspired by.”

Healthcare

Respondents frequently talked about the need for:

- Affordable access to medical care, including GPs and dentists
- Faster access to all services, including those relating to mental health
- Timely support for chronic health conditions
- Improved care and support for the elderly, but not at a high cost

Comments included:

“Not having to think about the expense of going to the doctor.”

“Medical help, both physical and talking therapies, to be available to all without cost.”

“Both myself and my husband have health issues and [my] mother is housebound. The cost of medical care is too expensive and life is hard. I have to look after my Mum when my own health is poor.”

“Better access to GP without the very high bills which stops people seeking medical care and leaving things to deteriorate health wise which costs more in the end.”

“Affordable GP visits.”

“Not having to worry about the increasing costs of medical care. As one gets older, the necessity to see the doctor/nurse becomes greater. So far this year we have spent in excess of £2000 on doctors/nurses/and medical associated charges.”

“Free essential/necessary healthcare because it isn’t a choice, it’s a must.”

“More help with medical bills. I have had to spend over £1,000 in the past year, and will continue to have to do so in the future. Just for seeing the GP every three months for prescriptions cost £240 per year.”

“Free essential/necessary healthcare because it isn’t a choice, it’s a must.”

“The dental and health-related places to be cheaper, or everyone to have a kind of insurance that pays for check-ups yearly. My dad hasn’t gone to the doctor for five years and he has been ill on and off, it’s a gamble whether he is in need for treatment as he doesn’t go to the GP/A&E and it’s the same for a lot of people over here.”

“Free at point of use healthcare.”

“Waiting times on Specialist Healthcare (Consultation & Treatment) reduced! Had to wait eight months for investigative procedure then a further month prior to diagnosis.”

“More joined up healthcare!”

“Access to support for long term health conditions. If it is not either emergency or easily depth with you fall into a gap.”

“Better health as I age and more support for ways of achieving this.”

“Not having to worry about paying medical bills for hospital or GP care. As somebody with a chronic condition it seems financially unfair to be expected to pay these bills when often emergency care is within the most expensive hours when a flare up occurs.”

“Knowing that I would be able to afford and have the availability so that I could move into a care home if I ever needed to.”

“Better provision for old age care, including a means-tested amount available for individual to spend as they wished (towards a care home or nursing in their own home).”

“Knowing I had free access to ambulances and ED (even though I’ve never needed them before) and that, once in the health system, joined-up working would work well and care would be of good quality.”

“Improved and wider service as well as greatly reduced waiting times for mental health care, e.g. a friend had a breakdown in January, he was offered an initial assessment [in August].”

“Provide more lower cost psychotherapy or counselling services to meet demand to provide support to the whole community and relieve pressure on mental health services.”

“Make access to mental health more supportive and available to all that need it, with no stipulations.”

“Mental health services that are affordable and helpful without long waiting times or obstacles preventing people from seeking help they need.”

“Make huge improvements to Children & Mental Health Services.”

“To provide greater support to adults with mental health difficulties as this is impacting on so many children.”

*“More support for adults with mild mental health/ disability and not have a gap between the system. For example, being too mentally ill for Healthy Minds but too well for specialist mental health services over here- same as the Adult Disability Team.”*

Family and community

Respondents frequently talked about the need for:

- **More opportunities to come together and connect socially**
- **Support for volunteering and donating to charity**
- **Quality education that's affordable and accessible to all, including higher education and vocational training**
- **Adequate help for those with special needs**

Comments included:

*“Setup a ‘friend’ service for lonely people in the community.”*

*“Stop people from feeling rejected and lonely.”*

*“Having a shop and a community hub close by.”*

*“A narrowing of the gap between rich and poor on this island, hopefully leading to a better social cohesion for all members of society, particularly those who are marginalised.”*

*“Look out for lonely people.”*

*“Better opportunities to socialise and help one another.”*

*“More inclusive attitude amongst the population.”*

*“To remove the stigma people receiving benefits/income support/social housing get from those in the private sector.”*

*“Return to Guernsey values and attitudes where people matter more than money.”*

*“Afterschool activities [to be] more affordable. I feel like my children aren’t able to fully experience different activities/interests because of the cost.”*

*“There are no youth clubs, the teenagers are forgotten about, unless they play football or swim there’s nothing!”*

*“[I would] supply food to charity banks but I find it very hard to cover costs for myself at the moment.”*

*“Do more charity work if I had time.”*

*“[I’d] Have the courage to volunteer to make a difference.”*

*“[I’d like] more time to volunteer for charity work, but I can’t afford financially to work less.”*

**“Better support for my disabled son so I could have more flexibility and maybe a little spontaneity with life, and to be able to focus on my needs sometimes.”**

*“[I would] start a literacy charity in Guernsey that enabled families to access free tuition for core subjects, as well as free books.”*

*“Being able to afford not to work and do some charity work.”*

*“Not having to worry about the education of my grandchildren.”*

*“Better educational services for [States] schools. We have decided to put our child through private education and we feel public schools are so poor and unstable –*

*this has prevented us from having a second child as we couldn’t afford it.”*

*“Improve the standards in States schools.”*

*“Inspire poorer young people and lift them out of cycles of bad behaviour and failure in school through an improved education system.”*

*“Improve the quality of the education and ensure that everyone had equal opportunities, not just the rich who can afford a private education.”*

*“Better teaching in high school education, particularly for children with special needs such as dyslexia.”*

*“Improve support in schools for neurodivergent people and change the whole education system from its archaic form to meet the needs of modern society and enable every student to succeed to the best of their ability.”*

*“Review university students’ grants. My family is of middle income but due to me furthering my education [and] my gran needing a care home, my family is struggling. It is so embarrassing and upsetting as an adult to have rely this much on your family.”*

*“Support for [Islanders going to] university. No student loans is crippling [us] despite being high earners. Two children at university at the same time is very challenging.”*

*“Full, proper support for my SEN [special educational needs] child and the family, both in education and at home.”*

*“Better support for my disabled son so I could have more flexibility and maybe a little spontaneity with life, and to be able to focus on my needs sometimes.”*

*“Holiday and afterschool clubs for children with additional needs.”*

*“A more wheelchair-accessible island with more inclusive activities, sport etc.”*

*“A neurodiverse school for High-functioning Autistic Children.”*

*“Improved education and employment options for those with disabilities and mental health conditions by transforming our community into a more inclusive one.”*

Government and leadership

Respondents frequently talked about the need for:

- **Actions focused on services and infrastructure that benefit the community**
- **Less political conflict and more coherent policymaking**
- **More accountability and transparency**
- **Fairer taxation, so the burden is reduced on low- and middle-income earners and the wealthy contribute more to public services**

Comments included:

*“For the wealthy to be taxed appropriately on ALL their wealth and holdings.”*

*“States to stop wasting money and start putting it into quality of life investments.”*

*“A more socially responsible government.”*

*“Tackle the high cost of government and stop adding taxes/costs onto the population.”*

*“To see our politicians stop infighting and actually take their responsibility seriously.”*

*“Using taxpayers’ money for the taxpayers and not for the greedy government.”*

*“Coherent Government with States Members working for the Island as a whole, not their own personal agendas.”*

*“Get some younger people into office ... [The] average age [of politicians] is quite high meaning that the general public are not accurately represented.”*



*“For Guernsey to stop sleepwalking into an island that will be an old people’s home! Government needs to govern, we need leadership and decisions made.”*

*“To provide a better system of governance here that is inclusive and considers everyone, not just the wealthy.”*

*“Better reliable honest communication from government.”*

*“If the extra tax was visible, accountable and used correctly. Paying more tax is often not the answer as it gets misappropriated, which is why we’re in this position now. Registered funds pay less tax in a year than I pay in a month.”*

**“[I’d like to see] a more socially responsible government.”**

*“Companies and the rich paying higher taxes.”*

*“No tax for £25k or less earners.”*

*“Cut income tax and social security costs for the hard working people.”*

*“Pay more tax to help social / health problems of the community.”*

*“For the finance industry and all their clients to be taxed.”*

*“A massive overhaul of this hellhole island to make it affordable for locals and less of a tax haven for the rich, pricing us all out of our own island.”*

*“To pay more tax and ensure it is being spent on things that matter.”*

*“For the States to stop increasing the tax percentage for us young people. Help provide actual affordable housing for first time buyers or renters as the younger local generations can’t afford to keep living here and*

*we are being driven off islands to fuel other people’s greed. There is no love being put back into our island and unless people have money or make loads of it, Guernsey won’t be my home for much longer because I simply won’t be able to afford to live here anymore.”*

*“More progressive taxation. A flat rate for all is unfair to those on low or modest incomes. Even a fairly modest rise to, say, 30% on income over, say, £100,000 would make a difference.”*

*“There is a huge disparity between the haves and have not. Social investment should be a requirement for all companies to contribute and for those individuals over a certain threshold of earnings.”*

**Leaving the Island**

One final message came through above all others: people are intending to leave the Island, or have started to think about it, or can see it happening, unless things change.

**Here are some of the comments people made about how, and where, they see their futures unfolding.**

*“As an islander, I am deeply worried about the state we are in and am seriously considering moving away for peace of mind and to have more disposable income.”*

*“Guernsey is going downhill with the cost of things. This once lovely island is becoming unaffordable for those in work who can’t afford simple things. Moving away is talked about more and more by lots of people I know.”*

*“Cost of living in Guernsey – just to survive is horrendous – no choices other than leave – all services and costs are rising massively whilst it appears the States do nothing but talk [and] talk and cost the taxpayer more money by their inaction.”*

*“Guernsey used to be a beautiful place to live, but it now feels overpopulated, run down, and stretched financially. A lot of people my age [40 to 64] are*

*seriously considering leaving the island for a better life, and I never thought I would say that.”*

*“I love Guernsey, this is my home. But if I had the opportunity to leave for a better life, I would. The coastline and beaches are beautiful, but it doesn’t pay the bills.”*

*“I love living in Guernsey and I love my home, but I am finding it increasing difficult financially.”*

**“Guernsey is a deeply divided island. There is social inequality here which is ignored by politicians.”**

*“Living in Guernsey is ruinously expensive; we are FAR too reliant on the morally reprehensible finance industry. The constant handing out of housing licences to finance workers is inflating the housing market and leaving poorer people unable to afford housing; there is nothing to do in one’s spare time; our education is in a mess; transport links are shambolic; and our healthcare system is overpriced and not of high quality. There is a lack of transparency in our government and our system of government is a hopeless, drifting mess with nothing ever being decided and more and more money being wasted. I hate living here. And I am local. When my children leave home I will be likely to leave.”*

*“I’ve lived here all my life. For the past 10 years I’ve wanted to leave, but [I’m] tied due to my children’s education. Neither [of my children] want to stay here so will leave; many others feel the same. The island to fixated on global issues and not local problems faced by people every day. ”*



*“Guernsey is a deeply divided island. There is social inequality here which is ignored by politicians.”*

*“Life in Guernsey is getting harder, especially for younger families. There is no better place to live, but whilst I have been fortunate in life and financially comfortable, I fear for my children and grandchildren and hope that they will manage to be able to continue living in this beautiful island.”*

*“Guernsey is a two tier society. The vast majority of people struggle from day to day, but the minority who are very well off are largely in the position of making the decisions.”*

*“I wish I had the money to be able to leave the island.”*

*“I think most of Guernsey is very aware we have the Haves and the Have Nots and we are all in danger of slipping downwards.”*

*“I believe that the gap between ‘rich’ and ‘poor’ in Guernsey is widening, with many islanders in the former category unaware of the conditions fellow islanders live in and how difficult life can be. Political in-fighting from our Deputies over vanity projects leaves sections of the community feeling unseen, unheard and effectively disenfranchised. I’d like to see a more balanced, fairer society for all islanders.”*

*“Guernsey is a wonderful place to live but let down by the Govt that service it. I think the significant implications of Guernsey not transforming over the coming years are still completely underestimated. Things like dependency ratio, cost of living, lack of staff for a variety of roles, accommodation. People don’t move to Guernsey because they want to live in a two bedroom flat. They move to Guernsey because they want to benefit from the life that the island has to offer. Unfortunately, most young and middle aged people are being priced out of that life.”*

*“We love Guernsey, it’s our home, but if it continues to go the way it’s going – with extortionate housing, expensive travel links etc – we have to consider whether*

*it’s the right place for us long term.”*

**“I love Guernsey, this is my home. But if I had the opportunity to leave for a better life, I would.”**

*“As a retired person I can manage on what I have got, but my children (in their 30s) work really hard and are still struggling to afford a decent home and health care for their families.”*

*“I love Guernsey and have a good network here, but it’s reaching a point where I don’t know if I can stay here. The richest minority are prioritised over everyone else and that makes it very difficult to start a life here when your family isn’t able to provide significant financial support.”*

*“Our suicide rate is sky high here, social services and mental health aren’t worth the time of day – both utterly, utterly useless. Guernsey has become an island whose only concern is for its wealthy inhabitants. Deputies hang your heads.”*

*“My son is thinking about emigrating as he can’t afford a house and he is a qualified vehicle technician. Guernsey will be a lonely island when families leave as they can’t afford to live here. Guernsey States take note now before it’s too late!!”*

*“My partner and I were both born in Guernsey. Our grandparents were also born in Guernsey. All of our family and friends are on island. However, we are sadly looking to sell the house and relocate. Guernsey is for the rich now, mortgage interest [tax relief] is being phased out and they don’t want middle class anymore.”*

*“I like living in Guernsey, my family is here, and I want to stay. However, if the cost continues to be untenable we will have to consider moving away. There needs to be some prioritisation for the lower income earners; I would love*

*to buy a house with my partner but currently we can’t afford to save up let alone get on the property ladder.”*

*“[I’m] Leaving the island. Too expensive, no respect for teaching profession here and can’t afford to travel, childcare etc.”*

*“I will miss Guernsey. It’s been my home for 20 years. But there isn’t a future here for me anymore. All of my close family and several of my friends all have plans to leave Guernsey for the same reason. We are all working professionals with good jobs and qualifications. I’m worried for the future of the island if it can’t retain people who will work in roles as we do.”*

*“I struggle to see a future for my young family in Guernsey. This is disappointing after returning to the island from the UK to offer them the same opportunities I had as a child. We expect to leave in the short term, as many of our peers are doing. We are not poorly remunerated, and it is to my amazement that life in Guernsey is so bereft of opportunity.”*

*“This island in the main is very wealthy, and yet there are a huge number of people who struggle day to day, this should not be the case.”*

*“The island prides (and sells) itself as family friendly etc, but honestly, families don’t feel welcome. We bought a place because renting was a nightmare with children. There are no activities aimed at children. Beau Sejour has so much potential it’s INSANE, but simply left unchanged.”*

*“We are incredibly lucky to live in Guernsey, a crime free existence, but I fear that the island I have loved and lived in my entire life is changing. I am not racist but I’m seriously concerned at the number of immigrants now residing here [sadly this was one of several negative comments about migrants/immigrants/‘foreigners’/non-locals/overseas workers, and population increases generally].”*

*“I love this island and I love living here, but the cost is becoming more prohibitive by the day, and this is causing a lot of community dissent, especially racism and nationalism. I stay out of public discussions on housing, because I’m immediately attacked for being a*

*non-local on a local housing licence, attached to a job in finance. It’s immediately assumed that we receive housing support from employers (we do not), and that we shouldn’t be allowed to live here. I am worried about increased social dissent, fuelled by money troubles.”*

*“Guernsey is a great place to live but there are more limitations now than, say, 10 years ago. We need to accept though that without things like GST and paid parking the Island is no longer financially sustainable for all but a handful of wealthy people.”*

*“It’s too expensive to live here. I hope to leave here as soon as I can as the positives no longer outweigh the negatives.”*

*“Sadly, unless something is done about the dire rents and poor quality properties available, it is very likely we look to move away.”*

*“If things don’t change, today’s generation will look further afield. I don’t even what to think how Guernsey will be then. I know things change and we move on, but sometimes it’s not always for the better.”*

*“Guernsey is too expensive to live in unless you come from a rich family. Too many private rentals owned by rich people who don’t even live on the island. Not enough affordable housing for people to actually own. The normal people of the island will be renting for the rest of their lives.”*

*“I am hoping to leave Guernsey in the next couple of years due to finances. I’m tired of struggling.”*

*“I think it is hard to pinpoint what will make people happier living in Guernsey. At the rate of economical change, Guernsey will become and a place for the old wealthy people to retire. It has now become too expensive for the young to stay and live here.”*

*“I am in my 20s and my friends all want to stay in Guernsey. It’s our home. Our family is here. However, it has been made impossible to see that in our futures as we do not work in finance and cannot afford to live here. It’s very sad. Please help us.”*





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<sup>10</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.55  
<sup>11</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.52  
<sup>12</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, pp.52 & 54  
<sup>13</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.18  
<sup>14</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.16  
<sup>15</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.22  
<sup>16</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.22  
<sup>17</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.18  
<sup>18</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.21  
<sup>19</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.22  
<sup>20</sup> Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>21</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.57  
<sup>22</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.58  
<sup>23</sup> How connecting with nature benefits our mental health, Mental Health Foundation, accessed March 2025  
<sup>24</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.81  
<sup>25</sup> Unless otherwise stated, figures in this section are taken from Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>26</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.78: 58.7% of those 65-74 years scored 8 to 10, and 46.8% of those 55-64 years  
<sup>27</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.82  
<sup>28</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.82  
<sup>29</sup> Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>30</sup> Only 2% of Islanders aged 65 and over would be unable to cover an unexpected expense of £100, compared to 15% of Under 40s and 9% of 40-64s: Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>31</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.192  
<sup>32</sup> Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>33</sup> Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>34</sup> Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>35</sup> 40% of 40-64s are still paying a mortgage, and 27% of Under 40s: Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>36</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.84  
<sup>37</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, pp.84-6  
<sup>38</sup> 28.1% of 16-24s and 20.8% of 25-34s; Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, pp.84-6  
<sup>39</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.103  
<sup>40</sup> Living in Guernsey 2024, Guernsey Community Foundation, full dataset  
<sup>41</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.101  
<sup>42</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.106  
<sup>43</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.112  
<sup>44</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.19  
<sup>45</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.23  
<sup>46</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.21  
<sup>47</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.21  
<sup>48</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.22  
<sup>49</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.24  
<sup>50</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.24  
<sup>51</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.25  
<sup>52</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.31  
<sup>53</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.34  
<sup>54</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.167  
<sup>55</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.165  
<sup>56</sup> Primary Care Survey 2022, CareWatch, p.20 (standard of living defined by ability to afford an unexpected £100 expense)  
<sup>57</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.82  
<sup>58</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>59</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.70  
<sup>60</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.70  
<sup>61</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.36  
<sup>62</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.38  
<sup>63</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.101  
<sup>64</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.103  
<sup>65</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.110  
<sup>66</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.112  
<sup>67</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.47  
<sup>68</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.50  
<sup>69</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.49  
<sup>70</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.47 & p.53  
<sup>71</sup> Calculated from Guernsey Household Income Estimates Report 2022, States of Guernsey, p.6; we describe income as “received” here rather than “earned” because many types of income, including share dividends and capital gains, are not classed as “earned income”  
<sup>72</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.27, (GCF analysis)  
<sup>73</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.27  
<sup>74</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.61  
<sup>75</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.61  
<sup>76</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.61  
<sup>77</sup> This model takes a household as being two adults, meaning that larger households living on the same income or less will be deeper in relative poverty, whereas single-person households living on the same income or less may not necessarily be living below the relative poverty line.  
<sup>78</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.5  
<sup>79</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.33  
<sup>80</sup> Population data for December 2022; based on an average household size of 2.3 people, with the estimate adjusted down to reflect the over-representation of single-adult households among the poorest Islanders.  
<sup>81</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.12; estimates based on 64,000 population in 2024.  
<sup>82</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.12; estimates based on 64,000 population in 2024.  
<sup>83</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.67  
<sup>84</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset  
<sup>85</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.192  
<sup>86</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.65  
<sup>87</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.65  
<sup>88</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset  
<sup>89</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.38  
<sup>90</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.38  
<sup>91</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.38  
<sup>92</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.34  
<sup>93</sup> Guernsey Household Income Estimates Report 2022, States of Guernsey, p.35  
<sup>94</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.21  
<sup>95</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.20  
<sup>96</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.25  
<sup>97</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.24  
<sup>98</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset  
<sup>99</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.120  
<sup>100</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.70  
<sup>101</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.70  
<sup>102</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.44  
<sup>103</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.46  
<sup>104</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.45  
<sup>105</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.47  
<sup>106</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.55  
<sup>107</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.56  
<sup>108</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.47  
<sup>109</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.21  
<sup>110</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.34  
<sup>111</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.34  
<sup>112</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.84  
<sup>113</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.36  
<sup>114</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.163  
<sup>115</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.165  
<sup>116</sup> Primary Care Survey 2022, CareWatch, p.20  
<sup>117</sup> Primary Care Survey 2022, CareWatch, p.20  
<sup>118</sup> Primary Care Survey 2022, CareWatch, p.22  
<sup>119</sup> Primary Care Survey 2022, CareWatch, p.20  
<sup>120</sup> Living in Guernsey 2024, Guernsey Community Foundation, pp.123-5  
<sup>121</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.101  
<sup>122</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.103



<sup>123</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.105

<sup>124</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.105

<sup>125</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.85

<sup>126</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>127</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.86

<sup>128</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.23

<sup>129</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.50

<sup>130</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.52

<sup>131</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>132</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.53

<sup>133</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.102

<sup>134</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.106

<sup>135</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.18

<sup>136</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.19

<sup>137</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.19

<sup>138</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.19

<sup>139</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.18

<sup>140</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.23

<sup>141</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>142</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.56

<sup>143</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>144</sup> 25.5% of parents report low satisfaction with their work–life compared to 17.6% of non-parents: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.57

<sup>145</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.82

<sup>146</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.81

<sup>147</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.83

<sup>148</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.57

<sup>149</sup> 51.7% of 55- to 64-year-olds vs 25% of 16- to 24-year-olds: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.56

<sup>150</sup> 71.3% and 48.7% of self-employed people and part-time workers, respectively, are satisfied: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.56

<sup>151</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.55

<sup>152</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.52

<sup>153</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.53

<sup>154</sup> 23.8% of parents are satisfied, compared with 45.7% of non-parents: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p53

<sup>155</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.54

<sup>156</sup> Primary Care Survey 2022, CareWatch, p.4

<sup>157</sup> Primary Care Survey 2022, CareWatch, p.34

<sup>158</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.11

<sup>159</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.169

<sup>160</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.170

<sup>161</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.170

<sup>162</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.170

<sup>163</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.170

<sup>164</sup> Primary Care Survey 2022, CareWatch, p.33

<sup>165</sup> Primary Care Survey 2022, CareWatch, p.33

<sup>166</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.19 & p.21

<sup>167</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.162

<sup>168</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.162

<sup>169</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.163

<sup>170</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.22

<sup>171</sup> Women's health outcomes: Is there a gender gap? House of Lords Library, 01.07.21

<sup>172</sup> Women's health: Why is the health of at least half the global population so often overlooked? World Economic Forum, 02.01.23

<sup>173</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.163

<sup>174</sup> Primary Care Survey 2022, CareWatch, p.29

<sup>175</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.164

<sup>176</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.165

<sup>177</sup> Primary Care Survey 2022, CareWatch, p.35

<sup>178</sup> All data points: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.166

<sup>179</sup> Primary Care Survey 2022, CareWatch, p.32; (31% of people replied to this survey that they'd not seen their GP about a health concern in the previous 12 months but the more up to date figure from the Wellbeing Survey is used in this analysis.)

<sup>180</sup> Primary Care Survey 2022, CareWatch, p.34

<sup>181</sup> Primary Care Survey 2022, CareWatch, p.35

<sup>182</sup> Primary Care Survey 2022, CareWatch, p.34

<sup>183</sup> Primary Care Survey 2022, CareWatch, p.35

<sup>184</sup> Multi-morbidity 2022, 18.05.23, Public Health Jersey

<sup>185</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.13

<sup>186</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.66

<sup>187</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.68

<sup>188</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.69

<sup>189</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.69

<sup>190</sup> 20% small amount, 35% moderate amount, 41% large amount; Living in Guernsey 2024, Guernsey Community Foundation, p.36

<sup>191</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.91

<sup>192</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.92

<sup>193</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.92

<sup>194</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>195</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.93

<sup>196</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.36

<sup>197</sup> 58% of people with emotional and mental health conditions, and 47.2% of people with long-term health conditions, suffer from high levels of stress. The figure is lower, if still significant, for those with physical disabilities (37.7%) or no physical disabilities (31.7%). Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, pp.94-5

<sup>198</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.37

<sup>199</sup> Dropping to 46% of 40- to 64-year-olds and 26% for Over 65s; Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>200</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.96

<sup>201</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>202</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.95

<sup>203</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>204</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.95

<sup>205</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>206</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.96

<sup>207</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.117

<sup>208</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.121

<sup>209</sup> Except for age category 16–24, where levels for men and women are similar; Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.122

<sup>210</sup> Sample questions: How often have you had X units on a single occasion in the last year? How often during the last year have you needed an alcoholic drink in the morning to get yourself going after a heavy drinking session?

<sup>211</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.121

<sup>212</sup> 33.9% hazardous/harmful and alcohol dependent in 2023 vs 51% risky and high-risk 1&2 in 2018: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.122; Guernsey and Alderney Wellbeing Survey 2018, Public Health Services, p.67

<sup>213</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.122

<sup>214</sup> 19.3% of households with income of £40,000–£59,999 contain someone who binge drinks, 19.8% of £60,000–£79,999 households, and 18.1% of households with income of £100,000 or more; Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.122

<sup>215</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.141

<sup>216</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.121

<sup>217</sup> When someone younger than 75 dies of a preventable or treatable condition; Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.60

<sup>218</sup> Neoplasms (cancers): 49%, drugs and alcohol (15%), circulatory diseases (15%); Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.66

<sup>219</sup> Guernsey Mortality Trends 2021, Public Health Intelligence Unit, p.56

<sup>220</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.128

<sup>221</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.130

<sup>222</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.141

<sup>223</sup> Mental health is associated with a person's overall mental well-being and includes rational thinking, good decision-making and managing difficult situations. Emotional health is related to the ability to manage your moods and feelings.

<sup>224</sup> 26.5% of us with a mental or emotional health condition use cannabis versus 7.8% without such a condition. 26.1% of us with lower levels of mental wellbeing use cannabis versus compared to those with moderate and high levels of wellbeing (26.1% vs 10.7% vs 8.0%); Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.141

<sup>225</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.141

<sup>226</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.142

<sup>227</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.147

<sup>228</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.147

<sup>229</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.85

<sup>230</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.84

<sup>231</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.85

<sup>232</sup> The exceptions are 25- to 34-year-olds, who are slightly less lonely than 35- to 44-year-olds: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.86

<sup>233</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.85

<sup>234</sup> 42.4% of people living in social housing are highly lonely, compared to 16.2% of homeowners. People renting privately are in between, at 31.4%: Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.86

<sup>235</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.87

<sup>236</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.88

<sup>237</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.87

<sup>238</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>239</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>240</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>241</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.89

<sup>242</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.102

<sup>243</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.105

<sup>244</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.101

<sup>245</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.105

<sup>246</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.103

<sup>247</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.104

<sup>248</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.100

<sup>249</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.109

<sup>250</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.110

<sup>251</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>252</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.111

<sup>253</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.112

<sup>254</sup> Living in Guernsey 2024, Guernsey Community Foundation, p.112

<sup>255</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.78

<sup>256</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.78

<sup>257</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.78

<sup>258</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.82

<sup>259</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.82

<sup>260</sup> The Guernsey Young People's Survey 2022, States of Guernsey, p.7

<sup>261</sup> The Guernsey Young People's Survey 2022, States of Guernsey, p.7

<sup>262</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>263</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.85-6

<sup>264</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.90

<sup>265</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.89

<sup>266</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.109

<sup>267</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.101

<sup>268</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.103

<sup>269</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.19; calculated for each age group as remainder of 100% less data points shown.

<sup>270</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.163

<sup>271</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.166

<sup>272</sup> Girls less likely to be diagnosed with special educational needs – new research, Durham University, 28.11.23

<sup>273</sup> Food insecurity means incidents of skipping or having smaller meals, being hungry but not eating, or not eating for a whole day

<sup>274</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.45

<sup>275</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.44

<sup>276</sup> Bailiwick of Guernsey Mental Health and Wellbeing Strategy Annual Report 2023, States of Guernsey, p.11

<sup>277</sup> Bailiwick of Guernsey Mental Health and Wellbeing Strategy Annual Report 2023, States of Guernsey, p.11

<sup>278</sup> Interview with Youth Commission CEO Lou Leale, Guernsey Community Foundation, 04.09.24

<sup>279</sup> Interview with Bailiwick Social Prescribing Manager Trish de Carteret, Guernsey Community Foundation, 15.08.24

<sup>280</sup> Bailiwick of Guernsey Mental Health and Wellbeing Strategy Annual Report 2023, States of Guernsey, p.22

<sup>281</sup> Bailiwick of Guernsey Mental Health and Wellbeing Strategy Annual Report 2023, States of Guernsey, p.21

<sup>282</sup> Bailiwick of Guernsey Mental Health and Wellbeing Strategy Annual Report 2023, States of Guernsey, p.21

<sup>283</sup> Guernsey figures in this section come from Guernsey Mortality Trends 2021, unless otherwise stated. Figures for Jersey are either quoted in the Guernsey mortality report or come from Jersey Mortality Statistics 2022 and 2021, and from Jersey's healthy life expectancy report 2020/2022.

<sup>284</sup> Guernsey and Alderney Wellbeing Survey 2023, Public Health Services, p.82

<sup>285</sup> Crime rate calculated for population of 64,000

<sup>286</sup> Crime in England and Wales: year ending December 2023, Office for National Statistics, p.9; calculation based on 6.7 million crimes per 60 million population (57 million in England, 3 million in Wales)

<sup>287</sup> Reviewing your Marac data, Safe Lives, accessed March 2025

<sup>288</sup> Sexual Offences Survey Results, guernsey.police.uk, accessed March 2025

<sup>289</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

<sup>290</sup> Living in Guernsey 2024, Guernsey Community Foundation, from full dataset

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Citation

If you are using this document in your own writing, our preferred citation is: Lemon A, Roberts J. Guernsey Quality of Life Report 2025. (2025, May). Guernsey: Guernsey Community Foundation.

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FOUNDATION

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