

# 2024

## LIVING IN GUERNSEY

GUERNSEY COMMUNITY  
FOUNDATION



Island Global Research

# SUMMARY OF KEY FINDINGS (1)

This report presents findings for the Living in Guernsey Survey 2024, undertaken on behalf of the Guernsey Community Foundation.



**3148**

people completed the Living in Guernsey Survey 2024



**18%**

rate their satisfaction with life as 3 or less out of 10  
(51% said 4-7 and 31% said 8-10)



**42%**

have a long-standing illness, impairment or infirmity



**29%**

have a health concern they have not seen the GP about



**41%**

have experienced a large amount of stress or pressure  
in the past 12 months



**30%**

said cost has stopped or delayed them accessing  
a GP appointment for an adult



**33%**

said cost has stopped or delayed them receiving  
dental care for an adult



**1 in 3**

said their home does not adequately meet their needs



**16%**

said their home does not have enough bedrooms  
for their household



**32%**

said their home has damp or mould



**16%**

said their home has problems with electrics,  
plumbing or drains



**8%**

do not have access to broadband internet at home



**4%**

do not have access to a fridge at home



**15%**

do not have access to a computer or tablet at home

# SUMMARY OF KEY FINDINGS (2)



**51%**

said money was often or always a source of stress or pressure



**9%**

cannot afford an unexpected bill of £100



**30%**

cannot afford an unexpected bill of £1000



**19%**

have used a personal loan to help with their living expenses in the past 12 months



**4%**

have used a foodbank in the past 12 months



**44%**

are worried about being able to afford household expenses in the next 12 months



**45%**

of parents/guardians pay for childcare to help look after their children



**42%**

said cost had prevented their child from attending clubs, activities or events



**1 in 4**

have caring responsibilities for children (outside of their household) or adults



**A third**

said they did not have someone to call upon if they needed someone to look after a person they care for



**22%**

have not taken part in any organised island activity or events in the past 12 months



**46%**

who want to participate more than they currently do said cost was a barrier

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# INTRODUCTION AND APPROACH

**The Guernsey Community Foundation commissioned Island Global Research to survey residents about their experience of living in Guernsey.**

**The overall aim of the research was to understand different aspects of island life, including which aspects of island life met their needs and what changes or support could enhance the quality of life for residents.**

Key objectives were to learn how experience varies across the population, and to describe the situation faced by those who are not financially comfortable and cannot afford essential costs, such as food and heating.

Data collection for the survey took place between 17 July and 15 September 2024. During this time:

- Island Global Research wrote to members of their research panel and publicised the survey using social media.
- The Guernsey Community Foundation issued a press release.
- A fieldworker from Island Global Research visited community spaces in St Peter Port and St Sampsons, including the Guille-Alles Library, Mill Street Community Café, and Guernsey Welfare drop-in sites to promote the survey.
- Action for Children also conducted the survey at their St Peter Port site.
- Posters were distributed in community spaces around the island.

The survey was open to all residents aged 16 and over and was well received. After cleaning, the final dataset contained 3,148 eligible responses. As there are approximately 54,000 adults aged 16+ living in Guernsey, the response rate is approximately 6% of the resident population.

**Data collection to place between  
17 July and 15 September 2024**

**Guernsey**



**3148 residents**  
completed the survey

## About Island Global Research

Island Global Research is a full-service market research company with experience in both quantitative and qualitative research methods. We regularly conduct market research for clients in the Crown Dependencies.

Island Global Research is part of the BWCI Group.

# TOPICS FOR THE SURVEY

## A questionnaire was developed which covered the following topics:

- **Personal experience:** Questions were about an individual's circumstances, including their health, home, money and life satisfaction.
- **Caring Responsibilities:** Questions to learn from parents / guardians were asked about their childcare and access to child-centric activities; and questions of all to understand how many are providing care responsibilities to others (adults and children) in the community.
- **Interaction with Community:** Questions about participating in island-life; why those who want to participate more feel unable to; and the level of support individuals feel they have from others in the community.
- **Island Life:** Questions to understand how satisfied residents are with a range of services and amenities and to identify services that are a priority to the community.
- **Profile:** Questions which asked about an individuals' demographic and household characteristics.

The questionnaire was designed by Island Global Research with input from the Guernsey Community Foundation. Inspiration was taken from research studies undertaken in the UK on living standards, poverty and social exclusion. These include:

- **Family Resources Survey.** This is regularly conducted in the UK and aims to gain an understanding of the living conditions and income levels of UK households. This annual survey has been running since 1992 and a list of measures was created to help establish households that are living in true deprivation. Using this list, we have been able to tailor questions throughout the survey that help investigate how household material deprivation in Guernsey compares to the UK. The latest UK data from the 2022/2023 surveys were published in March 2024.
- **Poverty and Social Exclusion Survey.** This was conducted on behalf of the University of Bristol in 1999. This survey set out to measure social exclusion using a wide variety of measures, movement in and out of poverty and set out to introduce a methodology that could be internationally comparable. It also incorporated views of the public to define what were considered necessities. This questionnaire helped sculpt our questions on Social Contact and Support and offered some measures that are applicable to the island population.

## POPULATION PROFILE

ABOUT YOU  
ABOUT YOUR HOUSEHOLD

## PERSONAL EXPERIENCE

LIFE SATISFACTION  
YOUR HEALTH  
YOUR HOME  
MONEY MATTERS

## CARE RESPONSIBILITIES

CHILDREN  
CARING RESPONSIBILITIES

## INTERACTION WITH COMMUNITY

PARTICIPATION IN ISLAND LIFE  
SOCIAL CONTACT AND SUPPORT

## ISLAND LIFE

LIVING IN GUERNSEY  
IN GUERNSEY...

## APPENDIX

# PROFILE OF RESPONDENTS

The Living in Guernsey Survey 2024 was completed by 3,148 residents aged 16 and over. Everyone, no matter how comfortable they are financially or how long they had lived on island, was encouraged to take part.

The profile of people who completed the survey was compared to the latest available data on the population of Guernsey. We can see that a wide range of respondents participated and after weighting, the sample is closely representative of the population of the island by age, gender, parish, household composition, housing tenure and household income. However, all surveys are subject to a small amount of self-selection bias and that this survey may have appealed slightly more to those concerned about local issues.

Survey responses were weighted in proportion to the age and gender profile of the adult population in Guernsey. All figures, tables and text presented in this report refer to weighted responses, unless otherwise specified.

### About survey weights

Survey weights correct for age and gender differences between the sample and the population. Thus, they compensate for different patterns of non-response from different sub-groups of the population, such that survey results can be generalised from the sample back to the population from which they are drawn.

Fewer people aged 80+ completed the survey, and more females participated in the survey than males (see right). However, the survey was completed by a wide range of the people and the differences are relatively small. The largest weights are for males aged 80+ and they were capped at 3.0.

### Results rounded to the nearest integer

Numbers are rounded to the nearest whole number. All calculations are independently rounded so totals published in tables and graphs may not necessarily sum to 100%.

The table shows the age and gender profile of the adult population living in Guernsey, and the profile of the sample who completed the survey. It also shows the profile of the sample after weights have been applied.

		Guernsey's Population	Survey	
		%	% of sample	% after survey weights
			N=3148	
Age group				
	16-24	11%	7%	12%
	25-29	7%	6%	7%
	30-34	8%	9%	8%
	35-39	8%	8%	8%
	40-44	8%	10%	8%
	45-49	7%	8%	8%
	50-54	9%	12%	9%
	55-59	9%	11%	9%
	60-64	8%	11%	8%
	65-69	7%	8%	6%
	70-74	6%	6%	6%
	75-79	5%	4%	5%
	80+	7%	2%	6%
	Prefer not to say	-	0%	0%
Gender				
	Female	51%	63%	50%
	Male	49%	36%	48%
	Prefer to self-describe	*	1%	1%
	Prefer not to say	-	1%	1%

\* Gender is not available for the population, and biological sex has been used as a proxy for gender

# PROFILE OF RESPONDENTS

## CONTINUED

The tables on this page present the profile of survey respondents after survey weights have been applied, alongside the latest data from the States of Guernsey (where available).

	Guernsey's population	All % after weighting
<b>Parish</b>		<b>N = 3145</b>
Castel	14%	13%
Forest	3%	2%
St Andrew	4%	4%
St Martin	10%	10%
St Peter Port	34%	31%
St Pierre du Bois	3%	3%
St Sampson	14%	15%
St Saviour	4%	4%
Torteval	2%	1%
Vale	15%	15%
Prefer not to answer*	-	1%
<b>Employment Status</b>		<b>N = 3144</b>
Employed: Full-time on a permanent contract	63%	48%
Employed: Full-time on a temporary contract		2%
Employed: Part-time on a permanent contract		8%
Employed: Part-time on a temporary contract		2%
Self-employed		8%
In full-time education or training	39%	2%
Unable to work *		2%
Retired		22%
Not employed, but seeking employment		2%
Not employed and not seeking employment		1%
Prefer not to answer	-	2%

	Guernsey's population	All % after weighting
<b>Household Composition<sup>^</sup></b>		<b>N = 2915</b>
Working age	41%	47%
Working age + children	21%	24%
Pension age	22%	19%
Other	16%	11%
<b>Children in Household</b>		<b>N = 2915</b>
Yes	21%	26%
No	79%	74%
<b>Household Income</b>		<b>N = 3140</b>
£0-£19,999	10%	7%
£20,000-£39,999	23%	15%
£40,000-£59,000	19%	15%
£60,000-£79,999	16%	13%
£80,000-£99,999	12%	11%
£100,000-£119,999	8%	7%
£120,000-£139,999	5%	5%
£140,000-£159,999	3%	3%
£160,000-£179,999	2%	2%
£180,000-£199,999	1%	1%
£200,000 +	4%	4%
Prefer not to answer /Don't know	-	16%
<b>Political Views</b>		<b>N = 3137</b>
Left (0-3)	-	19%
Centre (4-6)	-	41%
Right (7-10)	-	23%
Don't know	-	16%

# ANALYSIS AND REPORTING

**Results are reported for the overall population of Guernsey and for five sub-groups, which have been created using a self-reported measure of financial position.**

Disaggregating the results in this way shows how the experience of living in Guernsey can depend on your financial position. The commentary also focuses on those with a low or the lowest financial position, since a key objective of the research was to better understand the views and experiences of residents who are financially vulnerable.

## **Self-reported measure of financial position:**

The following question was used to elicit an individual's financial position: ***"Thinking about your finances, which of the following best reflects your position?"***

- *"I/we often have to go without essentials like food and heating"*
- *"I/we can normally cover essentials but often do not have money for luxuries"*
- *"I/we can always cover essentials and sometimes have money for luxuries"*
- *"I am/we are relatively comfortable financially"*
- *"I am/we are very comfortable financially"*

As the key in the grey box (see top right) depicts, we refer to five levels of financial position from Lowest to Highest. The next section on Population Profile presents the distribution of the population across these five sub-groups, and their demographic and household characteristics.

## **Navigating the Report**

To make the report easy to navigate sections have been labelled and colour coded (see right).

In presenting the findings, each section contains:

- A dashboard summary of selected results for the five financial groups
- For each question: overall results for the population of Guernsey as a whole and for each of the five financial groups
- Supplementary pages on situation for those with a low and the lowest financial positions.

The Appendix also contains additional detail for some questions.

### **Lowest Financial Position**

*"I/we often have to go without essentials like food and heating"*

### **Low Financial Position**

*"I/we can normally cover essentials but often do not have money for luxuries"*

### **Medium Financial Position**

*"I/we can always cover essentials and sometimes have money for luxuries"*

### **High Financial Position**

*"I am/we are relatively comfortable financially"*

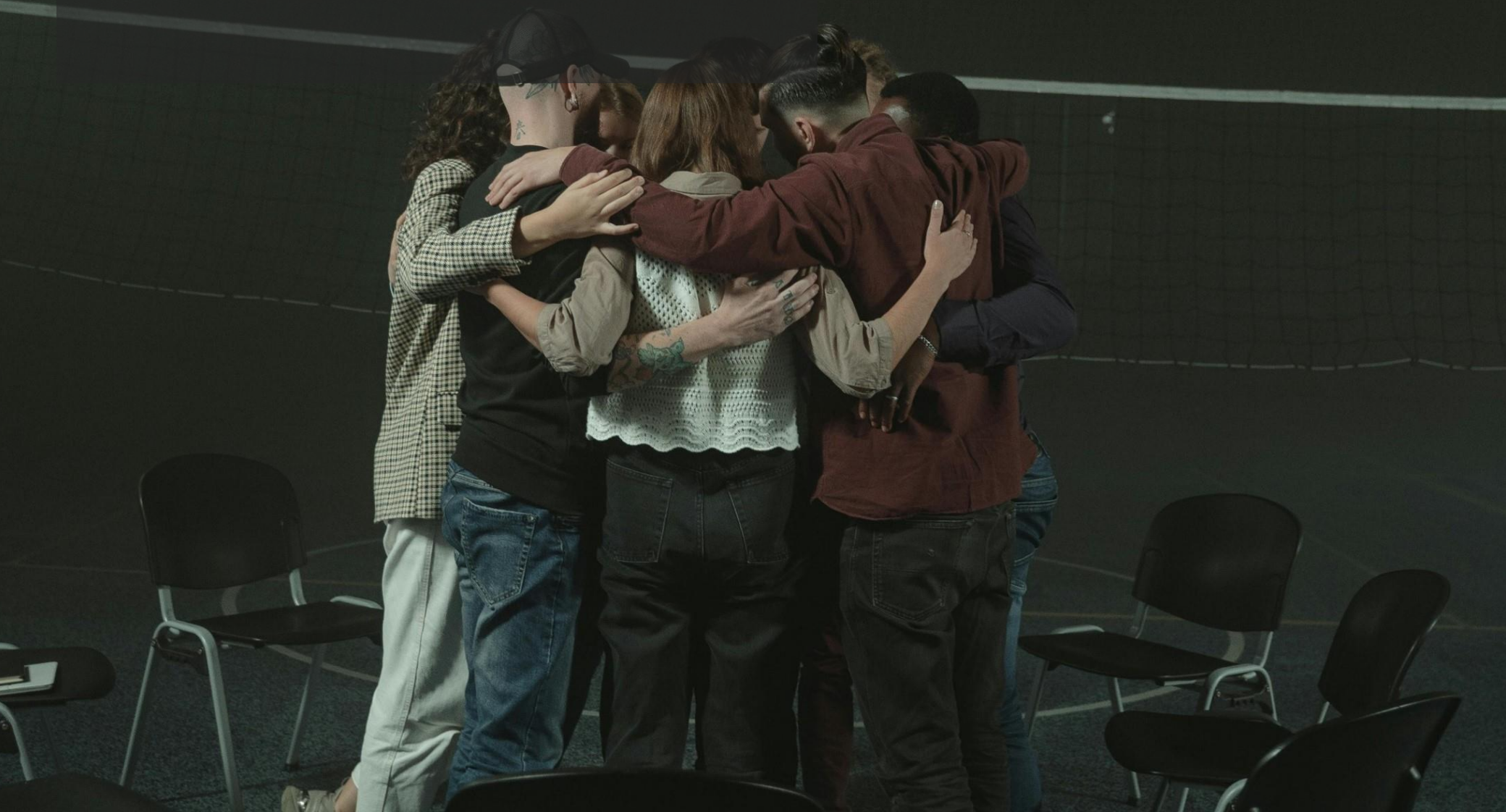
### **Highest Financial Position**

*"I am/we are very comfortable financially"*

<b>Population Profile</b>	About you; About your household
<b>Personal Experience</b>	Life Satisfaction; Your Health; Your Home; Money Matters
<b>Care Responsibilities</b>	Children and Childcare; Caring Responsibilities
<b>Interaction with the Community</b>	Participate in Island Life; Social Contact and Support
<b>Island Life</b>	Living in Guernsey; Island Priorities
<b>Appendix</b>	Appendix



# POPULATION PROFILE





# POPULATION PROFILE: OVERVIEW

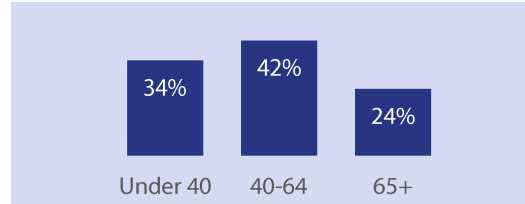
The results on the right show the profile of respondents after survey weights have been applied.

As noted earlier, the demographic and household characteristics of survey respondents is very similar to statistics reported by the States of Guernsey.

Thus, the findings for the population as a whole (presented in dark blue throughout the report) can be considered reasonably representative of the resident population.

## POPULATION PROFILE

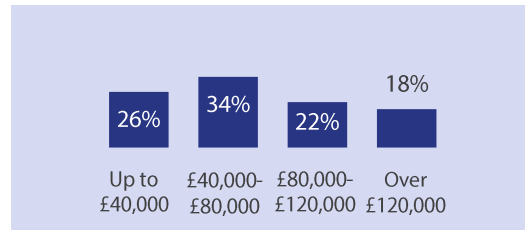
### AGE CATEGORY\*



### GENDER\*\*



### TOTAL GROSS HOUSEHOLD INCOME\*

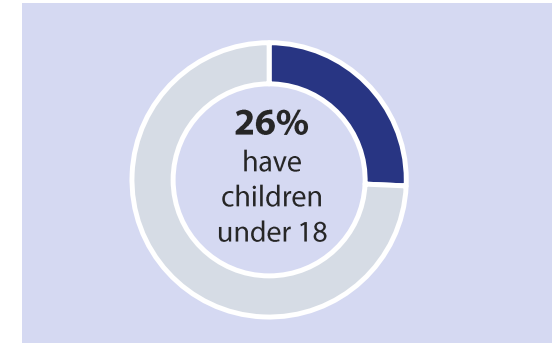


### EMPLOYMENT STATUS\*

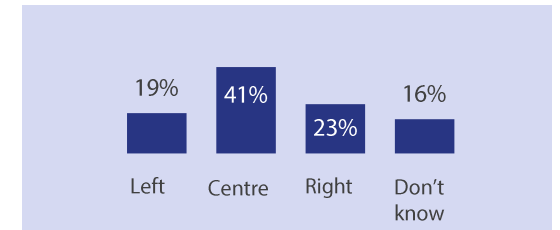
Employed/ full-time education^	72%
Unable to work due to health or disability	2%
Retired	22%
Unemployed	4%

## POPULATION PROFILE

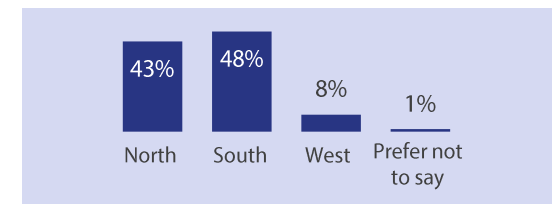
### HAS CHILDREN IN THE HOUSEHOLD\*



### POLITICAL VIEWPOINT\*\*\*



### LOCATION ON ISLAND



\*Excluding don't know and prefer not to answer

\*\*Prefer to self-describe/prefer not to say gender were <1-2%

^Temporary and permanent, full time and part time

\*\*\* 0-10 rating, completely left wing = 0, completely right wing = 10 (and Left=0-3, Centre=4-6; Right=7-10)

# POPULATION PROFILE: FINANCIAL POSITION

**Respondents were asked: "Thinking about your finances, which of the following best reflects your position?"**

Respondents were asked to select from five statements, which range from feeling comfortable financially, being able to cover essential costs but not necessarily any luxuries, to not being able to afford your costs and having to go without essentials like food and heating. The five statements are outlined in the grey box. For the purposes of reporting on these five groups we refer to them by five levels of financial position.

Together the 'Lowest' and 'Low' sub-groups represent 30% of the population. They include

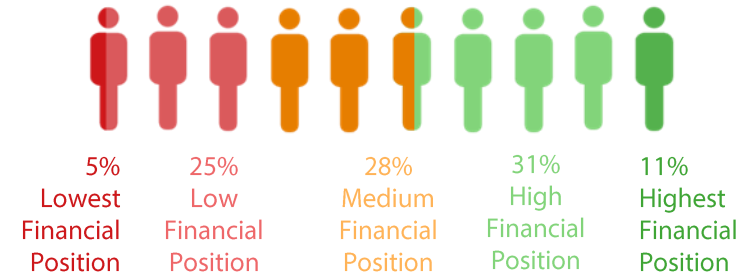
- 5% of the population who said they often have to go without essentials like food and heating.
- 25% who said that they can normally cover the essentials but often do not have money for luxuries.

The remaining 70% are in a more comfortable financial position. They include:

- 28% who say they can always cover the essentials, but do not necessarily have money for luxuries.
- 31% who describe themselves as relatively comfortable financially.
- 11% who categorise themselves as very financially comfortable.

The remaining pages in this section shows the demographic and household characteristics of each group. There is also additional detail in the Appendix.

**Which of the following best reflects your position?\***



## **Lowest Financial Position**

"I/we often have to go without essentials like food and heating"

## **Low Financial Position**

"I/we can normally cover essentials but often do not have money for luxuries"

## **Medium Financial Position**

"I/we can always cover essentials and sometimes have money for luxuries"

## **High Financial Position**

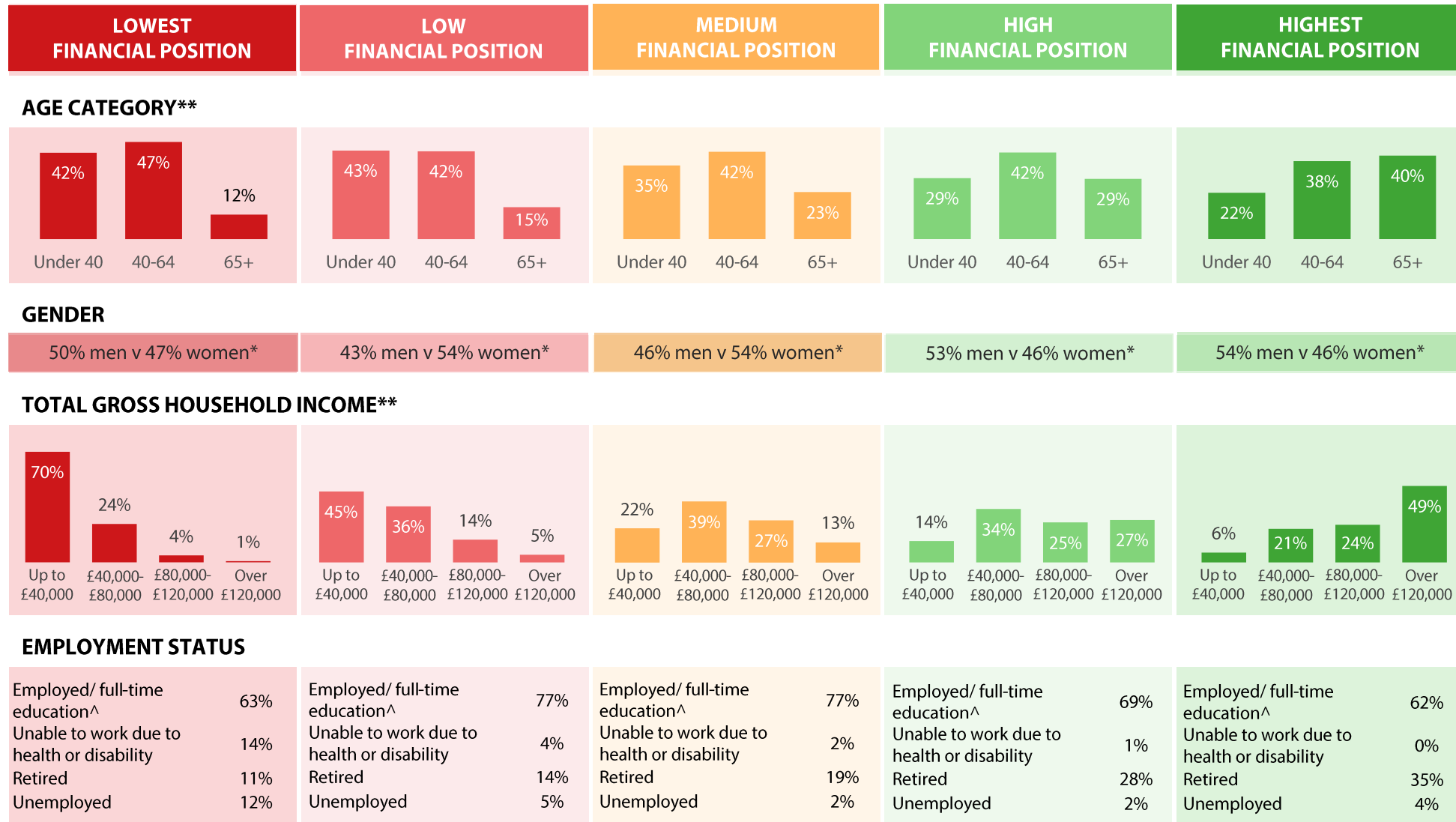
"I am/we are relatively comfortable financially"

## **Highest Financial Position**

"I am/we are very comfortable financially"

\*Excluding don't know

# POPULATION PROFILE: BY FINANCIAL POSITION (1)

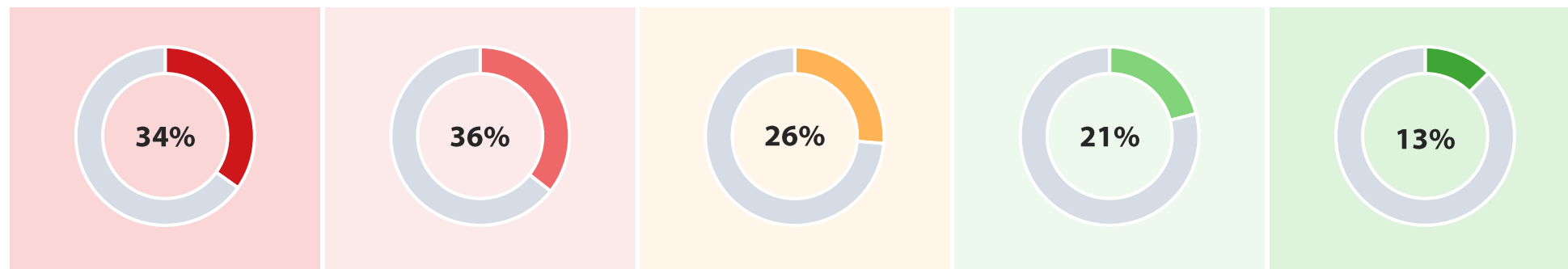


# POPULATION PROFILE: BY FINANCIAL POSITION (2)

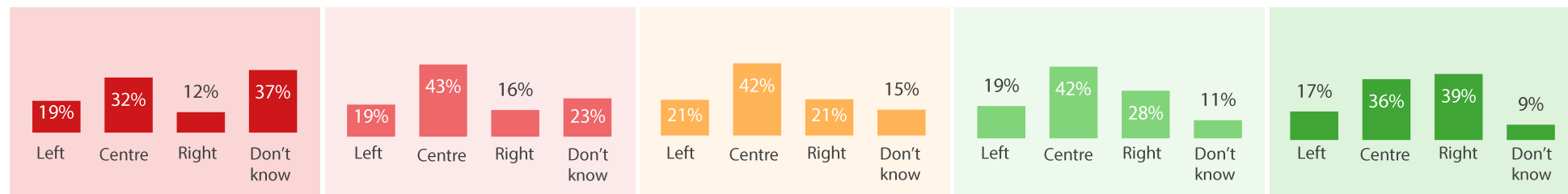


LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
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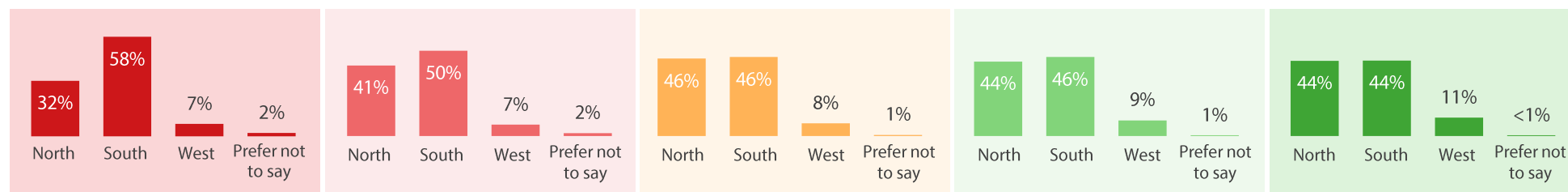
## HAS CHILDREN IN THE HOUSEHOLD\*



## POLITICAL VIEWPOINT\*\*



## LOCATION ON ISLAND



\*excluding don't know

\*\*0-10 rating, completely left wing = 0, completely right wing = 10 (and Left=0-3, Centre=4-6; Right=7-10)

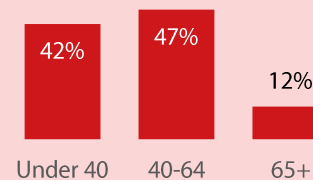
# POPULATION PROFILE: LOWEST FINANCIAL POSITIONS

Having presented the situation for all five sub-groups, this additional page focuses on those who have a lowest or low financial position.

## LOWEST FINANCIAL POSITION

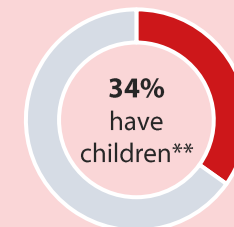
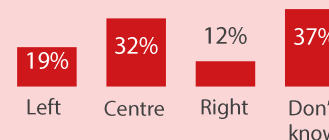
**5% of the population cannot afford their costs and often have to go without essentials like food and heating.**

- More likely to be under 65
- Half are male
- Around a third have children in their household.
- Were less likely to have a political viewpoint (neither left or right leaning).
- Around a third are out of work.



50% men v 47% women\*

### POLITICAL VIEWPOINT



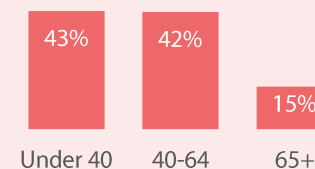
### EMPLOYMENT STATUS

Employed/ full-time education	63%
Unable to work due to health or disability	14%
Retired	11%
Unemployed	12%

## LOW FINANCIAL POSITION

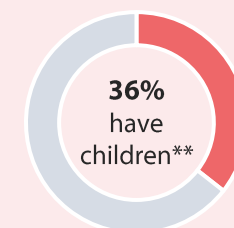
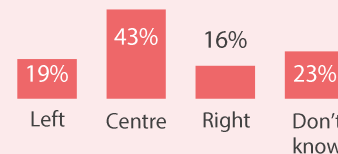
**1 in 4 can normally cover the essentials but often do not have money for luxuries.**

- More likely to be under 65
- More likely to be female
- Just over a third have children in their household.
- More likely to have a central political opinion (neither left or right leaning)
- Just under a quarter are out of work.



43% men v 54% women\*

### POLITICAL VIEWPOINT



### EMPLOYMENT STATUS

Employed/ full-time education	77%
Unable to work due to health or disability	4%
Retired	14%
Unemployed	5%



# PERSONAL EXPERIENCE





# PERSONAL EXPERIENCE

18% said they are unsatisfied with their lives. Many were unsatisfied due to their personal circumstances (86%). The top 3 reasons they gave for not being satisfied with their life were their money/financial situation (64%), their housing situation (41%), and their own health (35%). This section helps illustrate why respondents felt particularly unsatisfied in these areas.

Further analysis on Life Satisfaction can be found on pages 19-26.

**Health:** 42% said they have a long-standing illness, impairment or infirmity, with 29% claiming they have health concerns they have not raised with a GP. 41% said they experienced large amounts of stress over the past 12 months, with the main causes of stress being money (53%), work (50%) and health of family and friends (41%).

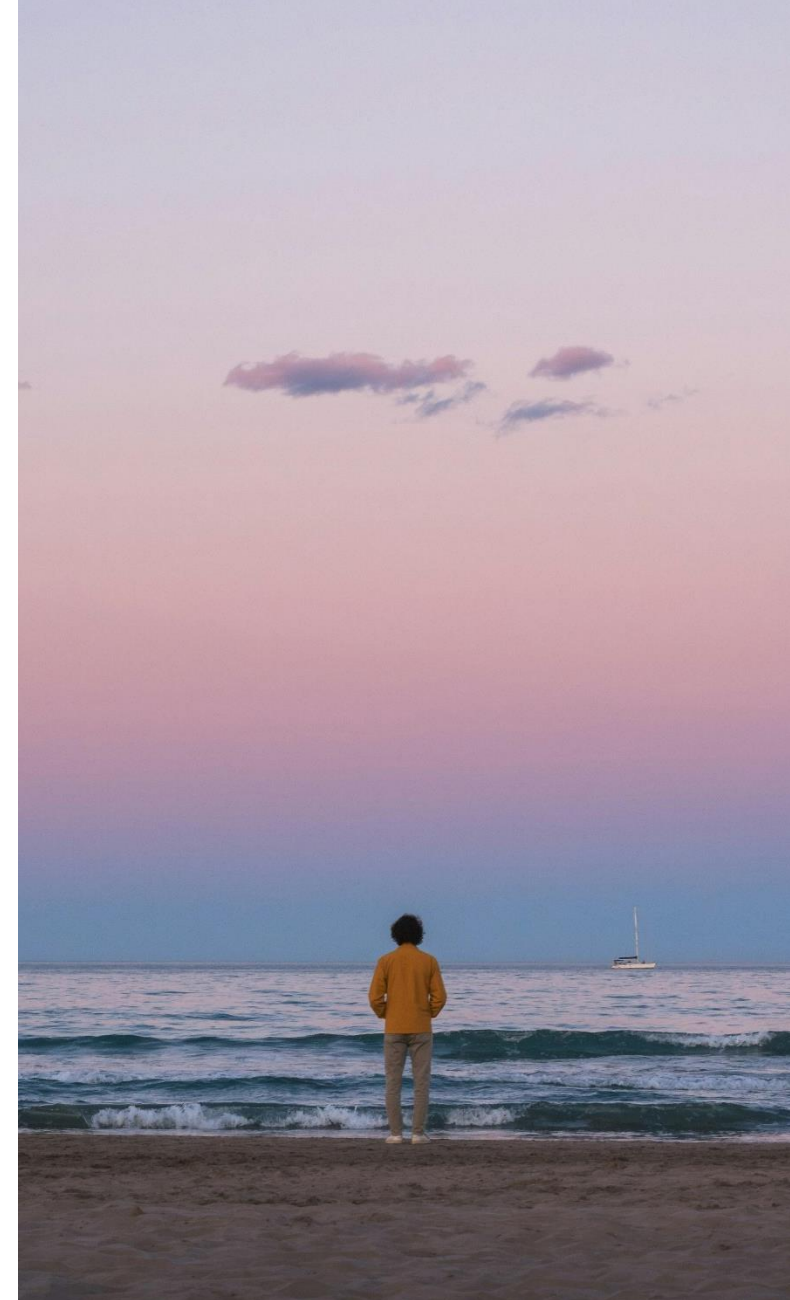
Further analysis on Your Health can be found on pages 27-45.

**Housing:** 32% said their home does not meet the needs of their household, with the top reasons being there is not enough space in the property (46%), it has damp or mould (32%), and it has poor insulation (27%). 4% said they did not have access to a fridge and 4% said they did not have access to an oven.

Further analysis on Your Home can be found on pages 46-57.

**Money:** 71% say they are worried about affording their costs in the next 12 months. Their top worry was their savings (35%). 46% say that cost has prevented or delayed them from using health services and 9% said they could not afford an unexpected but necessary bill of £100. Over half have sought additional financing outside of their normal income to help pay for their living expenses in the past 12 months (52%), including 19% who took out a personal loan.

Further analysis on Money Matters can be found on pages 58-72.



# PERSONAL EXPERIENCE

## LOWEST FINANCIAL POSITION

66% of those who self-reported to be in the lowest financial position said they are unsatisfied with their lives. The top 3 reasons they gave for not being satisfied with their life were their money/financial situation (90%), their housing situation (60%), and their own health (46%).

**Money-** 95% say they are worried about affording their costs in the next 12 months. Their top worry was affording their energy or water bills (66%). 79% say that cost has prevented or delayed them from using health services and 67% said they could not afford an unexpected but necessary bill of £100. 93% of respondents within this group have sort finance outside of their normal income to help pay for their living expenses, including 48% who took out a personal loan.

**Housing-** 69% said their home does not meet the needs of their household, with the top reasons being the property is too cold in winter (46%), there in not enough space (41%) and the property has damp or mould (36%). 13% said they did not have access to a fridge and 14% said they did not have access to an oven.

**Health-** Two thirds said they have a long-term health problem (67%), with over half claiming they have health concerns they have not raised with a GP (54%). 78% say they experienced large amounts of stress over the past 12 months, with the main reasons that cause this group stress being money (97%), housing (69%), and their own health (52%).

## LOW FINANCIAL POSITION

34% said they are unsatisfied with their lives. The top 3 reasons they gave for not being satisfied with their life were their money/financial situation (88%), their housing situation (54%), and their own health (34%).

**Money-** 94% of those in the low financial position are also worried about affording their costs in the next 12 months. However. the top worry was their savings (56%). 71% say that cost has prevented or delayed them from using health services and 19% said they could not afford an unexpected but necessary bill of £100. 80% of respondents within this group have sort finance outside of their normal income to help pay for their living expenses, including 36% who took out a personal loan.

**Housing-** Over half said their home does not meet the needs of their household (52%), with the top reasons being there in not enough space in the property (44%), it has damp or mould (39%), and it has poor insulation (32%). 6% said they did not have access to a fridge and 7% said they did not have access to an oven.

**Health-** Half said they have a long-term health problem, with 44% claiming they have health concerns they have not raised with a GP. 59% say they experienced large amounts of stress over the past 12 months, with the main reasons that cause this group stress being money (89%), housing (56%) and their work (54%).

# LIFE SATISFACTION



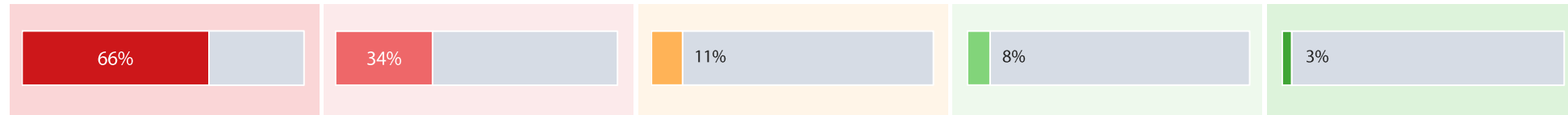




# LIFE SATISFACTION: SUMMARY

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
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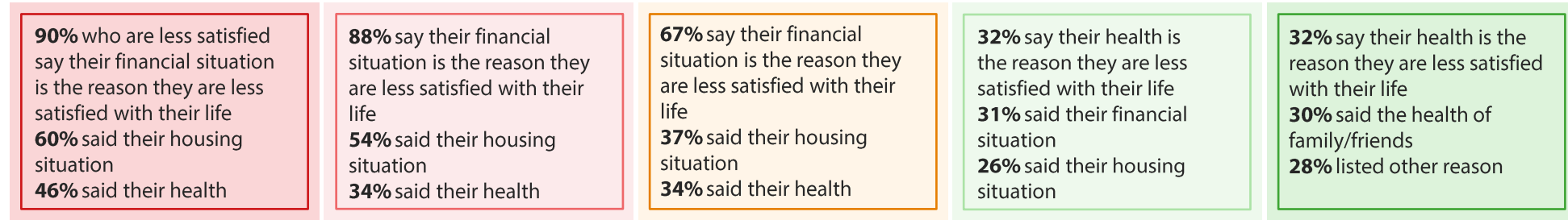
## LIFE SATISFACTION RATING: WORST LIFE POSSIBLE\*



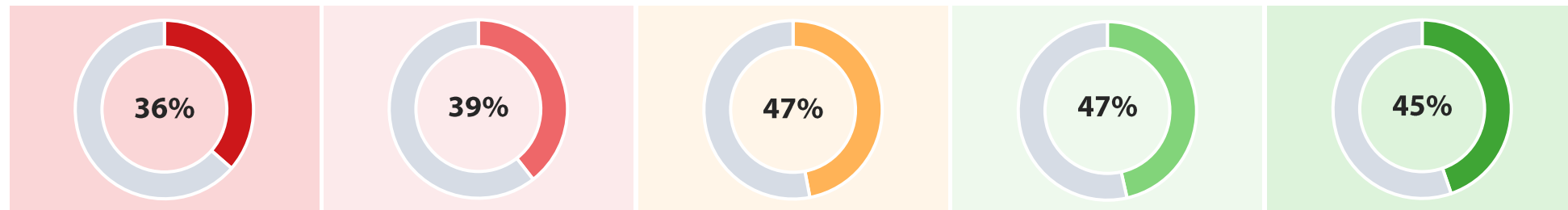
## LESS SATISFIED COMPARED TO 5 YEARS AGO\*\*



## MAIN REASONS TO FEEL LESS SATISFIED WITH LIFE



## EXPECT THEIR LIFE TO GET BETTER IN THE NEXT 5 YEARS\*\*



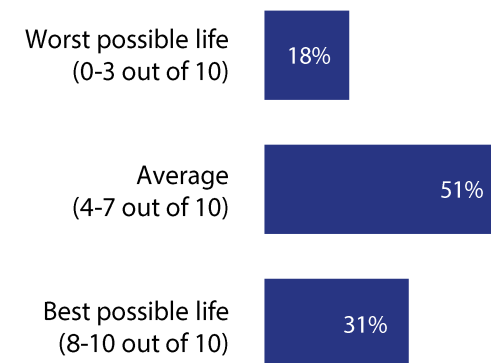
# LIFE SATISFACTION: NOW

Respondents were asked “How satisfied do you feel with your life right now?”\* People could rate their satisfaction with their life using a 0–10-point scale, where 0 represented the ‘Worst possible life’ and 10 represented the ‘Best possible life’.

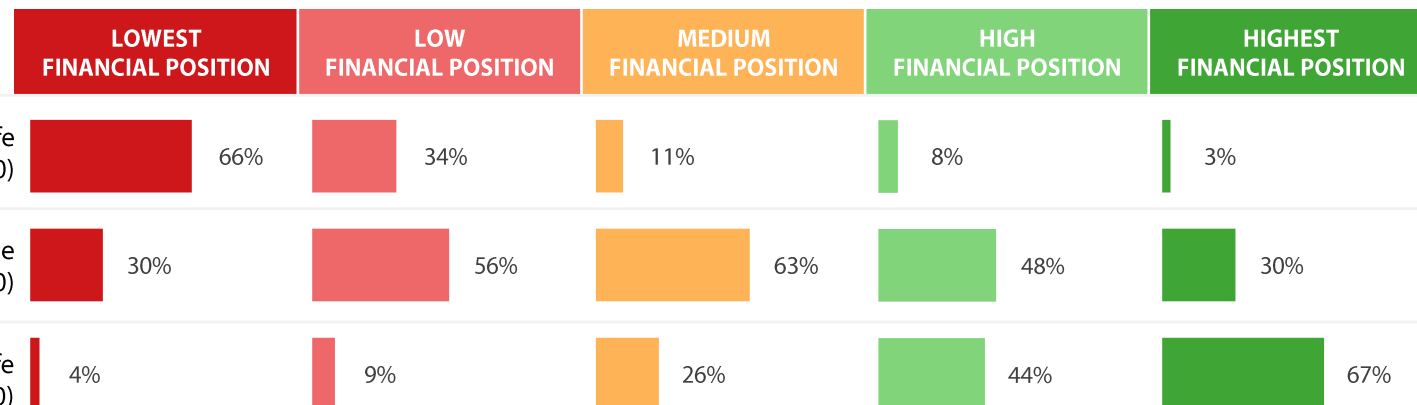
Responses have been grouped into three categories: 0-3; 4-7 and 8-10. A complete breakdown of scores has been included in the Appendix (page 143).

- **Half scored their life satisfaction between 4 and 7**, suggesting they felt life at present was average or had moderate satisfaction with their current life. 18% felt their life was very bad or the worse it could be, with 2% scoring their life satisfaction 0 out of 10.
- This varies throughout our sub-groups, with those in the lowest financial position more likely to vote between 0 and 3, with 66% suggesting their life to be bad or the worst it could possibly be. 12% scored their life 0 out of 10.
- In comparison, those in the highest financial position were more likely to select a rating of 8 or above 8. 13% of those in this group scored their life at present 10 out of 10 compared to 1% of the low and 0% in the lowest financial position.

How satisfied do you feel with your life right now?\*



How satisfied do you feel with your life right now? \*

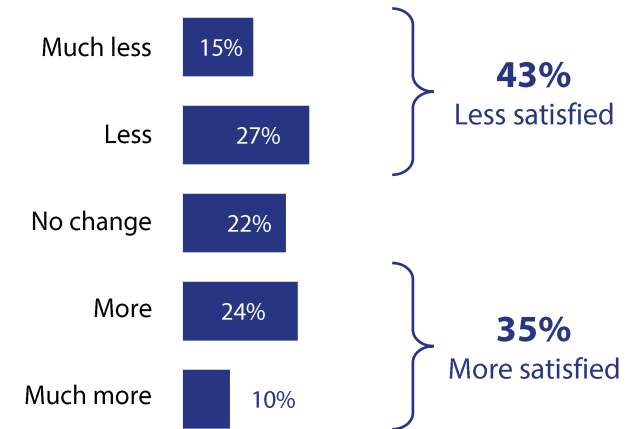


# LIFE SATISFACTION: COMPARED TO 5 YEARS AGO

**“How satisfied are you with your life now compared to 5 years ago?”** This could be rated on a 5-point scale, from much less satisfied, no change, through to much more satisfied.

- **43% are less satisfied with their life now compared to 5 years ago**, with 15% saying they were much less satisfied now. 35% said they are more satisfied with their life, with 1 in 10 reporting they are much more satisfied with their life now compared to 5 years ago.
- This varies through the sub-groups. Over half of those in the lowest financial position stated they are much less satisfied with their life now compared to 5 years ago (53%). Only 13% of this group said they felt more or much more satisfied with their life.
- This compares starkly to those in the higher financial positions. 4% of those in the highest and 8% of those in the high financial position reported to be much less satisfied with their life. While 48% of those in the highest and 42% of those in the high financial position said they are more or much more satisfied with their life now compared to 5 years ago.

**How satisfied are you with your life now compared to 5 years ago?\***



**How satisfied are you with your life now compared to 5 years ago?\***

	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Much less	53%	26%	12%	8%	4%
Less	27%	30%	34%	24%	15%
No change	8%	21%	19%	26%	33%
More	9%	18%	25%	30%	34%
Much more	4%	5%	11%	13%	14%

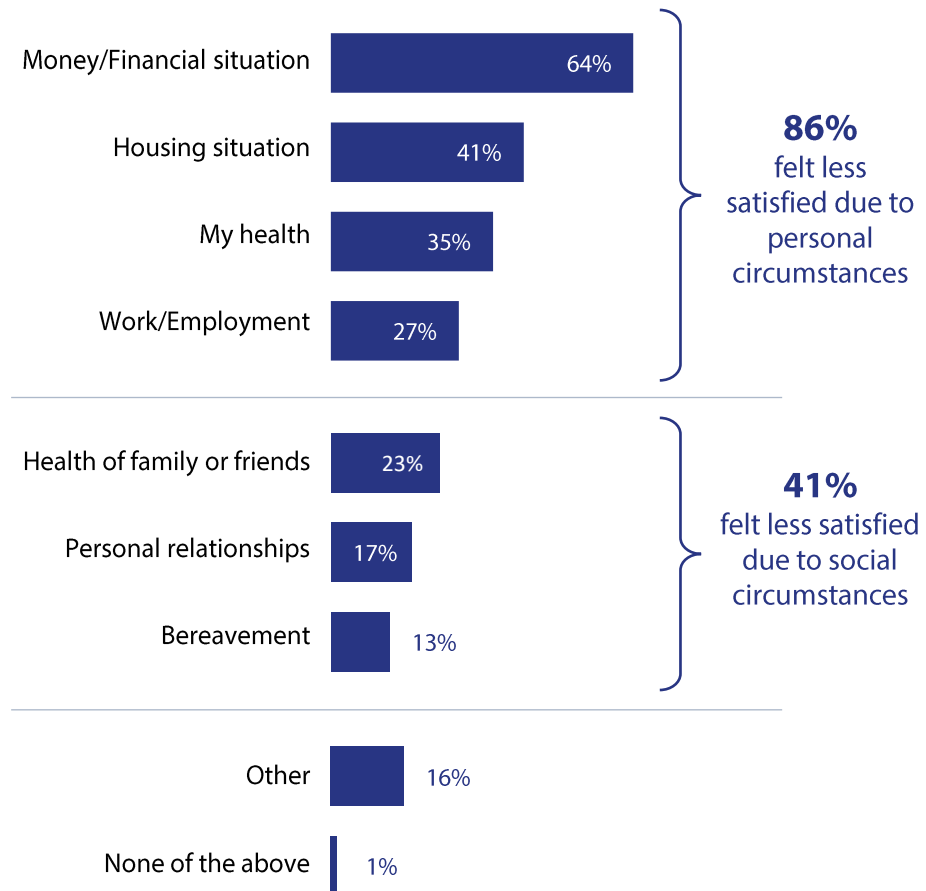


# LIFE SATISFACTION: REASONS TO BE LESS SATISFIED

Those who said they were less satisfied with their life now compared to 5 years ago were asked, "What are the main reasons you feel less satisfied now than 5 years ago?"\* They were asked to select all that applied to them. They also had the option of 'other' or 'none of the above'.

- **86% said they felt less satisfied due to their personal circumstances.** 64% said their financial situation was one of the main reasons they were less satisfied with their life now compared to 5 years ago, 41% said their housing situation and 35% said their personal health.
- **41% of the population said they felt less satisfied due to their social circumstances.** 23% said the health of the family or friends was one of the main reasons they were less satisfied with their life, 17% said their personal relationships, and 13% said bereavement.
- 16% of respondents selected 'Other'. Other reasons included dissatisfaction with the government, safety, negative attitudes on island, cost of living, education, and transport links.
- Overleaf shows a table of results by financial position.

What are the main reasons you feel less satisfied now than 5 years ago?\*



# LIFE SATISFACTION: REASONS TO BE LESS SATISFIED

- Those with the lowest and low financial positions were most likely to report their money/financial situation was one of the main reasons they feel less satisfied now than 5 years ago. They were also more like to say their housing situation was the reason they felt less satisfied compared to the other groups.
- 67% of those with a medium financial position and 31% with a high financial position also said their financial situation was one of their main reasons they were less satisfied with their life.

What are the main reasons you feel less satisfied now than 5 years ago?*	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION^
<b>Personal Circumstance</b>					
Money/Financial situation	90%	88%	67%	31%	5%
Housing situation	60%	54%	37%	26%	9%
My health	46%	34%	34%	32%	32%
Work/Employment	29%	26%	31%	25%	24%
<b>External Pressures</b>					
Health of family or friends	23%	20%	26%	21%	30%
Personal relationships	16%	16%	18%	18%	12%
Bereavement	11%	12%	13%	14%	13%
<b>Other</b>					
Other	10%	11%	14%	23%	28%
None of the above	0%	0%	<1%	2%	15%

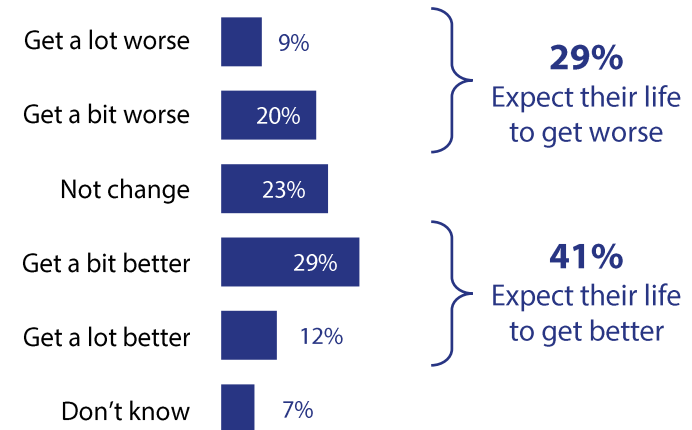
# LIFE SATISFACTION: EXPECTATION FOR THE FUTURE

**“Thinking about the next 5 years, do you expect your life to ...”.**

Respondents were asked to select an option on a 5-point scale, from ‘get a lot worse’, through to ‘get a lot better’.

- **41% of all respondents expect their life to get better in the next 5 years**, with 12% expecting it to get a lot better.
- **29% expect their life to get worse**, with 9% expecting it to get a lot worse. 24% expect their life to not change in the next 5 years.
- This varies by financial position sub-group. 52% of those in the lowest financial position expect their life to get worse in the next 5 years compared to 15% of those who are in the highest financial position\*.

**Thinking about the next 5 years, do you expect your life to ...**



Thinking about the next 5 years, do you expect your life to ...	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Get a lot worse	32%	15%	6%	5%	2%
Get a bit worse	13%	21%	23%	22%	13%
Not change	10%	20%	21%	24%	37%
Get a bit better	23%	26%	32%	32%	30%
Get a lot better	9%	10%	13%	12%	13%
Don't know	13%	9%	6%	5%	6%

# LIFE SATISFACTION: REASONS TO BE LESS SATISFIED

## LOWEST FINANCIAL POSITION

Dissatisfied with their life  
(rated 0-3)\*

66%

Life is worse now  
compared to 5 years ago\*

79%

Life will get worse  
in the next 5 years\*

52%

Those in the lowest financial position were the most dissatisfied with their life, with 12% rating their life satisfaction 0 out of ten.\*

- **79% said they were less satisfied with their life** to some degree, with just over half of this group much less satisfied with their life now compared to 5 years ago (53%).
- **97% said personal circumstances were part of the main reasons they were less satisfied with their life** compared to 5 years ago, with 90% saying their financial situations and 60% saying their housing situation were reasons they were less satisfied with their life.
- This group were the least optimistic. **32% expect their life to get much worse** compared to 9% expecting their life to get much better in the next 5 years.

## LOW FINANCIAL POSITION

Dissatisfied with their life  
(rated 0-3)\*

34%

Life is worse now  
compared to 5 years ago\*

56%

Life will get worse  
in the next 5 years\*

39%

Those in the low financial position described their life as average, with 56% rating their life satisfaction between 4 and 7 out of 10.\*

- **Just over half of this group said they were less satisfied with their life** to some degree, with around 1 in 4 saying they are much less satisfied with their life now compared to 5 years ago (26%).
- **96% said personal circumstances were part of the main reasons they were less satisfied with their life** compared to 5 years ago, with 88% saying their financial situations and 54% saying their housing situation were reasons they were less satisfied with their life.
- There was a relatively equal divide within this group of their expectations for the future. 39% expect their life to get better or much better and 39% expect their life to get worse or much worse in the next 5 years\*.

# HEALTH





# YOUR HEALTH: SUMMARY (1)



## LOWEST FINANCIAL POSITION

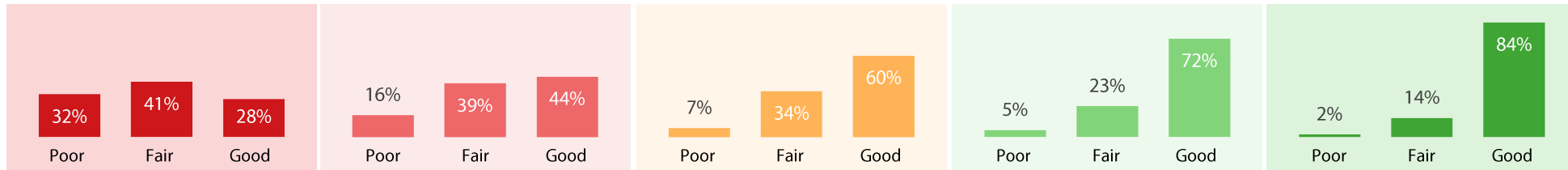
## LOW FINANCIAL POSITION

## MEDIUM FINANCIAL POSITION

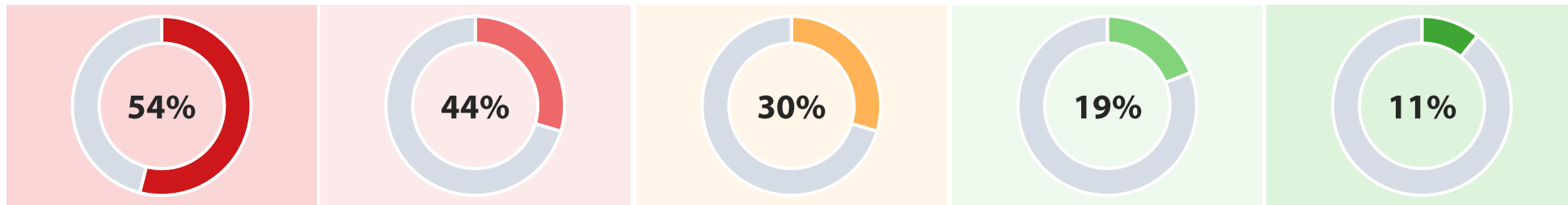
## HIGH FINANCIAL POSITION

## HIGHEST FINANCIAL POSITION

### SELF-DESCRIBED GENERAL HEALTH\*



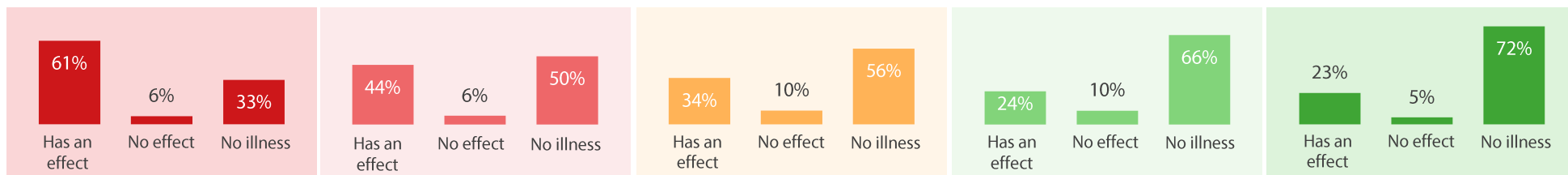
### HAVE HEALTH CONCERNS THEY HAVE NOT RAISED WITH A GP



### HAVE A LONG-STANDING ILLNESS\*



### DO YOU FEEL YOUR CONDITION OR ILLNESS REDUCES YOUR ABILITY TO CARRY OUT DAY-TO-DAY ACTIVITIES?





# YOUR HEALTH: SUMMARY (2)



## LOWEST FINANCIAL POSITION

## LOW FINANCIAL POSITION

## MEDIUM FINANCIAL POSITION

## HIGH FINANCIAL POSITION

## HIGHEST FINANCIAL POSITION

### GP CONSULTATION CHARGE IS PAID BY

Self	48%	Self	47%	Self	47%	Self	41%	Self	47%
Private health insurance *	19%	Private health insurance *	40%	Private health insurance *	49%	Private health insurance *	57%	Private health insurance *	53%
States of Guernsey	30%	States of Guernsey	12%	States of Guernsey	2%	States of Guernsey	1%	States of Guernsey	1%
Pre-pay arrangement with practice	2%	Pre-pay arrangement with practice	2%	Pre-pay arrangement with practice	1%	Pre-pay arrangement with practice	1%	Pre-pay arrangement with practice	0%

### COST DELAYED OR STOPPED...

**68%** receiving **dental care** for an adult

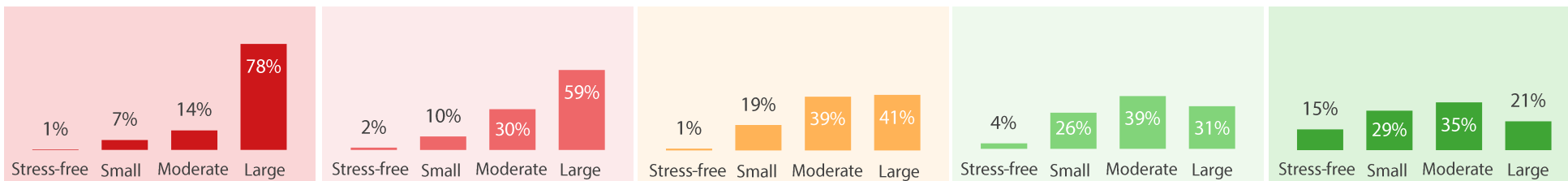
**53%** receiving **dental care** for an adult

**40%** receiving **dental care** for an adult

**18%** receiving **dental care** for an adult

**4%** receiving **dental care** for an adult

### SELF-REPORTED STRESS LEVELS



### REASONS THAT CAUSE STRESS OR PRESSURE

**97%** said **money** always causes them stress  
**69%** said their **housing**  
**52%** said their own **health**.

**89%** said **money** always causes them stress  
**56%** said their **housing**  
**54%** said their **work**.

**60%** said **money** always causes them stress  
**54%** said their **work**  
**43%** said the **health of family or friends**  
**43%** said **demands of others**

**48%** said their **work** always causes them stress  
**40%** said the **health of family or friends**  
**36%** said **demands of others**

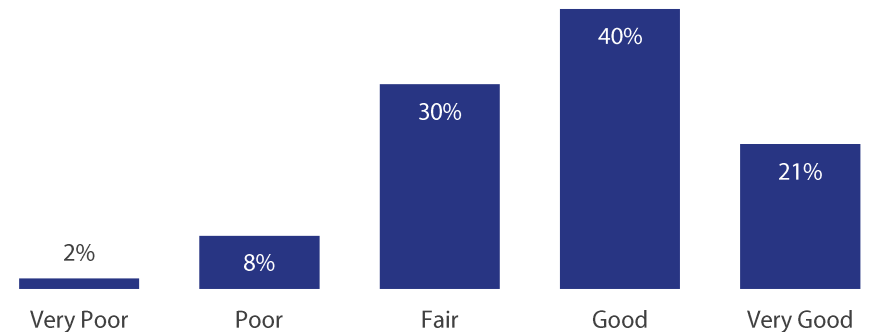
**45%** said the **health of family or friends** always causes them stress  
**41%** said their **work**  
**35%** said **demands of others**

# YOUR HEALTH: GENERAL HEALTH

**"How is your health in general?"**\* Health could be rated on a 5-point scale, from very poor to very good. The option of 'prefer not to answer' was also available.

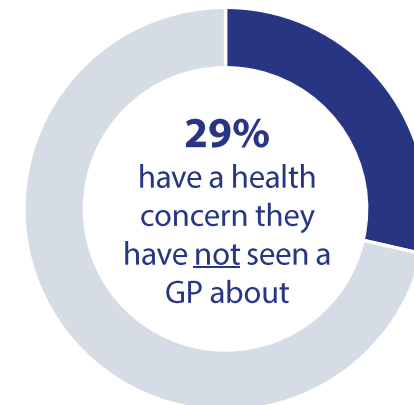
- **61%** of the population described their general health as **good or very good**.
- **30%** described their health as **fair**.
- **9%** said they were in **poor or very poor health**.

**How is your health in general? Would you say it is...\***



**All were also asked, "Do you currently have any health concerns that you have not seen a GP about?"**

- **29%** of the population said they had a health concern that they had not raised with a GP.

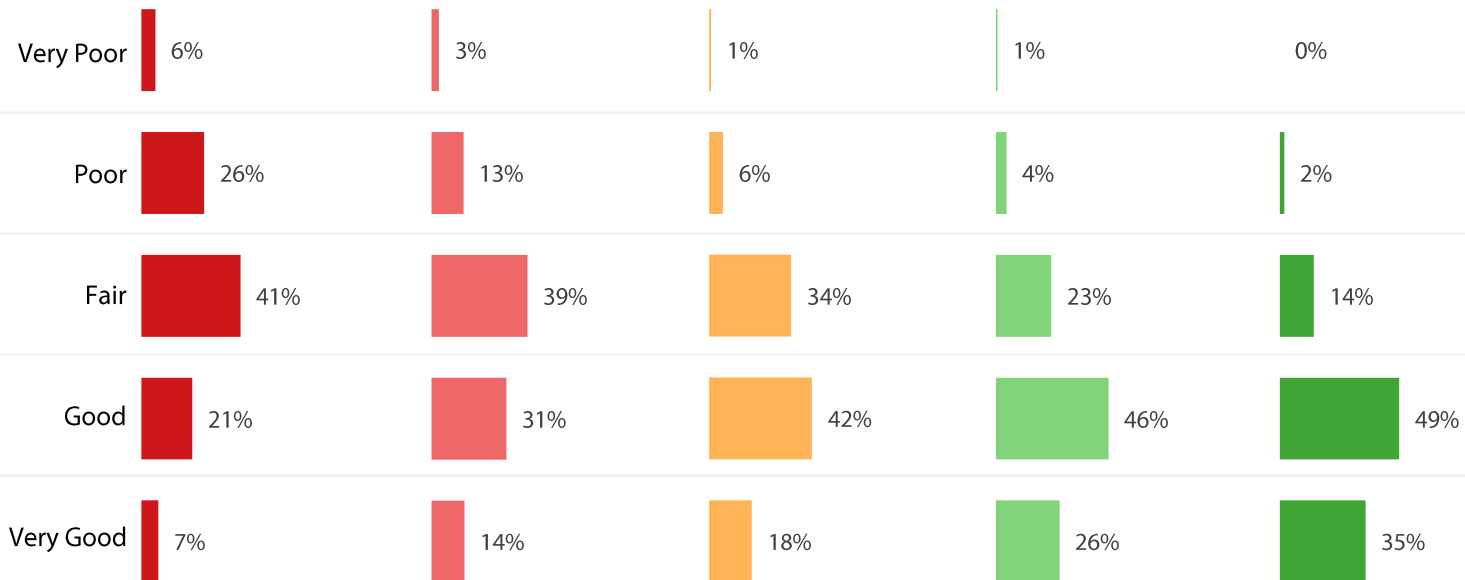


Overleaf shows the table of results for general health by financial position.

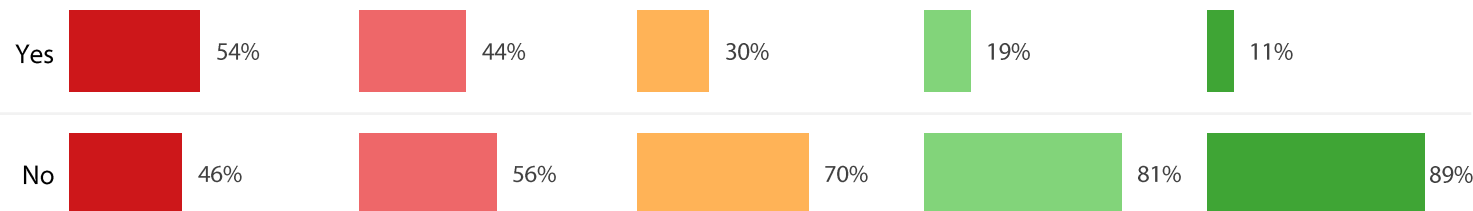
# YOUR HEALTH: GENERAL HEALTH

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
------------------------------	---------------------------	------------------------------	----------------------------	-------------------------------

How is your health in general? Would you say it is...\*

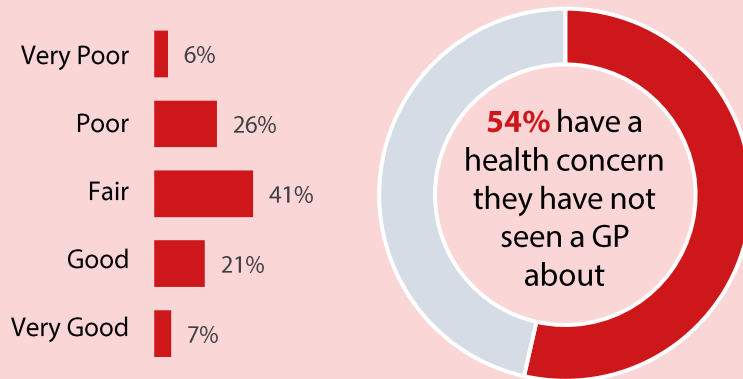


Do you currently have any health concerns that you have not seen a GP about?



# YOUR HEALTH: GENERAL HEALTH

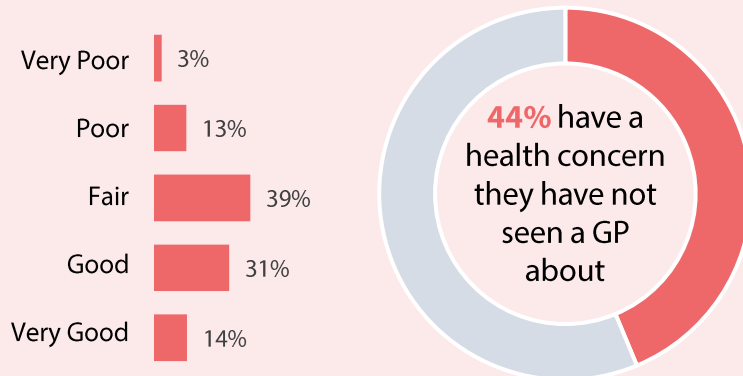
## LOWEST FINANCIAL POSITION



### How is your health in general?\*

- **Most likely to be of fair health**, with **41%** describing their general health as fair.
- This group had the **highest percentage of poor and very poor health** of any of the sub-groups, with **32%** saying they were in poor or very poor health.
- **Over half said they had a health concern that they had not seen a GP about.**
- As noted in the previous section, **the third biggest reason** people gave as one of their main reasons **to be less satisfied with their life was their own health**, with 46% selecting this option within this group.

## LOW FINANCIAL POSITION



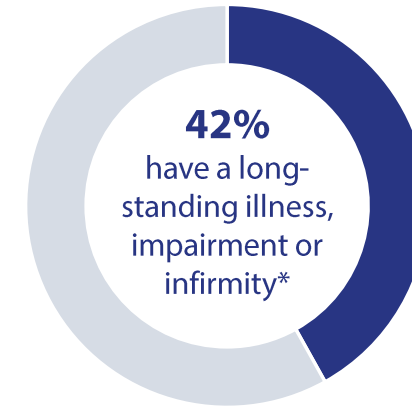
### How is your health in general?\*

- **Most likely to be of fair health**, with **39%** of this group describing their general health as fair
- **More described their general health as good than poor:** 44% in good or very good health vs 16% in poor or very poor health.
- **44% said they had a health concern that they had not seen a GP about.**
- As noted in the previous section, **the third biggest reason** people gave as one of their main reasons **to be less satisfied with their life was their own health**, with around a third of people in this group saying it was one of their main reasons to be less satisfied with their life (34%).

# YOUR HEALTH: LONG-STANDING ILLNESS

**“Do you have any long-standing illness, impairment or infirmity, including any mental, physical or emotional problems?”\*** By long-standing illness, we mean any condition that has lasted (or is expected to last) at least 12 months.

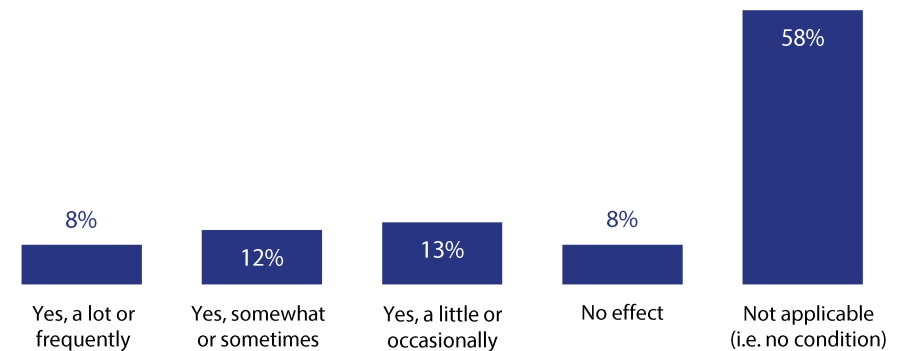
- **42%** said they have a **long-standing illness, impairment or infirmity**.



Those who said they did have a long-standing illness were then asked, “Do you feel your condition or illness reduces your ability to carry out day-to-day activities?” The following results are reported as a percentage of the population.

- **33%** of the population said they have a long-standing illness that **impacts their ability to carry out day-to-day activities**, with **8%** of the population saying that their condition reduces their ability to carry out activities **a lot or frequently**.
- **11%** said their condition reduces their ability to carry out day to day activities **somewhat or sometimes**, and **13%** said their condition impacts their daily activities **a little or occasionally**.
- **8%** said their health condition **did not reduce** their ability to carry out their day-to-day activities.

**Do you feel your condition or illness reduces your ability to carry out day-to-day activities?\***



Overleaf shows results for long-standing illness by financial position.



# YOUR HEALTH: LONG-STANDING ILLNESS

- Those in the lowest financial position were more likely to say they have a long-standing illness, impairment or infirmity, with 67% and 50% respectively saying they have a long-standing health issue. They were also more likely to say their condition or illness reduces their ability to carry out day-to-day activities a lot or frequently.
- Those in the high and highest financial positions were the least likely to have a long-standing illness, impairment or infirmity, with 35% and 28% respectively saying they have a long-standing health issue.

	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
--	------------------------------	---------------------------	------------------------------	----------------------------	-------------------------------

## Do you have any long-standing illness, impairment or infirmity, including any mental, physical or emotional problems?\*

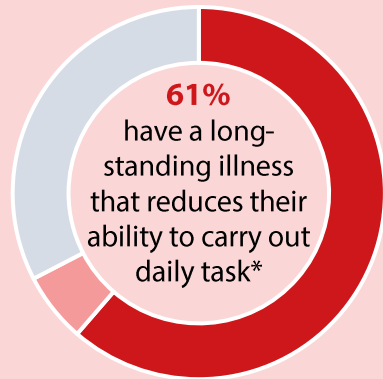
Yes	67%	50%	45%	35%	28%
No	33%	50%	55%	65%	72%

## Do you feel your condition or illness reduces your ability to carry out day-to-day activities?\*

Yes, a lot or frequently	31%	15%	6%	5%	2%
Yes, somewhat or sometimes	18%	14%	14%	7%	9%
Yes, a little or occasionally	12%	15%	14%	12%	12%
No effect	6%	6%	10%	10%	5%
Not applicable (i.e. no condition)	33%	50%	56%	66%	72%

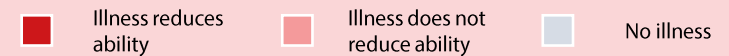
# YOUR HEALTH: LONG-STANDING ILLNESS

## LOWEST FINANCIAL POSITION

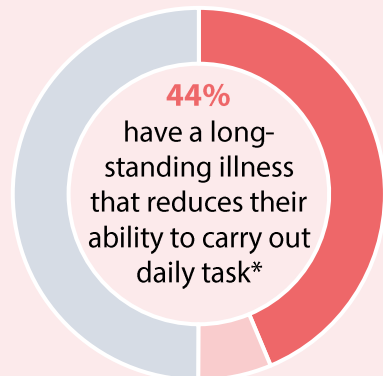


This group had the largest number reporting to have a long-standing illness or health condition. 67% of those in the lowest financial position said they have a long-standing illness or health condition.

- They were also **more likely to say their condition reduces their ability to carry out day-to-day activities**, with 61% reporting they have an illness or condition that reduces their ability to carry out day-to-day activities to some degree.
- 31% said they have an illness or health condition that reduces their ability to carry out daily activities a lot or frequently. This reflects the **32% who described their general health as poor or very poor**.
- **46% of this group said their health was one of their main reasons they were less satisfied with their life.** This is statistically similar to the number of the whole group who said they have a health condition that impacts their ability to do daily activities either frequently or sometimes (49%).

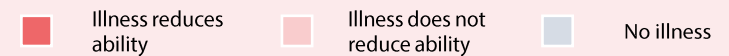


## LOW FINANCIAL POSITION



Half of those in the low financial position said they have a long-standing illness or health condition.

- **44% percentage said they have a health condition that impacts their ability to carry out day-to-day tasks** to some degree. 15% said their condition reduces their ability a little or occasionally, 14% said somewhat or sometimes, and 15% said that their condition reduces their ability a lot or frequently.
- **16% described their general health as poor or very poor.** This reflects the number of the whole group who said they have a long-standing health condition that reduces their ability to carry out day-to-day activities a lot or frequently (15%).
- **34% of this group said their health was one of their main reasons they were less satisfied with their life.** This is statistically similar to the number of the whole group who said they have a health condition that impacts their ability to do daily activities either frequently or sometimes (28%).



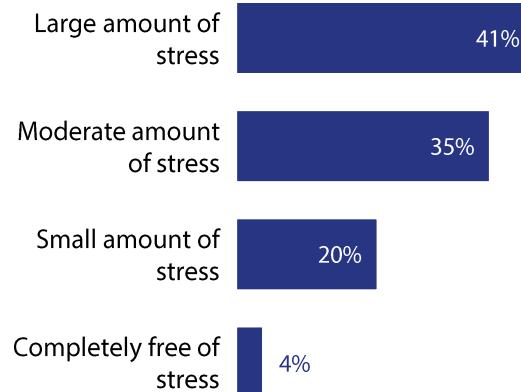
# YOUR HEALTH: STRESS

## "How much stress or pressure have you experienced in the past 12 months, if any?"

Options that could be selected from were 'completely free of stress', a 'small', 'moderate' or 'large' amount of stress. There were also the options of 'don't know' or 'prefer not to answer'.

- **96% of all respondents reported experiencing some level of stress** or pressure in the past 12 months, with 41% experiencing a large amount of stress or pressure.
- The number that experienced some form of stress is consistent amongst those in the three lower financial positions, between 98-99%. But the intensity of the stress or pressure these groups experience is different. 78% of those with the lowest financial position said they experienced a large amount of stress in the past 12 months compared to 59% of those with a low financial position and 41% of those with a medium financial position.
- Those who are in the highest financial position were less likely to say they experienced stress or pressure over the past 12 months, with 15% reporting they were completely free of stress. In comparison, just 1% of the lowest financial position reported they were completely free of stress.

## How much stress or pressure have you experienced in the past 12 months, if any?\*



## How much stress or pressure have you experienced in the past 12 months, if any?\*

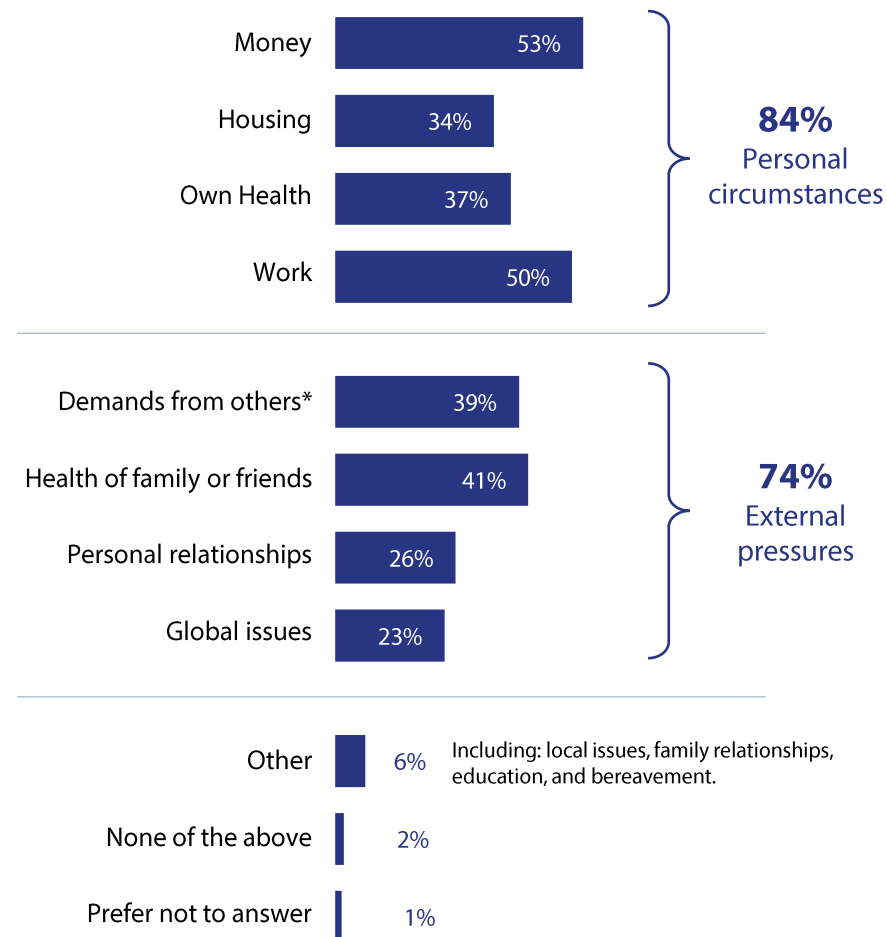
	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Large amount of stress	78%	59%	41%	31%	21%
Moderate amount of stress	14%	30%	39%	39%	35%
Small amount of stress	7%	10%	19%	26%	29%
Completely free of stress	1%	2%	1%	4%	15%

# YOUR HEALTH: STRESS

Those who reported experiencing any level of stress over the past 12 months, were asked, “Which of the following things often or always cause you stress or pressure?” They were given a list of eight options to choose from, with a text box under ‘other’ to include anything outside of the given options. They could select all options that apply or ‘none of the above’ or ‘prefer not to answer’.

- **84% said their personal circumstances were a reason that caused them stress.** 53% said that money always caused them stress or pressure. Half said work is a cause of stress or pressure. In addition, 37% said own health and 34% said housing was a cause of stress.
- **74% said external pressure always caused them stress.** 41% said the health of their family or friends and 39% said demands from others.
- **The main theme highlighted in ‘Other’ was local issues.** Many said local government/politics were causes of stress for them, which induced off-island travel, local immigration, healthcare, and road works. Other themes included education/study (from A-levels through to PHD study), family relationships/dynamics (including caring for children with SEND and divorce), bereavement, home renovations/maintenance, cost of living, personal safety (including bullying), and concerns for the future.
- There is variation between the sub-groups, with money, housing and own health being reported as a greater stress by those in the lowest financial position compared to those who reported themselves to be in the higher two financial positions. Overleaf shows a table of results by financial position.

Which of the following things often or always cause you stress or pressure?



# YOUR HEALTH: STRESS

Which of the following things often or always cause you stress or pressure?

	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION^
<b>Personal Circumstance</b>					
Money	97%	89%	60%	27%	6%
Housing	69%	56%	35%	19%	7%
Own Health	52%	41%	38%	34%	30%
Work	47%	54%	54%	48%	41%
<b>External Pressures</b>					
Demands from others*	46%	39%	43%	36%	35%
Health of family or friends	37%	39%	43%	40%	45%
Personal relationships	33%	28%	23%	25%	25%
Global issues	19%	21%	24%	25%	24%
<b>Other</b>					
Other	3%	6%	5%	8%	6%
None of the above	0%	1%	2%	2%	4%
Prefer not to answer	0%	1%	1%	2%	4%



# YOUR HEALTH: STRESS

## LOWEST FINANCIAL POSITION



**99% of this group experienced some degree of stress over the past 12 months, with 78% reporting they experienced large amounts of stress.**

**Personal Circumstances: 98% said a personal circumstance often or always caused them stress.** Their top 3 causes of stress were money (97%), housing (69%) and own health (52%). This reflects the order of reasons this group felt less satisfied with their life. The top 3 reasons this group gave for being less satisfied with their life were money/financial situation (90%), housing situation (60%) and own health (46%).

**Own health: Over half said their health always caused them stress (52%).** 31% said they have a health condition that reduces their ability to carry out day-to-day activities either a lot or frequently, 32% described their general health as poor or very poor, and 54% said they had a health concern that had not seen a GP about. These numbers help to understand the 52% who say their own health is always a cause of stress.

**Other:** A small number of respondents gave other reasons that always cause them stress. These included local issues, family relationships/dynamics and bereavement.

## LOW FINANCIAL POSITION



**98% of this group experienced some degree of stress over the past 12 months, with 59% reporting they experienced large amounts of stress.**

**Personal Circumstances: 95% said a personal circumstance often or always caused them stress.** Their top 3 causes of stress were money (89%), housing (56%) and work (54%). This is similar to the order of reasons this group felt less satisfied with their life. The top 3 reasons this group gave for being less satisfied with their life were money/financial situation (88%), housing situation (54%) and own health (34%), with work being a close 4<sup>th</sup> (26%).

**Own health: 41% said their health always caused them stress.** 15% said they had a health condition that reduced their ability to carry out day-to-day activities either a lot or frequently, 16% described their general health as poor or very poor, and 44% said they had a health concern that had not seen a GP about. These numbers help to understand the 41% who say their own health is always a cause of stress.

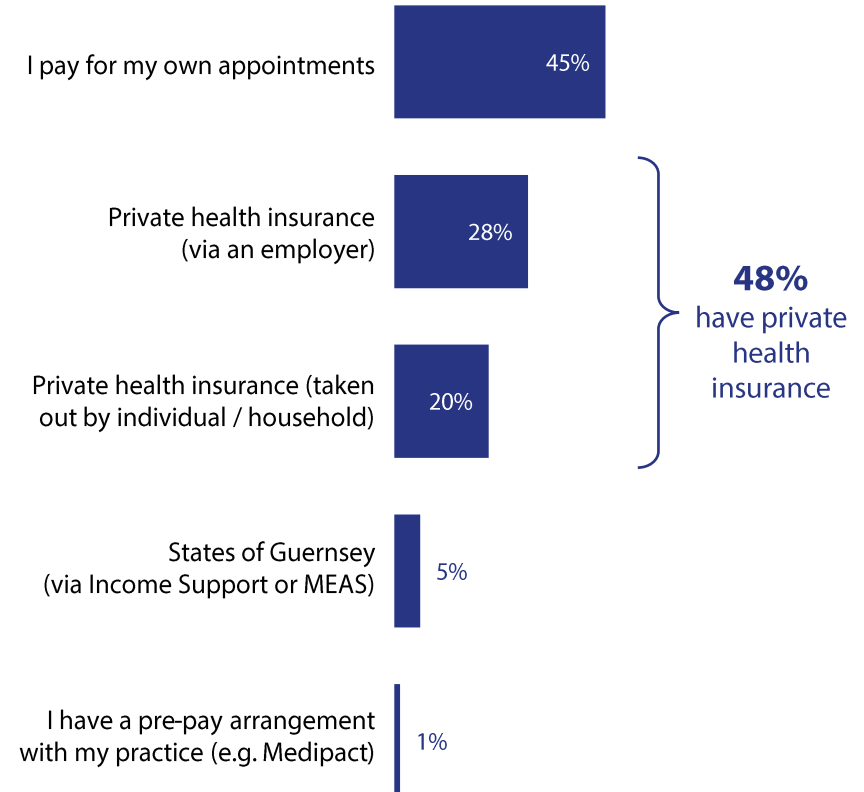
**Other:** A small number of respondents gave other reasons that always cause them stress. These included family relationships/dynamics, local issues, bereavement, personal safety, cost of living, education/study, and concern for the future.

# YOUR HEALTH: CONSULTATION CHARGE

**“When you see a GP or nurse at your doctor’s surgery, who normally pays the consultation charge?”\*** This is the cost after the States grant has been deducted.

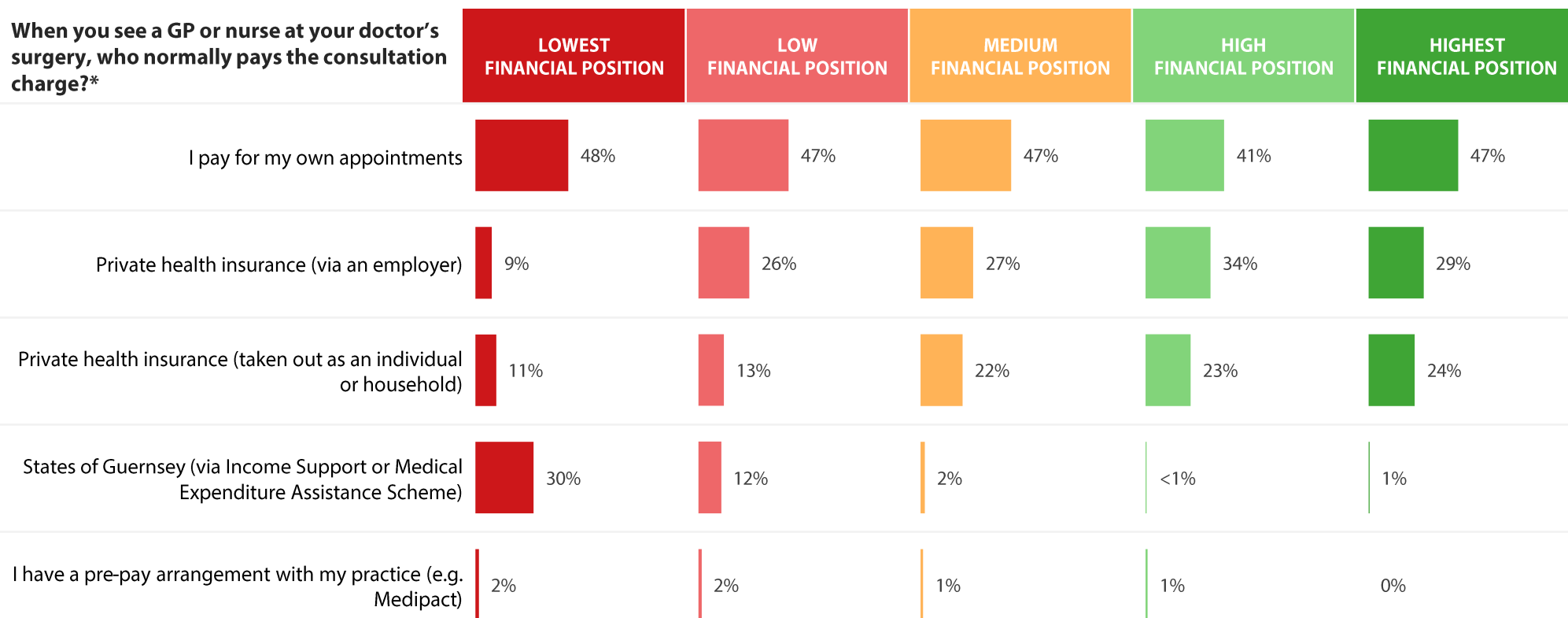
- **48%** said their GP or nurse appointments are paid for via **private health insurance**, with 28% saying their health insurance was obtained through an employer and 20% through an individual or household plan.
- **45% finance their own GP or nurse appointments.**
- **5%** receive help from the **States of Guernsey**. This could be through income support or via Medical Expenditure Assistance Scheme (MEAS).
- **1%** said they have a **pre-pay arrangement** with their healthcare provider.
- These figures present the overall picture, but the results vary considerably by financial position, as shown overleaf.

**When you see a GP or nurse at your doctor’s surgery, who normally pays the consultation charge?\***



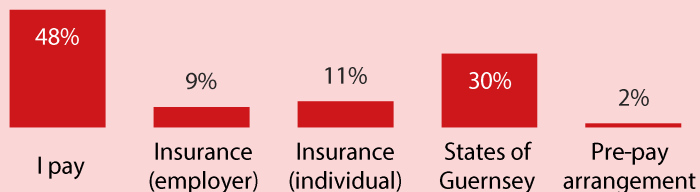
# YOUR HEALTH: CONSULTATION CHARGE

- A similar proportion of each financial position pay for their own appointments, between 41%-48% across all financial positions.
- Those with the highest, high and medium financial position were more likely to have private health insurance than the lower financial positions: 53% of the highest, 57% of the high, and 49% of the medium financial position vs 40% of those with a low financial position, and 19% of those with the lowest financial position.
- 30% of those with the lowest financial position said the States of Guernsey pay for their consultation charge.



# YOUR HEALTH: CONSULTATION CHARGE

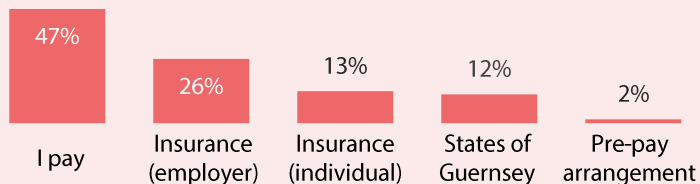
## LOWEST FINANCIAL POSITION



Just under half of this group pay for their own appointments (48%), and 30% say they receive support from the States of Guernsey to pay for the consultation charge. 19% say their GP or nurse appointments are paid for via private health insurance and 2% said they have a pre-pay arrangement with their practice.

- **9% said they pay for their GP or nurse appointments through private health insurance obtained via an employer.** This is much lower than the 43% of people in this group who said they were employed on a fulltime, permanent contract.
- **44% of those with a long-term health condition in this group pay for their own appointments** and 38% pay through the States of Guernsey. 15% pay through private insurance.

## LOW FINANCIAL POSITION



Just under half of this group pay for their own appointments (47%), and 12% say they receive support from the States of Guernsey to pay for the consultation charge. 40% say their GP or nurse appointments are paid for via private health insurance and 2% said they have pre-pay arrangement with their practice.

- **26% said they pay for their GP or nurse appointments through private health insurance obtained via an employer.** This is much lower than the 53% of people in this group who said they were employed on a fulltime, permanent contract.
- **45% of those with a long-term health condition in this group pay for their own appointments** and 38% pay through private insurance. 15% pay through the States of Guernsey.

# YOUR HEALTH: ACCESSING CARE

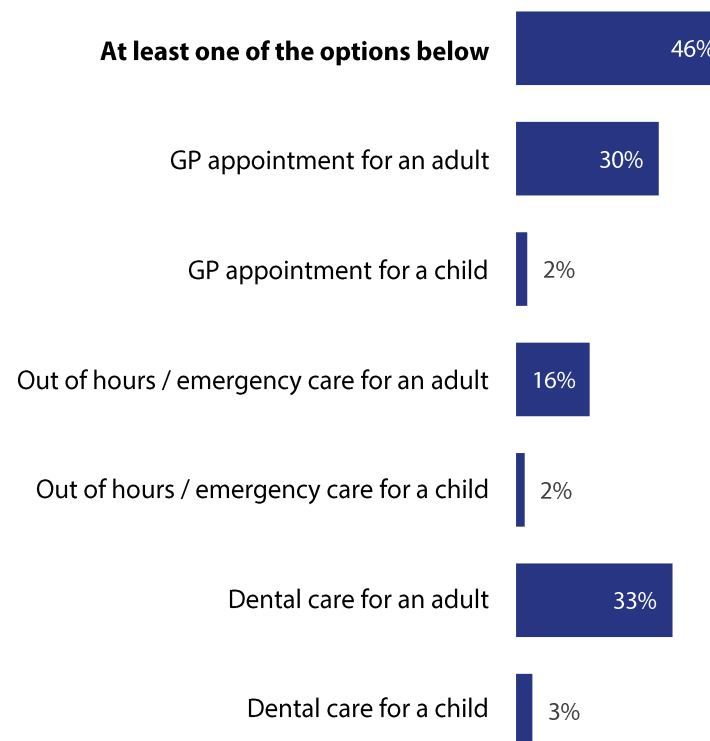
**“In the past 12 months, has the cost stopped or delayed you (or someone in your household) from using any of the following health services?”**

- **46%** said that cost has prevented them or someone in their household from accessing **at least one of the healthcare options** we listed in the past 12 months.
- **Appointments for dental care or a GP visit were the most likely to be delayed** (33% vs 30% respectively).
- **Healthcare for an adult was more likely to be delayed than for a child**, with 2% delaying a GP appointment for a child compared to 30% for an adult's GP appointment.
- **16% said they delayed or stopped an adult receiving out of hours / emergency care** in the past 12 months.
- See the table overleaf for results by financial position.

Please note, 26% of households have one or more dependent children (under 16 years). The statistics on healthcare seeking for children among households which have dependent children are:

- 7% said they stopped or delayed having a GP appointment for a child
- 5% said they stopped or delayed having out of hours / emergency care for a child
- 11% said they stopped or delayed having dental care for a child

**In the past 12 months, has the cost stopped or delayed you (or someone in your household) from using any of the following health services?**

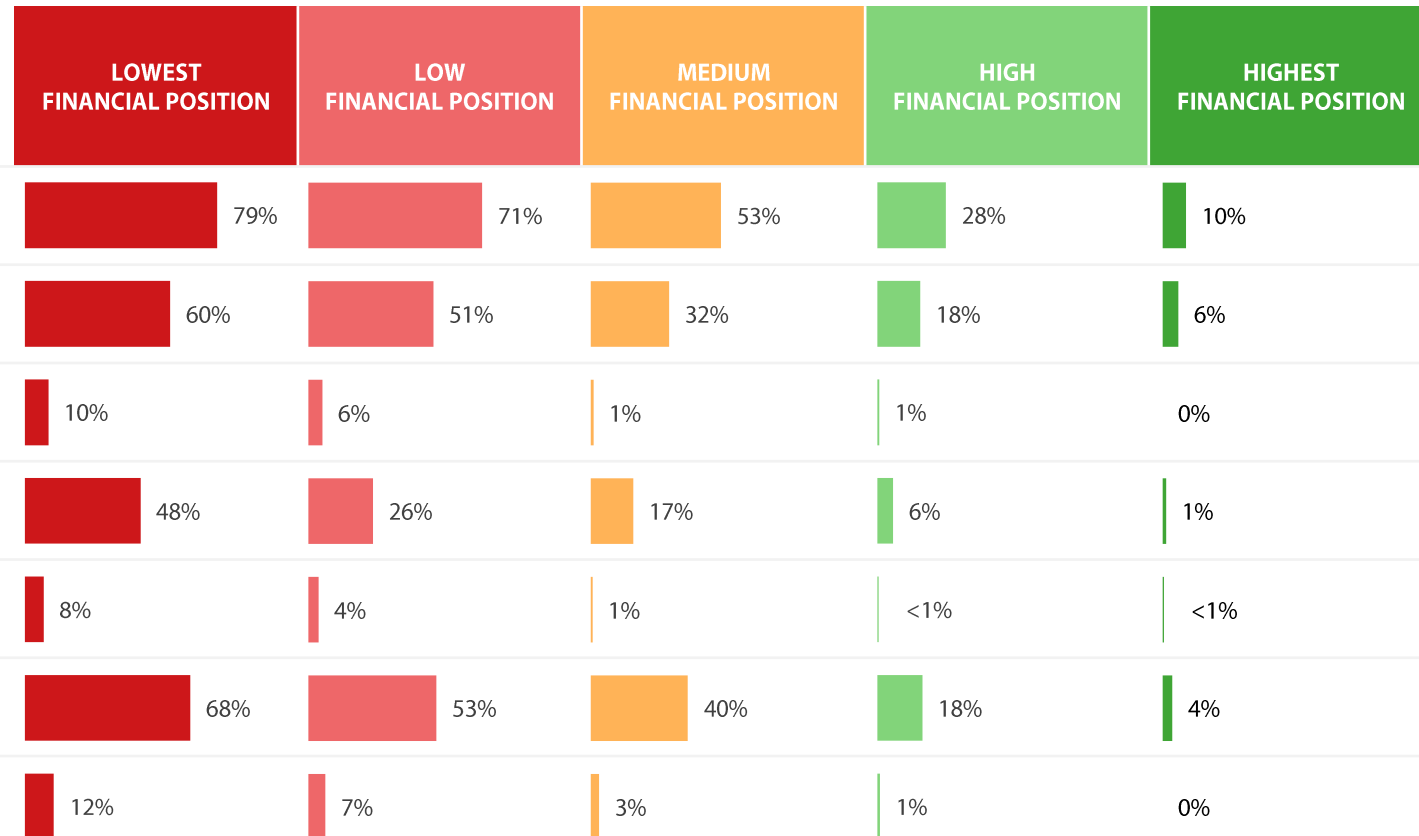




# YOUR HEALTH: ACCESSING CARE

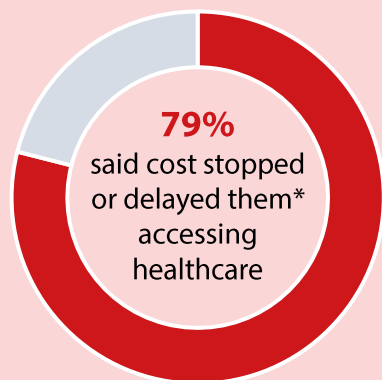
- 10% of those with the highest financial position said that cost had delayed or stopped them or a member of their household from accessing one of the options of healthcare compared to 79% of those with the lowest financial position.
- Respondents were more likely to delay seeking treatment for an adult than for a child. However, there were around 1 in 10 respondents in the lowest financial positions who said the cost had stopped or delayed seeking treatment for a child (10% for a GP appointment, 8% for out of hours/emergency care, 12% for dental care).

**In the past 12 months, has the cost stopped or delayed you (or someone in your household) from using any of the following health services?**



# YOUR HEALTH: ACCESSING CARE

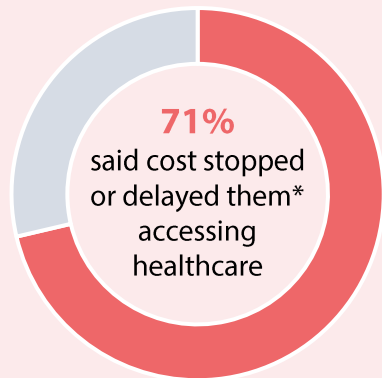
## LOWEST FINANCIAL POSITION



**79% of those in the lowest financial position said that cost had stopped or delayed either themselves or a member of their household from accessing healthcare.**

- **Adult Healthcare:** Dental care for an adult was more likely to be delayed or stopped than out of hours / emergency care for an adult: 68% vs 48%. 60% said cost delayed or stopped an adult from accessing a GP appointment. This figure reflects the 54% who said they had health concerns that have not yet raised with a GP.
- **Children's Healthcare:** It was more likely that care for an adult was delayed or stopped due to cost than care for a child. However, 44% of this group with children in their household said that cost had prevented or stopped their child from accessing childcare. This includes 28% who said cost had delayed or stopped a child in their household attending a GP appointment, 32% dental care and 27% out of hours / emergency care. 34% of this group have children in their household.
- 67% have a long-standing illness, just under half of this group pay for their own appointments (48%), and 30% have their GP appointments paid by the States of Guernsey.

## LOW FINANCIAL POSITION



**71% of those in the low financial position said that cost had stopped or delayed either themselves or a member of their household from accessing healthcare.**

- **Adult Healthcare:** GP appointments and dental care for an adult were more likely to be delayed or stopped than out of hours / emergency care for an adult: 51% and 53% vs 26%. 44% of this group said they had health concerns they have not raised with a GP, which is similar to the 51% who said cost had delayed or stopped them or an adult member of their household from seeing a GP.
- **Children's Healthcare:** It was more likely that care for an adult was delayed or stopped due to cost than care for a child. However, 1 in 4 of this group with children in their household said that cost had prevented or stopped their child from accessing childcare. This includes 12% who said cost had delayed or stopped a child in their household attending a GP appointment, 15% dental care and 9% out of hours / emergency care. 36% of this group have children in their household.
- 50% have a long-standing illness, just under half of this group pay for their own appointments (47%), and 40% have their GP appointments paid for through private health insurance.

# HOME



# YOUR HOME: SUMMARY



LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
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## WHERE ARE YOU LIVING?\*

Own home	22%	<b>Own home</b>	<b>40%</b>	<b>Own home</b>	<b>59%</b>	<b>Own home</b>	<b>74%</b>	<b>Own home</b>	<b>88%</b>
Private rental	<b>33%</b>	Private rental	30%	Private rental	21%	Private rental	13%	Private rental	3%
Affordable housing	<b>31%</b>	Affordable housing	15%	Affordable housing	5%	Affordable housing	2%	Affordable housing	1%
Other	14%	Other	15%	Other	15%	Other	11%	Other	7%

## HOME DOES NOT MEET THE NEEDS OF THE HOUSEHOLD^



## REASONS WHY HOME DOES NOT MEET THE NEEDS OF THE HOUSEHOLD

<b>46%</b> said their home is too cold in the winter <b>41%</b> said they did not have enough space <b>36%</b> said their property has damp or mould.	<b>44%</b> said their home did not have enough space, <b>39%</b> said their property has damp or mould <b>32%</b> said their property is poorly insulated.	<b>54%</b> said their home did not have enough space <b>30%</b> said the property has damp or mould <b>26%</b> said there isn't enough bedrooms.	<b>45%</b> said their home did not have enough space <b>23%</b> said their property has damp or mould <b>22%</b> said their property is poorly insulated.	<b>Reasons suggested under other</b> include their property is too big, garden upkeep is difficult, and their property is too far away from local amenities.
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## DO NOT HAVE ACCESS TO...

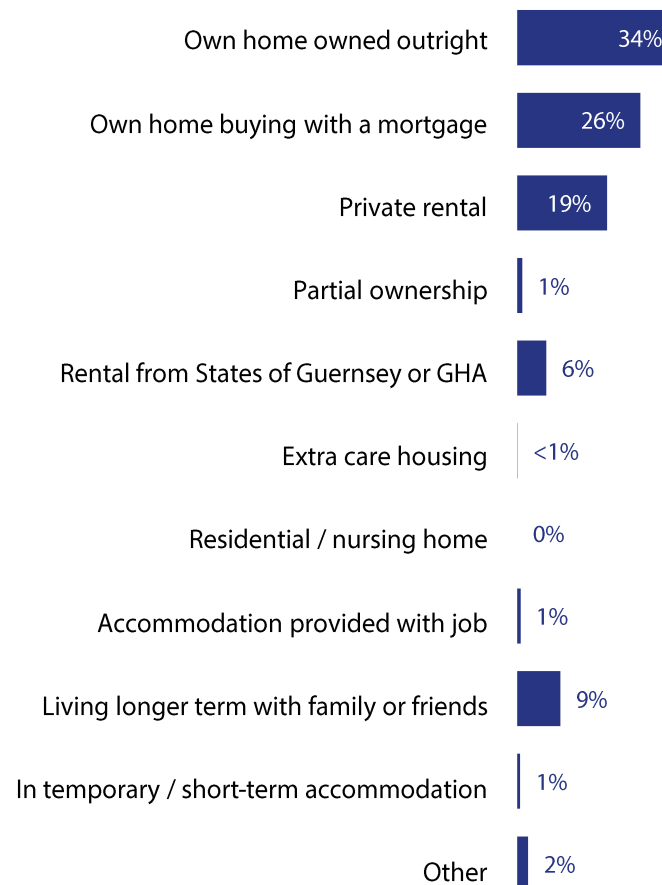
Computer/ tablet	51%	Computer/ tablet	28%	Computer/ tablet	12%	Computer/ tablet	5%	Computer/ tablet	2%
Fridge	13%	Fridge	6%	Fridge	2%	Fridge	2%	Fridge	<1%
Motor Vehicle	38%	Motor Vehicle	25%	Motor Vehicle	11%	Motor Vehicle	8%	Motor Vehicle	3%
Smart Phone	37%	Smart Phone	15%	Smart Phone	9%	Smart Phone	5%	Smart Phone	5%
Washing Machine	14%	Washing Machine	6%	Washing Machine	2%	Washing Machine	2%	Washing Machine	<1%

# YOUR HOME: LIVING ACCOMMODATION

**“Where are you living?”** A list of living accommodations and situations were provided to select from, with the option of other for any alternative living situations.

- **60% live in a property where they are the owner**, with 34% owning outright and 26% buying with a mortgage.
- **19% live in private rentals** and 6% live in a rental from States of Guernsey or the Guernsey Housing Association (GHA). 1% live in a partial ownership property.
- **9% are living longer term with family or friends.** This could be either rent free or paying a small rent.
- 1% live in accommodation that was provided for them with their job and 1% are living in temporary/short term accommodation (e.g. B&B or lodging, friend's sofa/spare room).
- Less than 1% are living in extra care housing. No one selected they were living in a care home.
- Other included: NFA/homeless (including those living in a car or said they were sofa surfing), living with a partner, in a property owned by a family member (not themselves) but not necessarily with that family member, house-share, leasehold, part owner of a property but not part of the partial ownership scheme, charity housing (Action for Children, for example), boat or between two addresses.
- Overleaf shows results of living accommodation by financial position.

## Where are you living?





# YOUR HOME: LIVING ACCOMODATION

Where are you living?	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Own home owned outright	10%	16%	26%	47%	69%
Own home buying with a mortgage	13%	24%	33%	28%	20%
Private rental	33%	30%	21%	13%	3%
Partial ownership	1%	2%	1%	1%	0%
Rental from States of Guernsey or GHA	29%	13%	4%	1%	1%
Extra care housing	0%	0%	<1%	0%	0%
Residential / nursing home	0%	0%	0%	0%	0%
Accommodation provided with job	0%	2%	1%	<1%	<1%
Living longer term with family or friends*	4%	10%	11%	8%	7%
In temporary / short-term accommodation**	2%	1%	1%	0%	<1%
Other	8%	2%	2%	2%	<1%

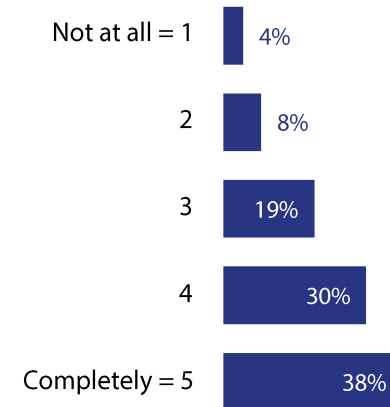


# YOUR HOME: HOME SUITABILITY

**“How well does where you live meet the needs of your household?”** Home suitability could be rated using a 5-point scale, where 1 represented ‘not at all’ and 5 ‘completely’ meets the households needs.

- **38% said where they live completely meets the need of their household**, with a further 30% rating their household suitability highly (4 out of 5).
- **32% rated their home between 1-3, suggesting where they live does not meet the needs of their household**, with 4% saying their home was not at all suitable for their needs (1 out of 5).
- Reasons why someone’s property did not meet the needs of their household are investigated on pages 52-54.

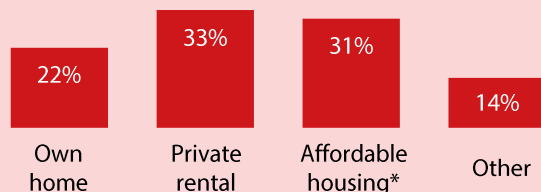
**How well does where you live meet the needs of your household?**



How well does where you live meet the needs of your household?	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Not at all = 1	22%	9%	3%	1%	0%
2	22%	14%	8%	4%	1%
3	25%	30%	21%	15%	6%
4	15%	27%	34%	35%	22%
Completely = 5	15%	21%	35%	45%	71%

# YOUR HOME: LIVING ACCOMODATION

## LOWEST FINANCIAL POSITION



Home does not meet needs of household (rated 1-3)



**Over half of this group rent their property, with 33% living in a private rental and 29% living in a states of Guernsey or Guernsey Housing Association rental. 1% live in a partial ownership property.**

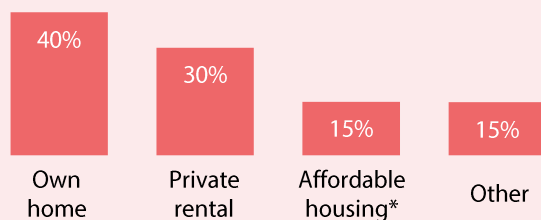
**22% live in a property they own**, with 10% owning outright and 13% buying with mortgage. 4% are living longer term with family or friends and 2% are in temporary/short-term accommodation.

**Other living situations:** Of the **8%** who described where they live as 'Other', many described their living situation as homeless. Other descriptions were living in a house-share or in a property owned by family who did not also live there.

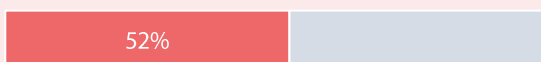
**Rank of home suitability:** This group were the most likely to say their property was not suitable for their household, with 69% rating their home 1, 2 or 3 out of 5. They were also most likely to rate their home 1 out of 5 for suitability (22%).

60% said their housing situation was a reason they were less satisfied with their life, 69% said their housing situation caused them stress.

## LOW FINANCIAL POSITION



Home does not meet needs of household (rated 1-3)



**43% of this group rent their property, with 30% living in a private rental and 13% in a States of Guernsey or Guernsey Housing Association rental. A further 2% live in a partial ownership property.**

**40% live in a property they own**, with 16% owning out right and 24% buying with mortgage. 10% are living longer term with family or friends, 2% are living in accommodation provided with their job and 1% are in temporary/short-term accommodation.

**Other living situations:** 2% described their living accommodation at 'Other'. This included being homeless, living in charity accommodation or living long-term with their partner.

**Rank of home suitability:** Just over half said their property was not suitable for their household, with 52% rating their home 1, 2 or 3 out of 5. They were more likely to say their home met the needs of their household compared to the lowest financial position (48% vs 31%).

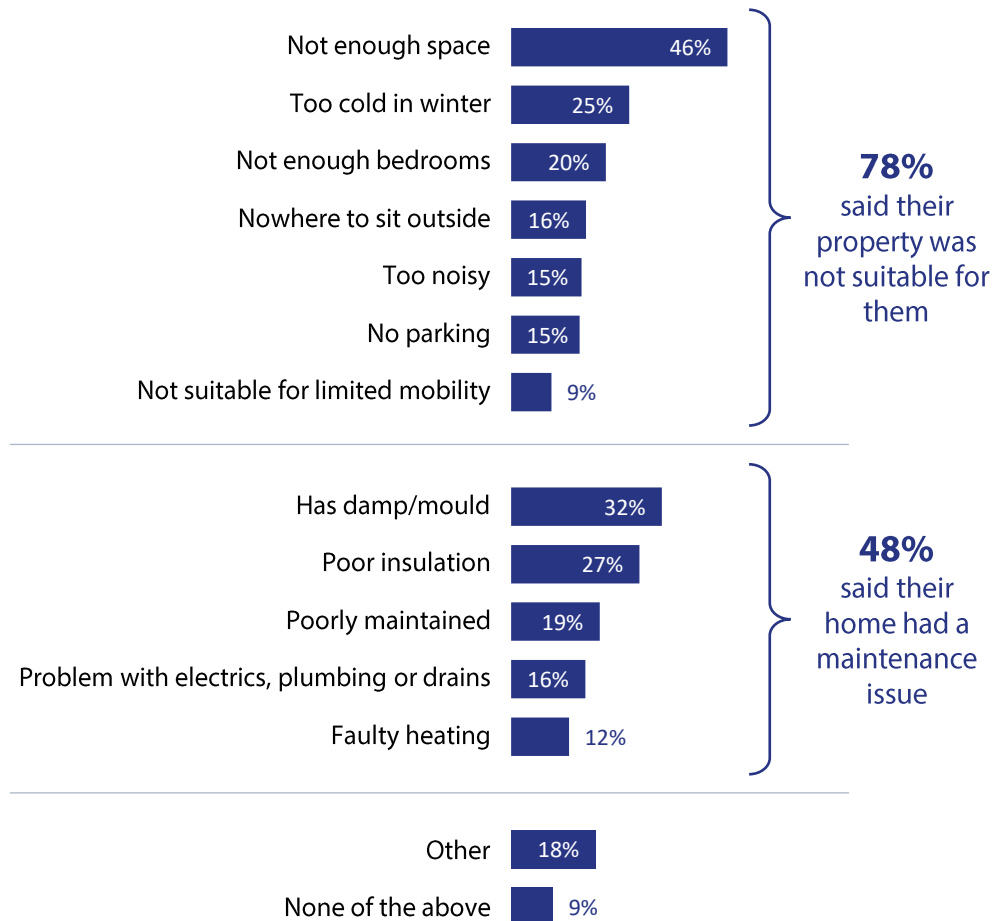
54% said their housing situation was a reason they were less satisfied with their life 56% said their housing situation caused them stress.

# YOUR HOME: REASONS THEIR HOME IS NOT SUITABLE

Those who rated their home 1,2 or 3 out of 5 to the question, “How well does where you live meet the needs of your household?”, were asked “Why is where you live not meeting the needs of your household?” A list of 12 options was provided in which it was encouraged to select as many as applied. The option of ‘other’ and ‘none of the above’ was also given .

- **78% said that the property they lived in was unsuitable for them or their household.** 46% reported that their current dwelling did not have enough space, 1 in 4 said their property was too cold in winter, and 20% said that their home did not have enough bedrooms for their household.
- **48% said that there were maintenance issues with their property.** 32% said their property has issues with damp or mould and 27% said they are living in poorly insulated properties.
- Under the comments in ‘Other’, those in the highest financial position were more likely to suggest they had properties or gardens that were too big for them, with a few suggesting they were struggling to downsize. Results by financial position are shown on the table overleaf.
- **Other comments included:** Not enough outdoor space, property too hot in the summer, unhappy with neighbours or the landlord, property too far from amenities, issues with vermin and the costs to live in or maintain property are too high.
- Overleaf shows results by financial position.

## Why is where you live not meeting the needs of your household?



# YOUR HOME: REASONS THEIR HOME IS NOT SUITABLE

Why is where you live not meeting the needs of your household?

LOWEST FINANCIAL POSITION^	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION*
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## Suitability of Property

Not enough space	41%	44%	54%	45%	N/A
Too cold in winter	46%	28%	23%	15%	N/A
Not enough bedrooms	21%	18%	26%	17%	N/A
Nowhere to sit outside	24%	13%	17%	17%	N/A
Too noisy	21%	13%	16%	15%	N/A
No parking	17%	15%	14%	14%	N/A
Not suitable for limited mobility	16%	9%	5%	9%	N/A

## Maintenance

Has damp/mould	36%	39%	30%	23%	N/A
Poor insulation	30%	32%	25%	22%	N/A
Poorly maintained	24%	25%	15%	10%	N/A
Problem with electrics, plumbing or drains	16%	20%	12%	13%	N/A
Faulty heating	21%	15%	12%	3%	N/A

## Other

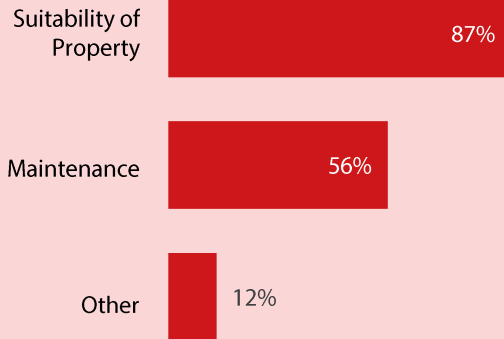
Other	12%	21%	12%	17%	N/A
None of the above	11%	8%	8%	10%	N/A





# YOUR HOME: REASONS THEIR HOME IS NOT SUITABLE

## LOWEST FINANCIAL POSITION



**69% of this group said their property did not meet the needs of their household. 87% said that their home did not meet the needs of their household due to the suitability of the property, and 56% said it did not meet the needs of their household due to a maintenance issue.**

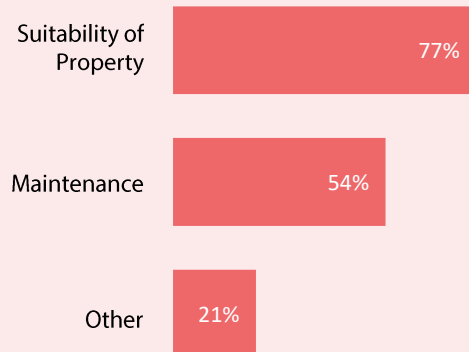
**46% said their property was too cold in the winter.** 30% said their property has poor insulation and 21% said their property has faulty heating, which could also indicate that a property is too cold or elaborate as to why some properties are too cold in the winter.

**41% said there is not enough space in their property. 35% said their property has damp/mould.**

**Other:** Property is too hot, problems with neighbours or too close to pubs/bars. Other issues included the property was only a short-term location, property was too expensive, or their living accommodation was a vehicle rather than a property.

60% said their housing situation was a reason they were less satisfied with their life, 69% said their housing situation caused them stress.

## LOW FINANCIAL POSITION



**52% of this group said their property did not meet the needs of their household. 77% said that their home did not meet the needs of their household due to the suitability of the property, and 54% said it did not meet the needs of their household due to a maintenance issue.**

**44% said there is not enough space in their property.** 39% said their property has damp/mould. 32% said that their property has poor insulation.

**Other:** A key theme described in other related to **the costs associated with their property**. Rent, mortgage or upkeep were considered expensive, with some noting it difficult to find alternative accommodation or downsize due to cost. 43% of this group rent their home, 24% are buying with mortgage and 2% live in a partial ownership property.

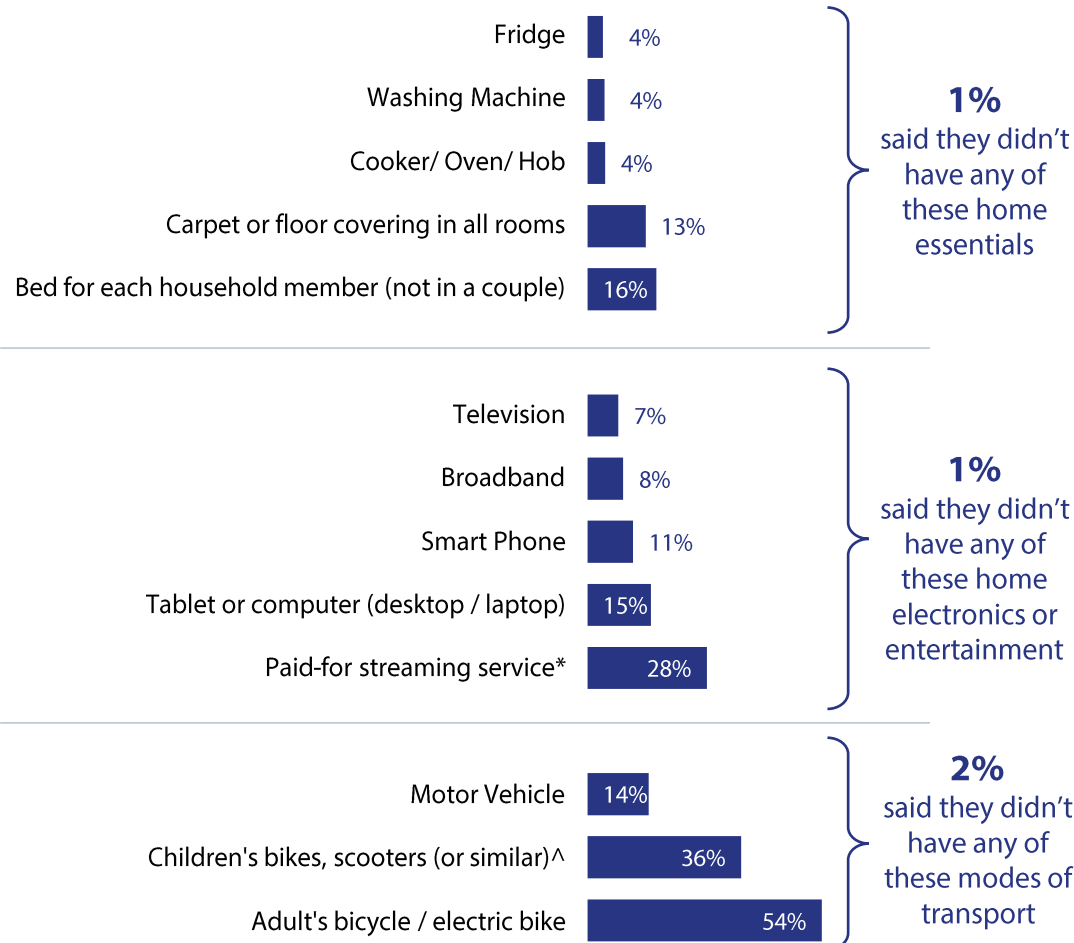
Issues with neighbours was also an issue raised within 'Other'. A small number noted living in their car or being homeless. Several said their property lacked privacy and others noted a lack of independence due to living with family. 10% of this group said they were living longer term with family or friends.

# YOUR HOME: HOUSEHOLD AMENITIES

**“Which of the following items do you NOT have where you live, or are not available for you to use?”** Respondents could select from a list of 13 household items and vehicles and were asked to select all that they had available for them to access at home. We have inverted that selection to highlight those who do not have access to common household amenities.

- **Home essentials: 22% said they did not have access to at least one of the home essentials we had listed.** This includes 4% who said they did not have access to a fridge, 4% who said they did not have access to a washing machine and 4% who said they did not have access to an oven. 1% said they didn't have access to any of the items listed under home essentials.
- **Electronics and home entertainment: 34% said they did not have access to at least one of the electronic or home entertainment we had listed.** This includes 15% who do not have access to a computer, 11% who do not have access to a smart phone and 7% who do not have access to a television.
- **Vehicles and Bikes: 53% said they did not have access to at least one of the modes of transport we had listed that was relevant to their household.** 54% said they did not have access to an adult's bicycle or electric bike, and 14% said they did not have access to a motor vehicle. 36% of parents/guardians of children under the age of 18 years said they did not have access to children's bikes, scooters or similar.
- Less than 1% said they did not have access to any of the items we listed.
- Overleaf shows results by financial position.

**Which of the following items do you NOT have where you live, or are not available for you to use?\***



\*Excluding none of the above

\*\* (e.g. Spotify, Netflix, Disney+, Sky)

^45% of households with children in do not have children's bikes, scooters or similar

# YOUR HOME: HOUSEHOLD AMENITIES

Which of the following items do you NOT have where you live, or are not available for you to use?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Home Essentials

Fridge	13%	6%	2%	2%	<1%
Washing Machine	14%	6%	2%	2%	<1%
Cooker/ Oven/ Hob	14%	7%	3%	2%	1%
Carpet or floor covering in all rooms	31%	24%	11%	6%	5%
Bed for each household member (not in a couple)	33%	23%	15%	11%	5%

## Electronics and Home Entertainment

Television	22%	12%	4%	5%	1%
Broadband	30%	14%	6%	3%	1%
Smart Phone	37%	15%	9%	5%	5%
Tablet or computer (desktop / laptop)	51%	28%	12%	5%	2%
Paid-for streaming service**	62%	38%	25%	21%	14%

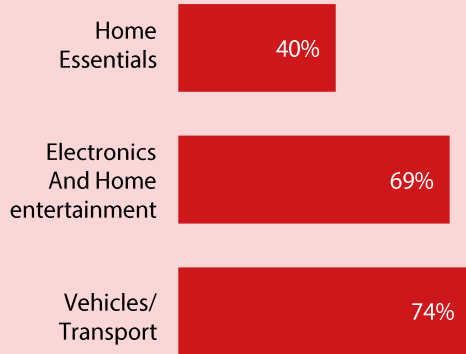
## Vehicles/Transport

Motor Vehicle	38%	25%	11%	8%	3%
Children's bikes, scooters (or similar)^	61%	47%	27%	23%	32%
Adult's bicycle / electric bike	82%	71%	53%	45%	34%



# YOUR HOME: HOUSEHOLD AMENITIES

## LOWEST FINANCIAL POSITION



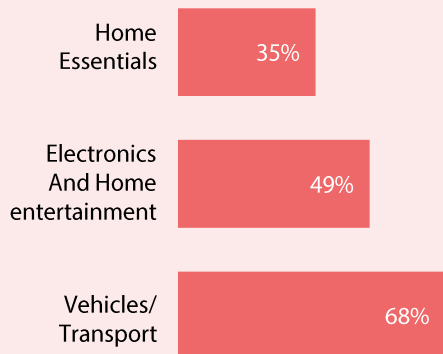
5% said they did not have access to any of the household amenities we listed. 7% did not have access to any of the home essentials, 9% electronics and home entertainment, and 5% modes of transport relevant to their household.

**Home essentials:** 40% do not have access to at least one of the home essentials listed. This includes 14% who do not have access to a washing machine, 14% who do not have access to an oven, and 13% who do not have access to a fridge.

**Electronics and Home Entertainment:** 69% said they did not have access to at least one of the home electronics and entertainment we listed. This includes just over half that do not have access to a computer (51%), 37% who do not have access to a smart phone, and 22% who do not have access to a television.

**Vehicles/ transport:** 74% said they did not have access to at least one of the modes of transport relevant to their household. This includes 38% who do not have access to a car or motor vehicle. 61% of parents\* said they did not have access to children's bike or similar in their home.

## LOW FINANCIAL POSITION



Less than 1% said they did not have access to any of the household amenities we listed. 1% did not have access to any of the home essentials, 2% electronics and home entertainment, and 5% modes of transport relevant to their household.

**Home essentials:** 35% do not have access to at least one of the home essentials listed. This includes 7% who do not have access to an oven, 6% who do not have access to a washing machine, and 6% who do not have access to a fridge.

**Electronics and Home Entertainment:** 49% said they did not have access to at least one of the home electronics and entertainment we listed. This includes 28% who do not have access to a computer, 15% who do not have access to a smart phone, and 12% who do not have access to a television.

**Vehicles/ transport:** 68% said they did not have access to at least one of the modes of transport relevant to their household. 1 in 4 do not have access to a car or motor vehicle. 47% of parents\*\* said they did not have access to children's bike or similar in their home.

# MONEY MATTERS



# MONEY MATTERS: SUMMARY



LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
---------------------------	------------------------	---------------------------	-------------------------	----------------------------

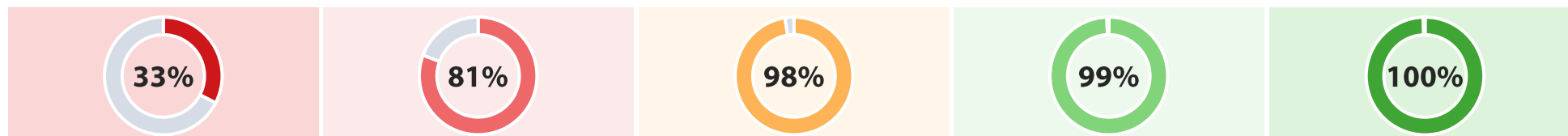
## HOW HAVE YOU PAID FOR YOUR LIVING EXPENSES?\*

<b>Income from Employment</b>	<b>67%</b>	<b>Income from Employment</b>	<b>77%</b>	<b>Income from Employment</b>	<b>77%</b>	<b>Income from Employment</b>	<b>70%</b>	<b>Income from Employment</b>	<b>64%</b>
Other private income	1%	Other private income	3%	Other private income	4%	Other private income	9%	Other private income	25%
Savings/investments	25%	Savings/investments	27%	Savings/investments	34%	Savings/investments	38%	<b>Savings/investments</b>	<b>51%</b>
Pensions	11%	Pensions	17%	Pensions	25%	Pensions	32%	Pensions	41%
<b>States benefits</b>	<b>49%</b>	States benefits	24%	States benefits	11%	States benefits	4%	States benefits	2%

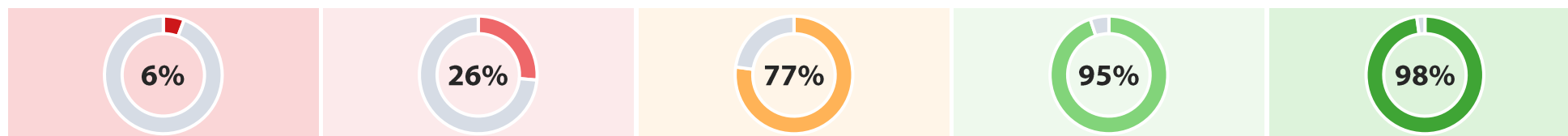
## HAVE SOURCED A LOAN TO HELP FINANCE LIVING EXPENSES IN THE PAST 12 MONTHS

48%	36%	20%	8%	2%
-----	-----	-----	----	----

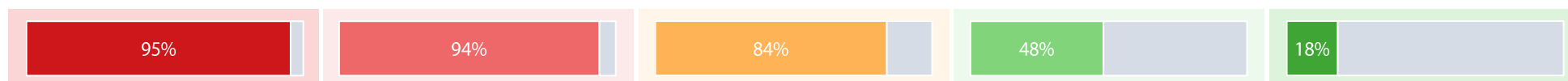
## COULD PAY AN UNEXPECTED, BUT NECESSARY EXPENSE OF £100^



## COULD PAY AN UNEXPECTED, BUT NECESSARY EXPENSE OF £1,000^



## ARE WORRIED ABOUT AFFORDING THEIR COSTS IN THE NEXT 12 MONTHS



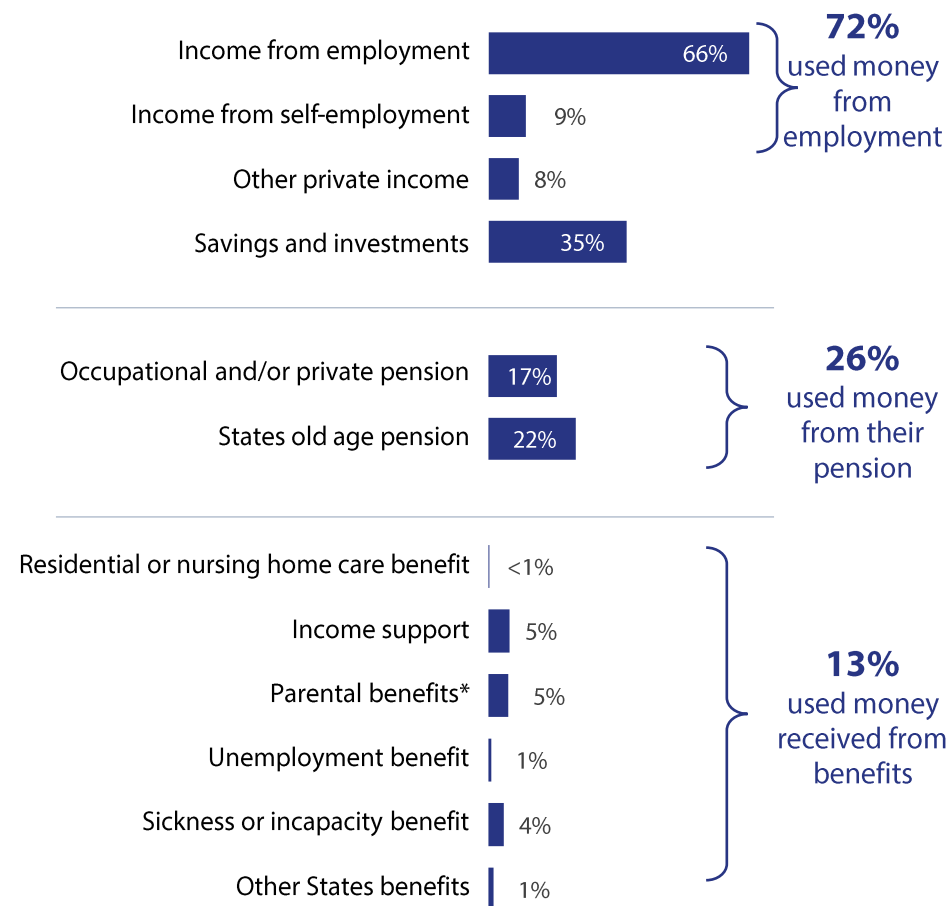


# MONEY MATTERS: SOURCES OF INCOME

**"In the past 12 months, how have you paid for your living expenses?"** A list of sources of income options were provided to select from. It was requested to select all that applied.

- **72% used income from some form of employment to pay for their living expenses** over the past 12 months. 66% said it was from employment and 9% said they paid for their living expenses through self-employment.
- **35% used money from their savings or investments** to pay for their living expenses.
- **26% used income from their pension to pay for their living expenses.** 22% said they have a States old age pension and 17% have an occupational and/or private pension. 13% received both types of pension listed.
- **13% used some form of States benefit to finance their living expenses.** 5% received income support and 5% received a parental benefit (e.g. family allowance or maternity allowance).
- Overleaf shows sources of finance by financial position.

**In the past 12 months, how have you paid for your living expenses?**



# MONEY MATTERS: SOURCES OF INCOME

In the past 12 months, how have you paid for your living expenses?

LOWEST  
FINANCIAL POSITION





















LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION































## Employment and Investments

Income from employment	 63%	 73%	 72%	 65%	 46%
Income from self-employment	 7%	 8%	 8%	 8%	 21%
Other private income	 1%	 3%	 4%	 9%	 25%
Savings and investments	 25%	 27%	 34%	 38%	 51%

## Pensions

Occupational and/or private pension	 2%	 8%	 15%	 24%	 33%
States old age pension	 10%	 15%	 22%	 26%	 32%

## States Benefits

Residential or nursing home care benefit	 0%	 <1%	 <1%	 <1%	 0%
Income support	 33%	 12%	 2%	 1%	 <1%
Parental benefits*	 11%	 8%	 5%	 3%	 2%
Unemployment benefit	 4%	 1%	 <1%	 <1%	 <1%
Sickness or incapacity benefit	 21%	 6%	 3%	 1%	 <1%
Other States benefits	 3%	 3%	 1%	 <1%	 0%



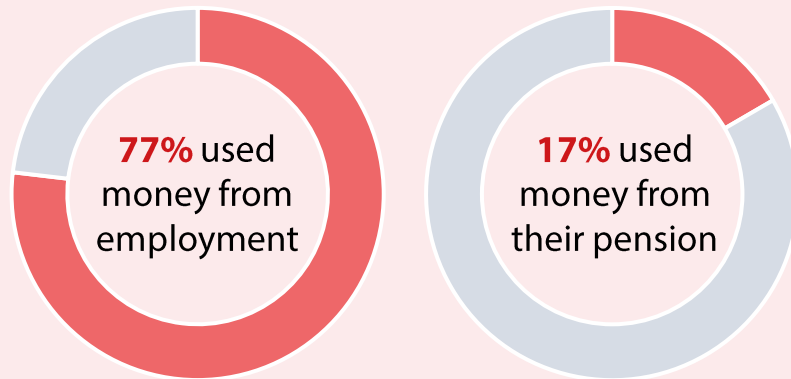
# MONEY MATTERS: SOURCES OF INCOME

## LOWEST FINANCIAL POSITION



- **Income from employment:** 67% said they used income from some form of employment to pay for their living expenses over the past 12 months. 63% said it was from typical employment and 7% said they paid for their living expenses through self-employment. These reflect the numbers in employment status, with 63% saying they were employed, which includes 5% self employed.
- **Pension:** 11% paid for their living expenses through their pension. 10% received the states old age pension, and 2% received an occupational and/or private pension. This is the same as the number who reported their employment status to be retired, 11%.

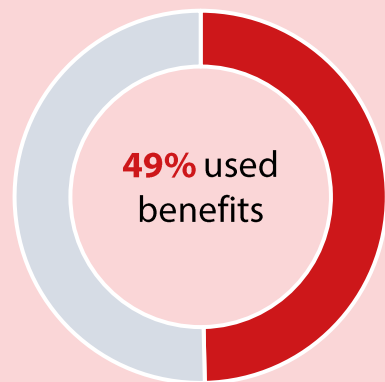
## LOW FINANCIAL POSITION



- **Income from employment:** This increases by 10 percentage points for those who can normally cover the essentials, with 73% saying they used income from standard employment and 8% saying they used income from self-employment. These reflect the numbers in employment status, with 76% saying they were employed, which includes 6% self employed.
- **Pension:** 17% paid for their living expenses through their pension. 15% received the states old age pension and 8% received an occupational and/or private pension. This is similar to the number who reported their employment status to be retired, 14%.

# MONEY MATTERS: BENEFITS

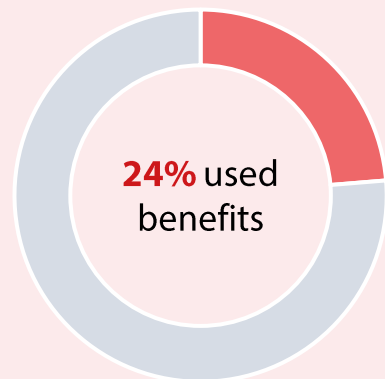
## LOWEST FINANCIAL POSITION



In the lowest financial group, just under half said they used benefits to finance their everyday expenses:

- **33%** said they claimed **income support**. This reflects the 31% of this group stating they earn under £20,000 per year.
- **21%** said they claimed **sickness or incapacity benefit**. This reflects the figure of 13% who said they were out of employment due to health or disability and is statistically the same as the 31% stating they have a long-standing illness that frequently affects their ability to do day to day activities.
- **11%** of this group claimed some form of **parental benefits\*** compared to just 2% of those who say they are very comfortable financially. This is lower than the number who have children within their household (34%).
- **4%** stated they claimed **unemployment benefit**. This is statistically similar to the 12% who said they were not employed.
- **Other state benefits** made up **3%** of those claiming to utilise benefits to finance everyday living costs, these benefits are undefined.

## LOW FINANCIAL POSITION



Just less than 1 in 4 said they used benefits to finance their everyday expenses in the past 12 months:

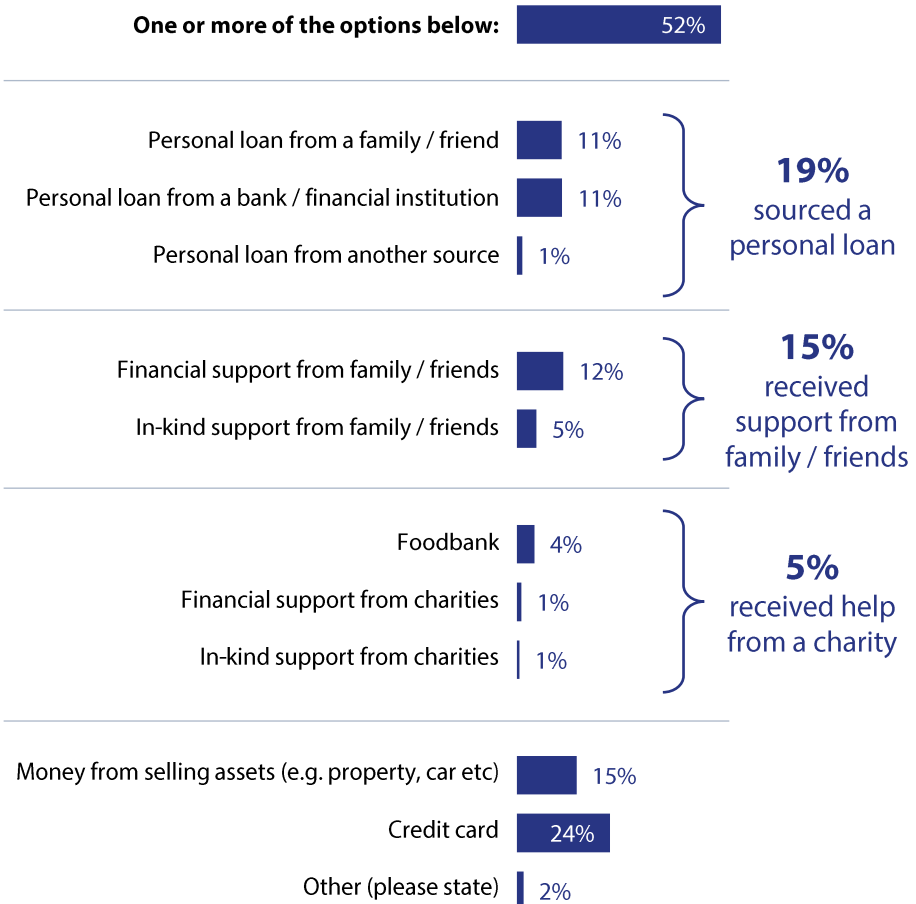
- **12%** said they claimed **income support**. This reflects the 14% of this group stating they earn under £20,000 per year.
- **6%** said they claimed **sickness or incapacity benefit**. This reflects the figure of 4% who said they were out of employment due to health or disability but is lower than the 15% stating they have a long-standing illness that frequently affects their ability to do day to day activities.
- **8%** of this group claimed some form of **parental benefits\***, which is lower than the number who have children within their household (36%).
- **1%** stated they claimed **unemployment benefit**. This is less than the 5% who claimed they were not employed.
- **Other state benefits** made up **3%** of those claiming to utilise benefits to finance everyday living costs, these benefits are undefined.

# MONEY MATTERS: ADDITIONAL FINANCING

**“In the past 12 months, have you had to use any of the following to help with your living expenses?”** Respondents could select all options that applied to them or explain another source of finance through the ‘Other’ option. They could also select ‘None of these’, or ‘Prefer not to answer.’

- **52% said they sourced extra financing to help pay for their living expenses.**
- **24% used a credit card to help finance their living expenses, and 19% said they had used money from a personal loan to help finance their living expenses.** A loan could have been taken out from a bank or financial institution, from a family or friend or from another source.
- **15% received support from family or friends.** 12% said this was financial support. Another 15% sort additional financing by selling assets.
- **5% received support from a charity** either financial or in-kind support, including 4% who received help from a foodbank.
- Other sources used to help finance living expenses included: Co-op dividends, extending bank accounts overdraft facility, voluntary redundancy payment, and informal in-kind support from a non-charitable organisation (a church or school).
- Overleaf shows the table of results for all options by financial position.

**In the past 12 months, have you had to use any of the following to help with your living expenses?\***



# MONEY MATTERS: ADDITIONAL FINANCING

In the past 12 months, have you had to use any of the following to help with your living expenses? \*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

At least one of the options below:

93%

80%

58%

31%

11%

## Personal Loan

Personal loan from a family / friend

40%

23%

10%

3%

<1%

Personal loan from a bank / financial institution

18%

22%

13%

5%

1%

Personal loan from another source

10%

2%

1%

1%

<1%

## Family / Friend Support

Financial support from family / friends

40%

23%

10%

4%

1%

In-kind support from family / friends

18%

10%

3%

2%

1%

## Charity Support

Foodbank

36%

9%

1%

<1%

0%

Financial support from charities

6%

2%

1%

0%

0%

In-kind support from charities

9%

1%

<1%

<1%

0%

## Other sources

Money from selling assets (e.g. property, car etc)

43%

26%

14%

7%

3%

Credit card

14%

33%

31%

18%

6%

Other (please state)

3%

3%

2%

1%

0%

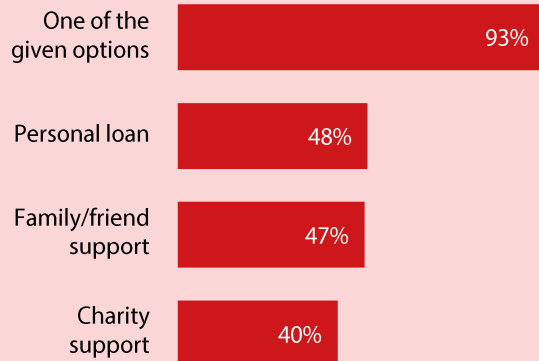
PERSONAL EXPERIENCE





# MONEY MATTERS: ADDITIONAL FINANCING

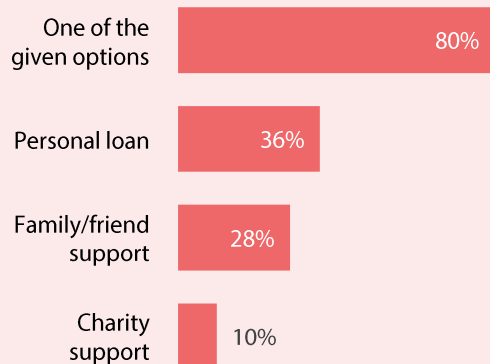
## LOWEST FINANCIAL POSITION



93% said they sourced extra financing to cover their everyday living expenses in the past 12 months.\*

- 48% sourced a **personal loan**, including 40% who received a loan from family or friends and 18% who sourced a loan from a bank or financial institution. 10% said they received a personal loan from another source.
- 14% used a **credit card**.
- 47% received support from **family or friends**, with 40% saying the support they received was financial.
- 43% used money from **selling assets** (e.g. property, car etc) to help with living expenses.
- 40% received support from a **charity**, with 36% saying they used a foodbank in the last 12 months.

## LOW FINANCIAL POSITION



80% said they sourced extra financing to cover their everyday living expenses in the past 12 months.\*

- 36% sourced a **personal loan**, including 23% who received a loan from family or friends and 22% who sourced a loan from a bank or financial institution. 2% said they received a personal loan from another source.
- 33% used a **credit card**.
- 28% received support from **family or friends**, with 23% saying the support they received was financial.
- 26% used money from **selling assets** (e.g. property, car etc) to help with living expenses.

# MONEY MATTERS: AFFORDING UNEXPECTED EXPENSES

## “Could you pay an unexpected, but necessary expense of £100?”\*

While **9%** said they could not afford it, those that could include:

- **27%** who said ‘yes, but it would not be easy’
- **64%** who said ‘yes, no problem at all’

## Those that said they could afford it were then asked, “Could you pay an unexpected, but necessary expense of £1,000?”\*

While **30%** could not afford it, those that could include:

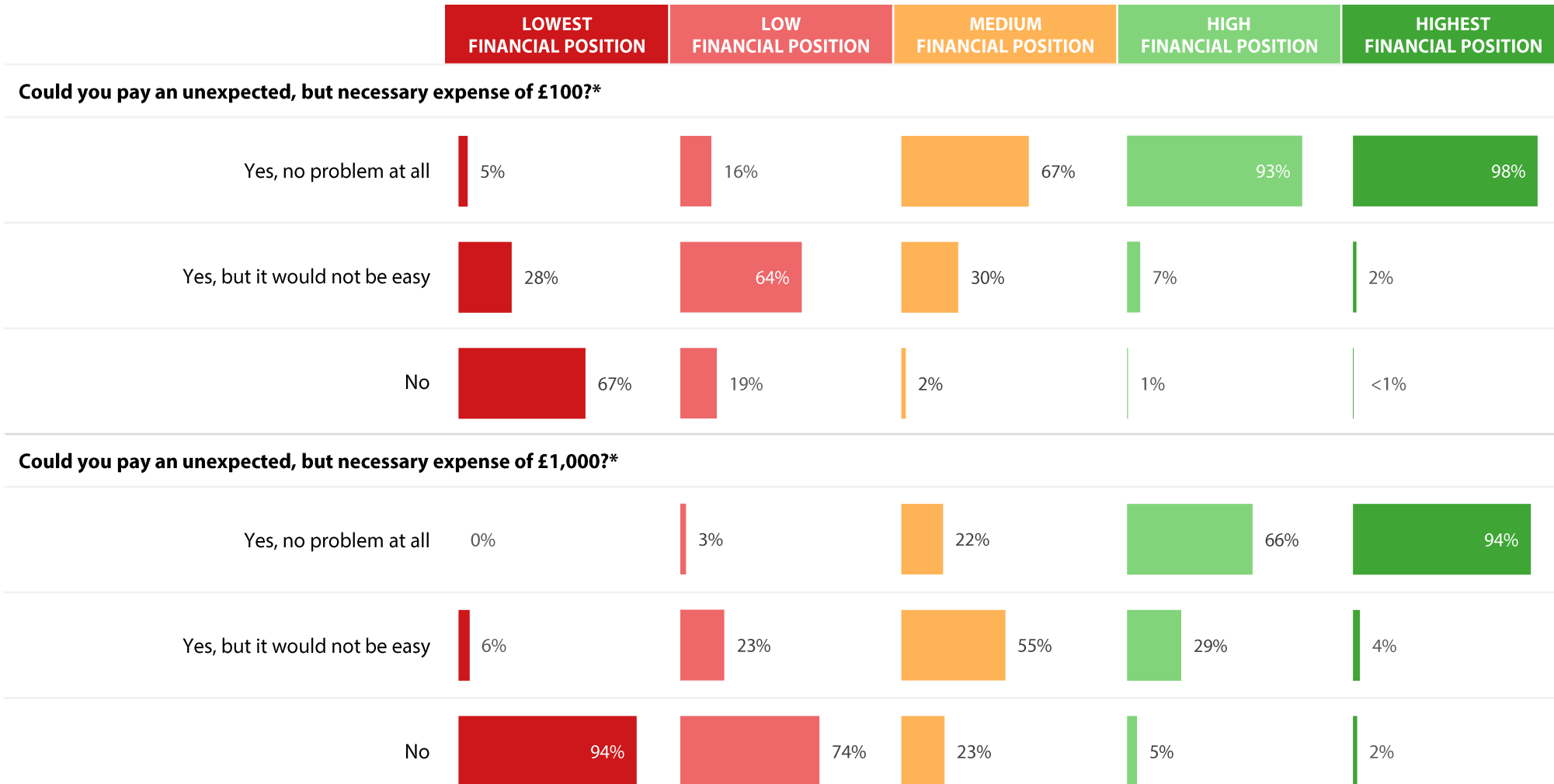
- **30%** who said ‘yes, but it would not be easy’
- **39%** who said ‘yes, no problem at all’

Overleaf shows the table of results by financial position.



■ No    ■ Yes, but it would not be easy    ■ Yes, no problem at all

# MONEY MATTERS: AFFORDING UNEXPECTED EXPENSES

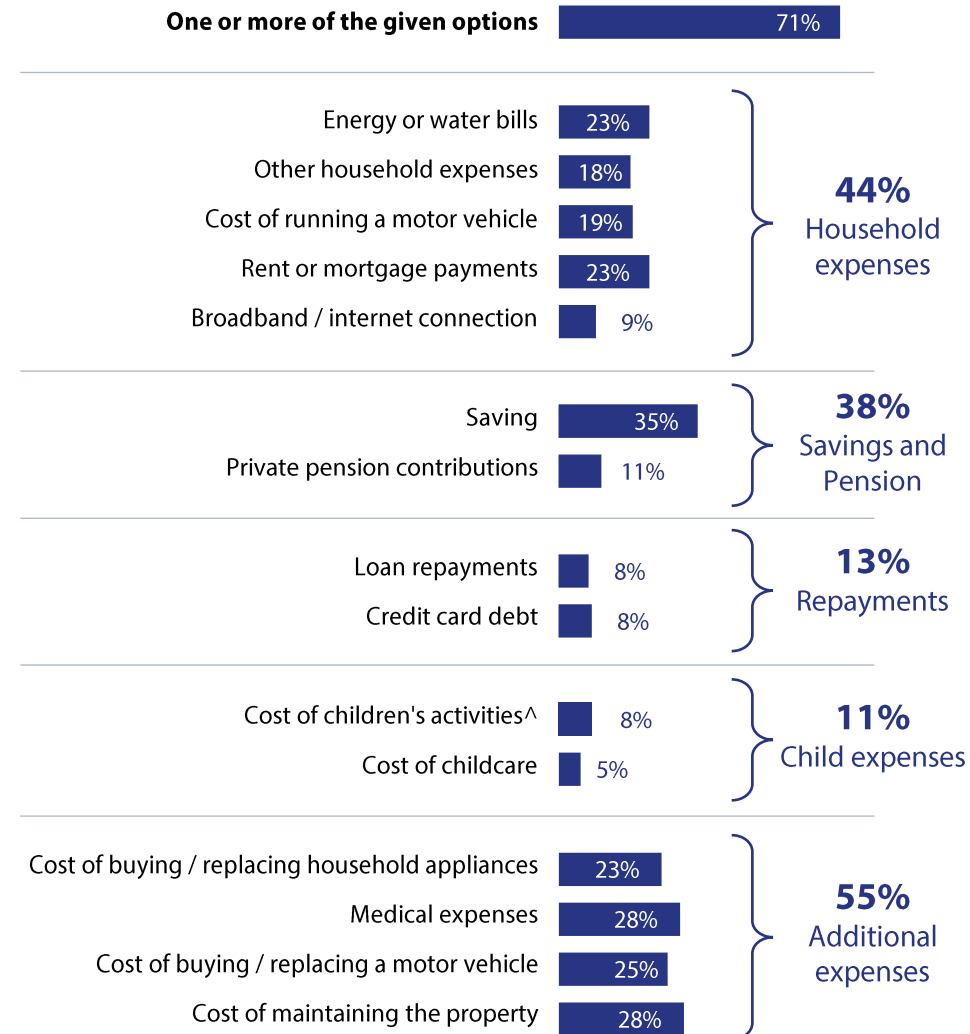


# MONEY MATTERS: FINANCIAL WORRIES

**“Which, if any, of the following are you worried about being able to afford over the next 12 months?”\*** Respondents were shown a list of 15 options to choose from and were encouraged to select all that applied. They could also select ‘None of the above’ or ‘Prefer not to answer’.

- **71% said they are worried about being able to afford at least one of the items on the list of expenses we provided over the next 12 months.\***
- **44% are worried about affording a household expense**, with 23% saying they were worried about affording a utility bill and 23% worried about affording their rent or mortgage payments.
- **38% are worried about putting money aside for the future**, with 35% saying they were worried about their savings and 11% worried about their private pension contributions.
- **55% are worried about affording additional expenses**, with 28% worried about affording medical expenses and 28% worried about the cost of maintaining their property.
- Overleaf show a table of results for all respondents and for each financial comfort sub-group.

**Are you worried about being able to afford over the next 12 months?\***



\*Excluding prefer not to answer  
<sup>^</sup>(e.g. school trips, birthday parties, clubs, hobbies)

# MONEY MATTERS: FINANCIAL WORRIES

Are you worried about being able to afford over the next 12 months?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

One or more of the given options

95%

94%

84%

48%

18%

## Household expenses

Energy or water bills

66%

41%

25%

8%

3%

Other household expenses

59%

35%

16%

7%

2%

Cost of running a motor vehicle\*

57%

35%

18%

7%

4%

Rent or mortgage payments

56%

42%

24%

10%

3%

Broadband / internet connection

35%

17%

8%

3%

2%

## Savings and Pensions

Saving

55%

56%

43%

21%

5%

Private pension contributions

20%

16%

13%

6%

3%

## Repayments

Loan repayments

26%

16%

6%

2%

0%

Credit card debt

14%

18%

8%

3%

0%

## Children

Cost of children's activities^

23%

17%

7%

1%

1%

Cost of childcare

5%

10%

5%

2%

1%

## Additional Expenses

Cost of buying / replacing household appliances

61%

44%

26%

8%

1%

Medical expenses

59%

44%

32%

14%

6%

Cost of buying / replacing a motor vehicle

48%

42%

29%

13%

2%

Cost of maintaining the property

29%

39%

39%

21%

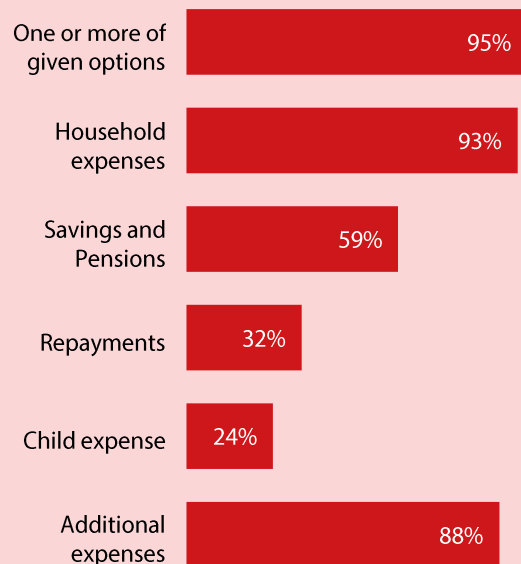
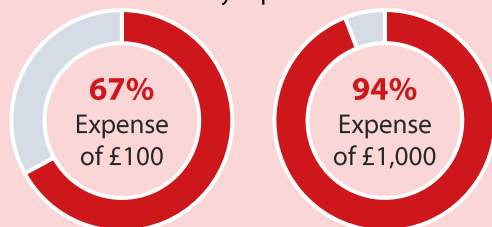
6%

\*Excluding prefer not to answer  
^ (e.g. school trips, birthday parties, clubs, hobbies)

# MONEY MATTERS: FINANCIAL WORRIES

## LOWEST FINANCIAL POSITION

Could not afford an unexpected but necessary expense of...



67% said they could not afford an unexpected but necessary expense of £100.\* This increases to 94% when considering an unexpected but necessary expense of £1,000.\*

Reasons why this group could feel unable to afford an unexpected expense:

- 12% are unemployed and another 14% are unable to work due to health reasons.
- 49% used money received from state benefits to finance everyday living expenses in the last 12 months.
- 93% have sourced extra financing to better afford their living costs over the past 12 months.

95% said they were worried about affording at least one of the expenses listed.\*\*

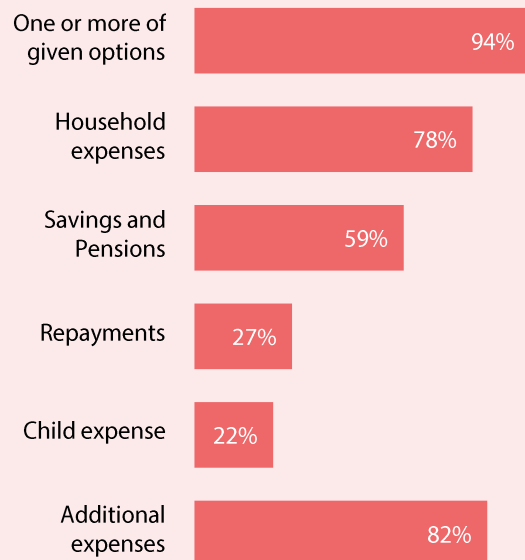
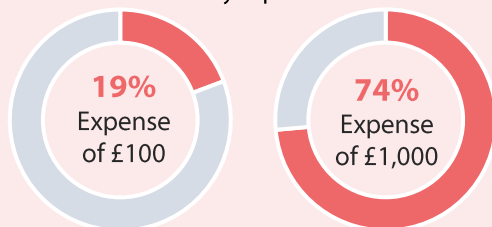
- 55% of people in this financial group were worried about saving money. This is reflected by the 93% who sourced extra financing to help afford their living expenses, suggesting their current level of income is not enough to cover costs and put aside additional money for savings. The importance of savings is reflected by the 25% from this group who used their savings and investments to pay for their living expenses in the past 12 months.
- 61% are worried about affording the cost of buying or replacing household appliances, and 48% are worried about affording the cost of buying or replacing a motor vehicle. 62% of this group own or have access to a motor vehicle and 67% said they would not be able to afford an unexpected but necessary expense of £100.
- 14% are worried about repaying credit card debt and 26% are worried about affording loan repayments. These figures are representative of the 14% who said they used a credit card to help finance everyday living expenses but are slightly lower than the 48% who said they had sourced a personal loan.
- 59% are worried about affording their medical expenses over the next 12 months. This reflects the 67% who said they have a long-standing illness. It should also be highlighted that 79% delayed or stopped seeking medical advice due to the cost over the past 12 months.



# MONEY MATTERS: FINANCIAL WORRIES

## LOW FINANCIAL POSITION

Could not afford an unexpected but necessary expense of...



19% said they could not afford an unexpected but necessary expense of £100.\* This increases to 74% when considering an unexpected but necessary cost of £1,000.\*

Reasons why this group could feel unable to afford an unexpected expense:

- 4% are unemployed and another 4% are unable to work due to health reasons.
- 24% used money received from state benefits to finance everyday living expenses in the last 12 months.
- 80% sourced extra financing to help afford their living expenses over the past 12 months.

94% said they were worried about affording at least one of the expenses listed.\*\*

- 56% of people in this financial group were worried about saving money. This is reflected by the 80% who sourced extra financing to help afford their living expenses, suggesting their current level of income is not enough to cover costs and put aside additional money for savings. The importance of savings is reflected in the 27% from this group who used their savings and investments to pay for their living expenses in the past 12 months.
- 44% are worried about affording the cost of buying or replacing household appliances and 42% are worried about affording the cost of buying or replacing a motor vehicle. 75% of this group own or have access to a motor vehicle and 19% said they would not be able to afford an unexpected but necessary expense of £100.
- 18% are worried about repaying credit card debt and 16% are worried about affording loan repayments. These figures are slightly lower than the 36% who said they had sourced a personal loan and the 33% who said they used a credit card to help finance everyday living expenses.
- 44% are worried about affording their medical expenses over the next 12 months. This reflects the 50% who said they have a long-standing illness. It should also be highlighted that 71% delayed or stopped seeking medical advice due to the cost over the past 12 months.

# CARE RESPONSIBILITIES



# CARE RESPONSIBILITIES

**26% of respondents are a parent or guardian to children under the age of 18. 1 in 4 have additional care responsibilities. 14% provide care for an adult who is in poor health or has a disability or impairment and 14% help care for children on a regular basis who are not part of their household.**

This section analyses these additional responsibilities some of this group have:

**Children:** 45% of parents/ guardians pay for childcare to help look after their children, and 30% would like to utilise more childcare. Cost was considered to be the main barrier to this. 42% said cost had prevented their child from attending clubs, activities or events.

Further analysis on Childcare can be found on pages 76-86.

**Other Care Responsibilities:** 1 in 4 of those who provide care for adults spend over 25 hours per week giving care. Such care involves keeping them company (76%) and checking in on them (78%) as well as shopping for them (67%).

Further analysis on Care Responsibilities can be found on pages 87-95.





# CARE RESPONSIBILITIES

## LOWEST FINANCIAL POSITION<sup>^</sup>

38% of this group are a parent or guardian to children under the age of 18. 34% have additional care responsibilities outside of a paid employment.

**Children:** 37% pay for childcare to help look after their children, and 30% would like to utilise more childcare. 77% of this group said that cost had prevented their child from attending clubs, activities or events.

**Care Responsibilities:** 1 in 4 provide care for an adult who is in poor health or has a disability or impairment, and 17% help care for children on a regular basis who are not part of their household.

## LOW FINANCIAL POSITION

35% of this group are a parent or guardian to children under the age of 18. 1 in 4 have additional care responsibilities outside of a paid employment.

**Children:** 45% pay for childcare to help look after their children, and 35% who would like to utilise more childcare. 67% of this group said that cost had prevented their child from attending clubs, activities or events.

**Care Responsibilities:** 15% care for an adult who is in poor health or has a disability or impairment, and 12% help care for children on a regular basis who are not part of their household.



<sup>^</sup> Small base size: 57



# CHILDREN AND CHILDCARE

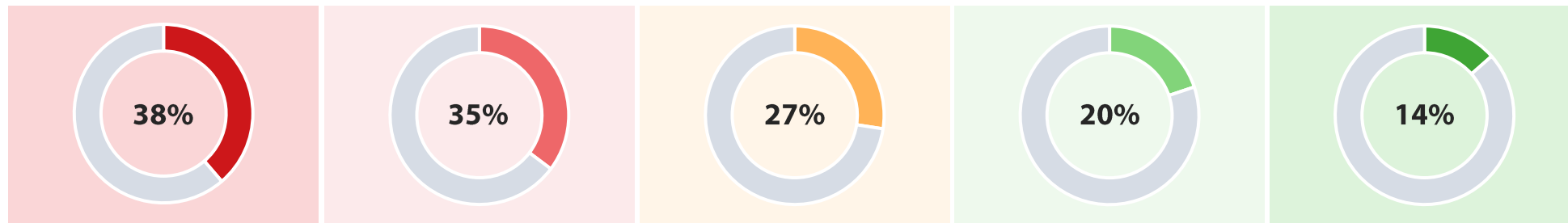


# CHILDREN AND CHILDCARE: SUMMARY

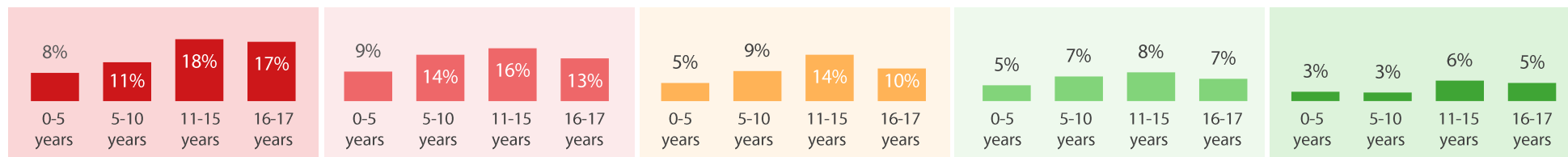


LOWEST FINANCIAL POSITION <sup>^</sup>	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION <sup>^^</sup>
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## IS A PARENT OR GUARDIAN TO CHILD/REN UNDER 18\*



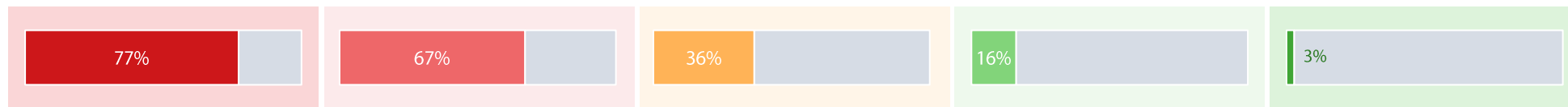
## HOW OLD ARE YOUR CHILDREN?



## CHILDCARE AMONG THOSE WITH CHILD/REN UNDER 18

Use paid childcare	35%	Use paid childcare	45%	Use paid childcare	47%	Use paid childcare	48%	Use paid childcare	38%
Would like to use more childcare	30%	Would like to use more childcare	35%	Would like to use more childcare	20%	Would like to use more childcare	14%	Would like to use more childcare	10%

## COST HAS PREVENTED THEIR CHILD/REN FROM ATTENDING A CLUB, SOCIAL EVENT OR ACTIVITY, AMONG THOSE WITH CHILD/REN UNDER 18





# CHILDREN AND CHILDCARE: CHILDREN

**“Are you a parent or guardian for any children aged under 18?”** Everyone was asked to include any children who they are responsible for, even if they do not live with them. The question was asked in this way to include parents who had divorced or separated.

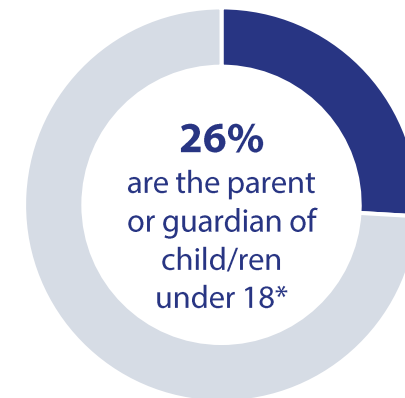
- 26% are parents or guardians with one or more children under the age of 18.

**Respondents were also asked the age(s) of their child/ren.**

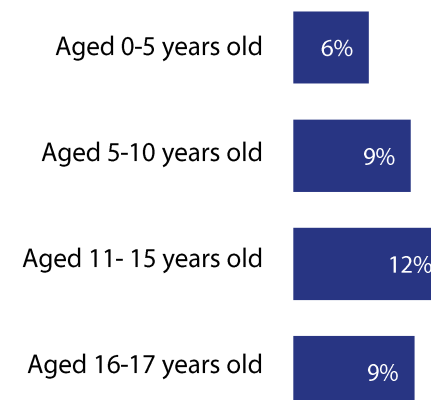
- 6% have a child under the age of 5.
- 9% have a child aged 5-10 years old.
- 12% said they had a child aged 11-15 years old.
- 9% said they have a child aged 16-17 years old.

Overleaf shows the table of results by financial position.

The remainder of this section on “Children and Childcare”, focuses on questions only asked to those who said they were parents or guardians of children under the age of 18. Those who said they did not have children under the age of 18 were not asked any further questions on childcare.



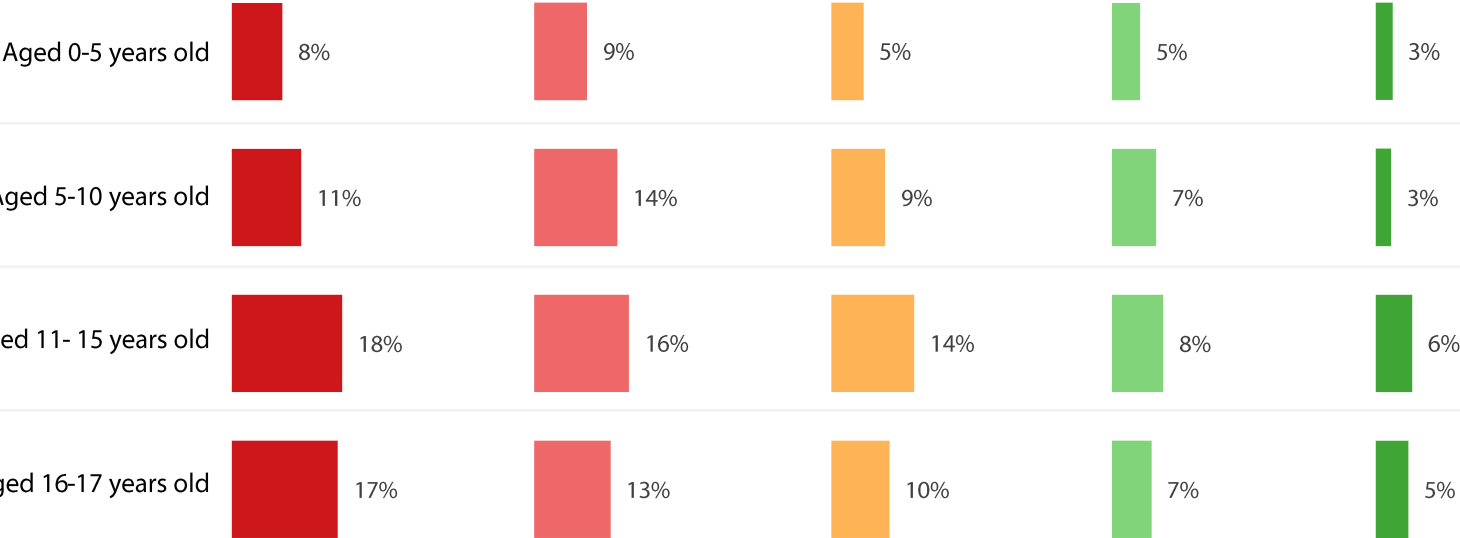
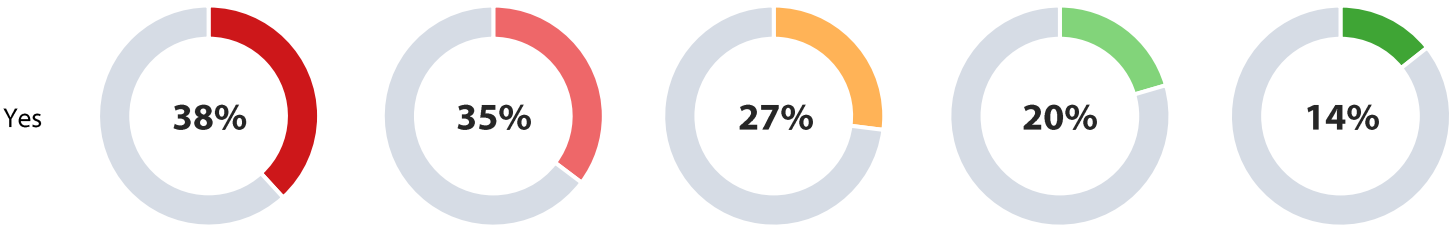
**Are you a parent or guardian for any children aged under 18?**



# CHILDREN AND CHILDCARE: CHILDREN



Are you a parent or guardian for any children aged under 18? \*



# CHILDREN AND CHILDCARE: CHILDCARE

**“Do you pay for any childcare for your children?”\*** Parents/guardians were given a list of childcare options which they could select all that applied to them.

45% of parents pay for their childcare needs. The childcare they use includes:

- 21% during the school holidays
- 18% who pay for early years / pre-school care for children aged 0-4 years
- 11% pay on an ad hoc basis, as and when needed.
- 9% pay for after school care
- 6% pay care before school

Overleaf shows the table of results by financial position.

**Do you pay for any childcare for your children?\***

**Pay for any childcare:**

45%

During school holidays

21%

Early years / Pre-school^

18%

As and when needed

11%

After school

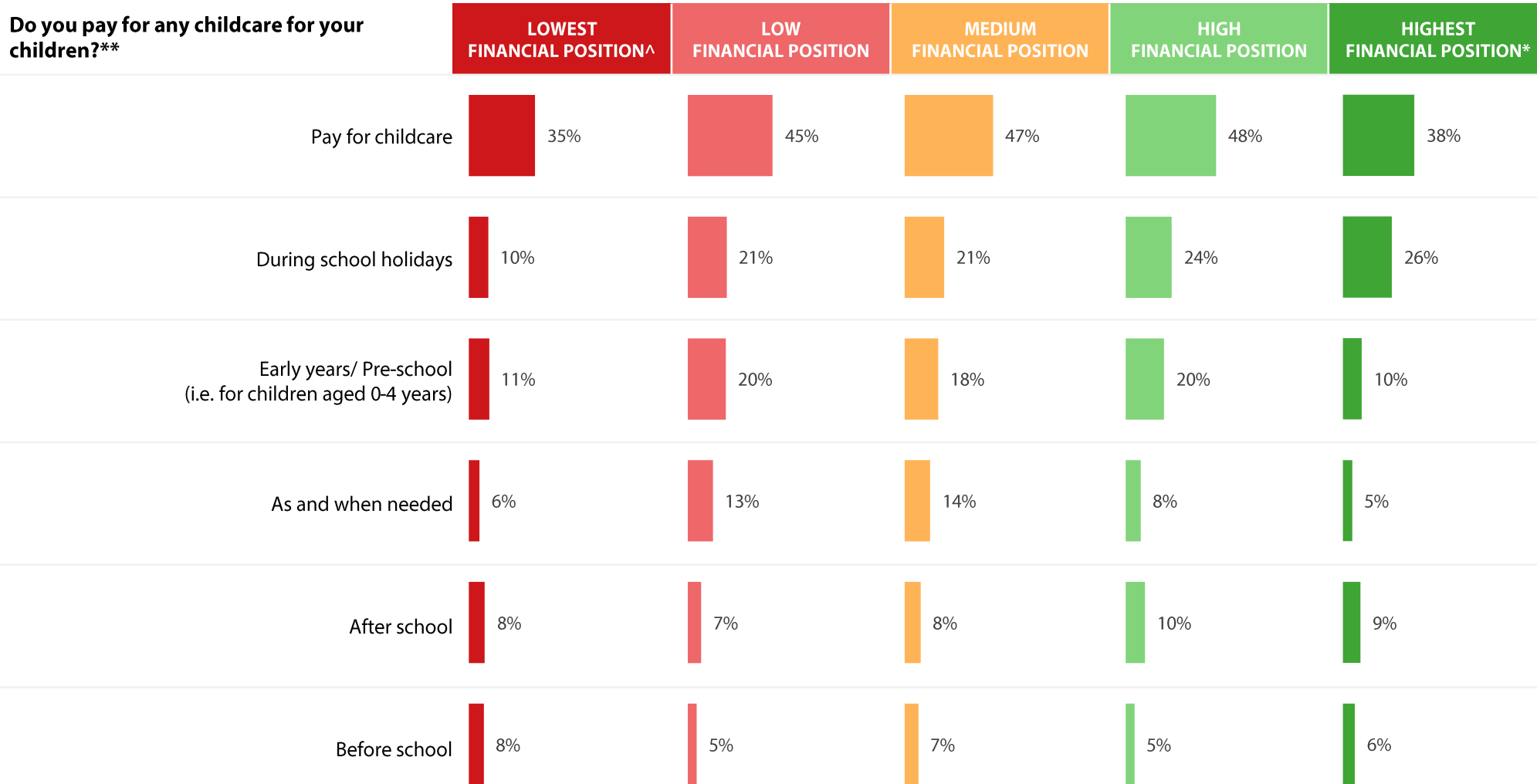
9%

Before school

6%

\*Excluding prefer not to say  
^i.e. for children aged 0-4 years

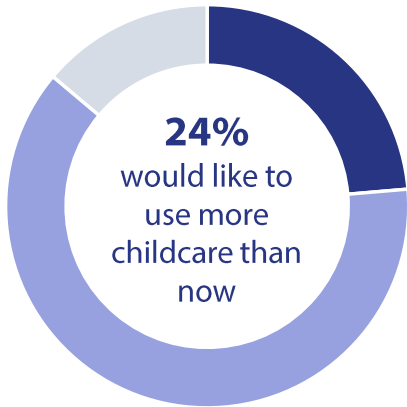
# CHILDREN AND CHILDCARE: CHILDCARE



# CHILDREN AND CHILDCARE: INTEREST IN ADDITIONAL CHILDCARE

“Would you like to use more childcare than now?” This was asked to all parents, regardless of how much childcare they said they currently utilised.

- 24% of parents would like to use more childcare.
- 62% said no, they do not want to use more childcare. This is higher than the 45% who said they currently pay for childcare. Our survey did not question if parents organised informal, free childcare (e.g. support from friends or family) on a regular basis.



Overleaf investigates when more childcare would like to be taken and reasons that prevent those who want to use more childcare from accessing more.

Yes No Don't know

Would you like to use more childcare than now?	LOWEST FINANCIAL POSITION^	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION*
Yes	30%	35%	20%	14%	10%
No	51%	53%	67%	70%	80%
Don't know	18%	12%	13%	16%	10%

# CHILDREN AND CHILDCARE: ADDITIONAL CHILDCARE

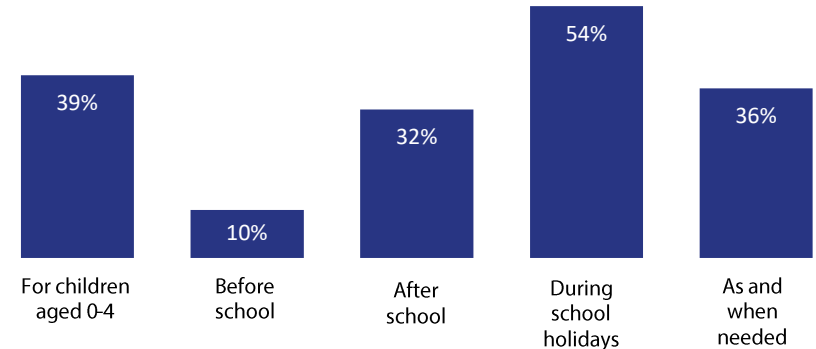
Parents who indicated they would like to use more childcare were asked, "When would you like to use this additional childcare?"

- 54% would want to use additional childcare during the school holidays and 39% were interested in more childcare for children aged 0-4 years old. Over a third are interested in more flexible childcare, as and when they need additional care (36%).
- More parents were interested in additional childcare afterschool (32%) than before school (10%).

These parents were also asked, "What prevents you from using more childcare?"

- The cost of childcare was the most given reason that prevents parents/guardians from accessing more childcare. Those who elaborated on this point said it was difficult for them to afford more childcare as the childcare they are currently accessing is very expensive. Some noted it was financially better for them to work less as childcare costs were too high.
- A lack of availability and lack of suitable options were also reasons that prevented access to more childcare. This was expressed particularly by those who also said they had children with additional needs. Those who mentioned they have a child with autism or other learning disabilities said finding suitable childcare options was a challenge. Parents who worked more irregular hours (outside 9-5) also expressed difficulty in finding suitable childcare.
- There were also a few requests for more options for teenagers and more variety of holiday clubs available to children.

When would you like to use this additional childcare?\*



What prevents you from using more childcare?

*"Cost of a full week would use all of a month's wages"*

*"Soaring costs and unmanageable times due to unsociable working hours, there's no real balance"*

*"We do not know anyone to provide babysitting, and the cost of commercial babysitters is prohibitive"*

*"None available for additional needs children"*

*"Few suitable options for teens"*

*"...variety, keeping it exciting for the kids - same clubs are recycled year after year, so after 3-4 years, the kids really start to get tired of the same clubs"*

\*Excluding don't know  
Sample size for these question were too small to break-down into sub-groups.



# CHILDREN AND CHILDCARE: PARTICIPATION IN ACTIVITIES

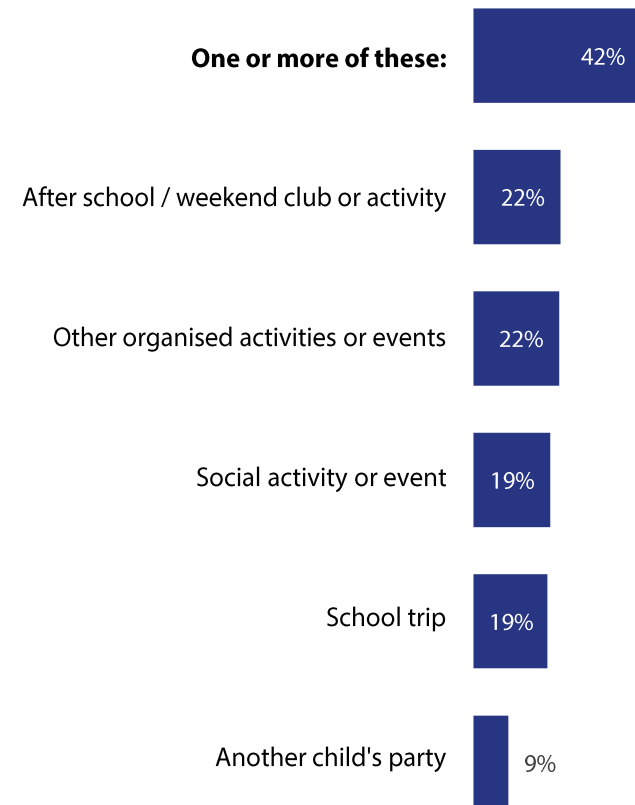
**"In the past six months, has cost prevented your child/ren attending the following?"**\* Parents and guardians had a list of 5 scenarios, and the option of 'none of the above'.

**42% of parents and guardians said that cost had prevented their child from attending at least one of the events or activities we listed in the past 6 months.** These included:

- 22% who said their child had been unable to attend a club or activity afterschool or on the weekend due to cost.
- 22% who said their child was unable attend other organised activities or events.
- 19% who said that cost had prevented their child from attending a social activity or event.
- 19% who said cost had prevented their child from attending a school trip.
- 9% who said that their child was unable to attend another child's party due to cost.

Overleaf show the results by financial position.

**In the past six months, has cost prevented your child/ren attending the following?\***



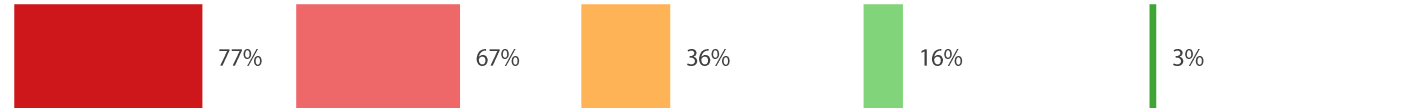
\*Excluding don't know

# CHILDREN AND CHILDCARE: PARTICIPATION IN ACTIVITIES

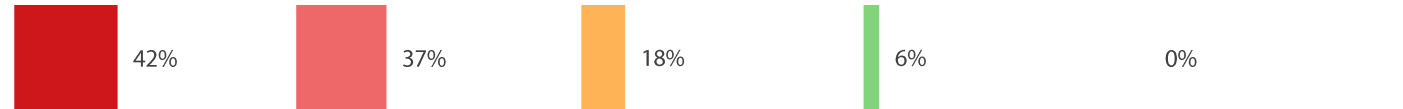
In the past six months, has cost prevented your child/ren attending the following? \*\*

LOWEST FINANCIAL POSITION^ LOW FINANCIAL POSITION MEDIUM FINANCIAL POSITION HIGH FINANCIAL POSITION HIGHEST FINANCIAL POSITION\*

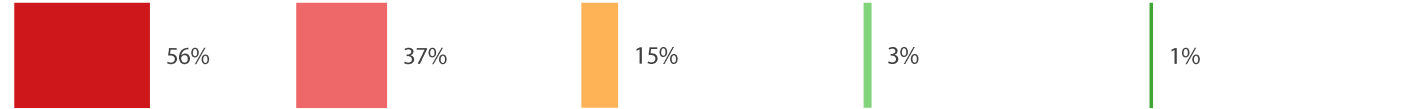
One or more of these:



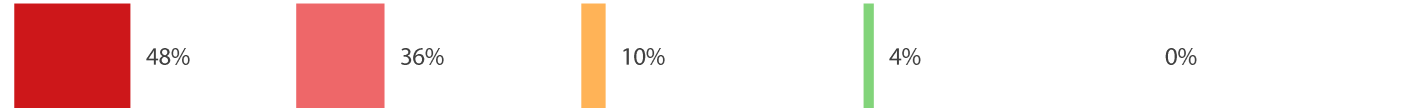
After school / weekend club or activity



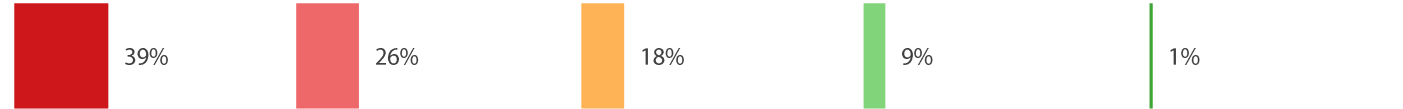
Other organised activities or events



Social activity or event



School trip



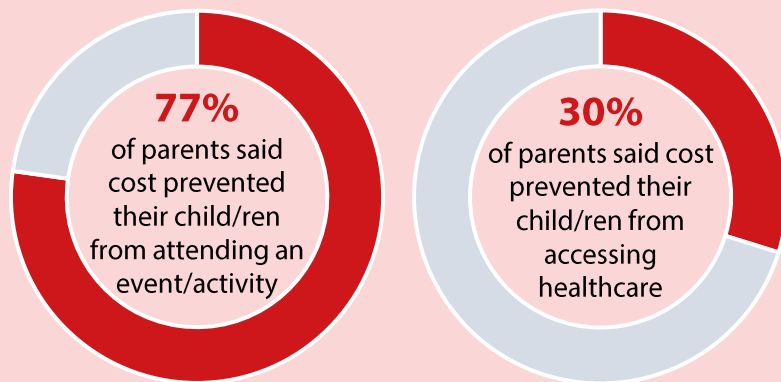
Another child's party



CARE RESPONSIBILITIES

# CHILDREN AND CHILDCARE: EXPENSES

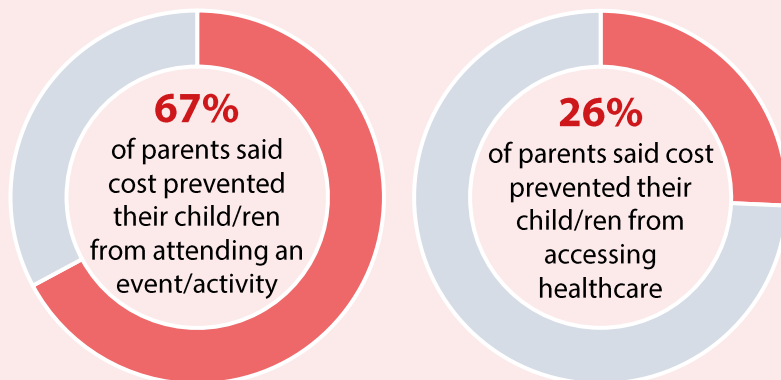
## LOWEST FINANCIAL POSITION<sup>^</sup>



**38% are a parent or guardian to a child/ren aged under 18 years. 35% currently use childcare, and 30% would like to use more childcare than they currently do.**

- **77% of parents said cost prevented their child/ren from attending an event or activity in the past six months.** 56% of parents said they were worried about child expenses, including 14% of parents worried about affording the cost of childcare and 56% worried about affording children's activities.
- **30% of parents said cost delayed or prevented their child/ren from accessing a form of healthcare in the past 12 months.** 18% of parents said cost delayed or prevented a GP appointment for a child and 21% delayed or stopped access to dental care for a child due to cost in the past 12 months.
- 61% of households with children said they do not have access to a child's bike, scooter (or similar).

## LOW FINANCIAL POSITION



**35% are a parent or guardian to a child/ren aged under 18 years. 45% currently use childcare, and 35% would like to use more childcare than they currently do.**

- **67% of parents said cost prevented their child/ren from attending an event or activity in the past six months.** 58% of parents said they were worried about child expenses, including 27% of parents worried about affording the cost of childcare and 48% worried about affording children's activities.
- **26% of parents said cost delayed or prevented their child/ren from accessing a form of healthcare in the past 12 months.** 13% of parents said cost delayed or prevented a GP appointment for a child and 16% delayed or stopped access to dental care for a child due to cost in the past 12 months.
- 47% of households with children said they do not have access to a child's bike, scooter (or similar).

# CARE RESPONSIBILTIES



# CARE RESPONSIBILITIES: SUMMARY



CARE RESPONSIBILITIES

LOWEST  
FINANCIAL POSITION

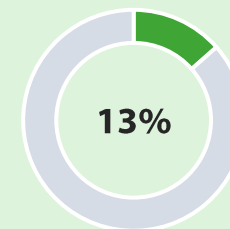
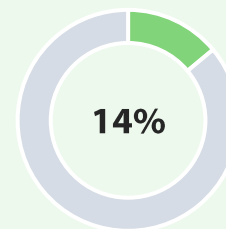
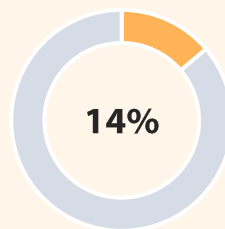
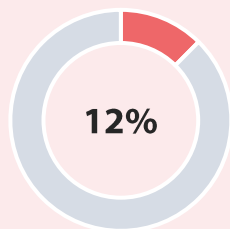
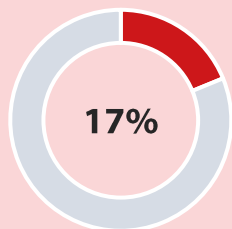
LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

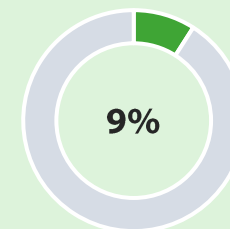
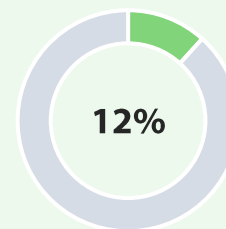
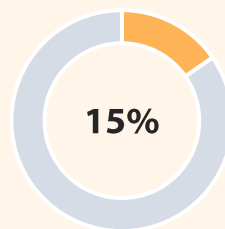
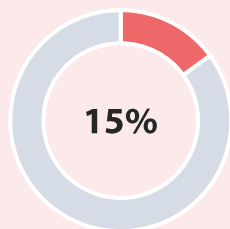
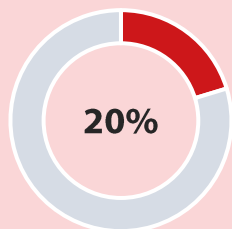
HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

REGULARLY PROVIDE CARE FOR CHILDREN WHO ARE NOT PART OF THEIR HOUSEHOLD.\*



REGULARLY PROVIDE CARE FOR ADULTS WHO ARE IN POOR HEALTH, HAVE A DISABILITY OR IMPAIRMENT.\*





# CARE RESPONSIBILITIES: CARING FOR CHILDREN

**“Do you look after a child or children on a regular basis who are not part of your household (e.g. grandchildren, friend's children)?”** Respondents were asked to not include anything that was done as part of paid employment.

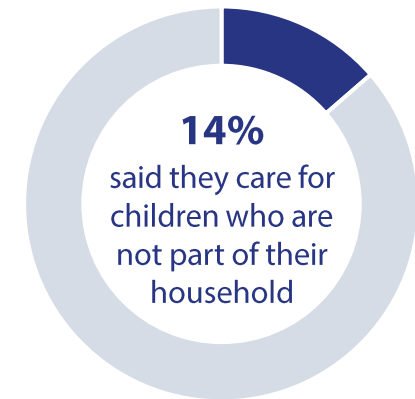
- 14% said that they provided care for children who are not part of their household on a regular basis.

Those who said that they do provide care to children on a regular basis were then asked, **“In an average week, how many hours a week do you spend looking after them?”**

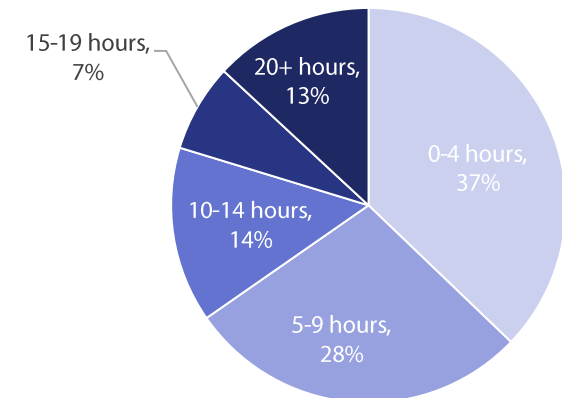
Of the 14% who have care responsibilities for children who are not a part of their household:

- 37% spend 0-4 hours;
- 28% spend 5-9 hours;
- 14% spend 10-14 hours;
- 7% spend 15-19 hours; and
- 13% spend 20 hours per week providing care.

Overleaf shows table of results by financial position.



**In an average week, how many hours a week do you spend looking after them?**



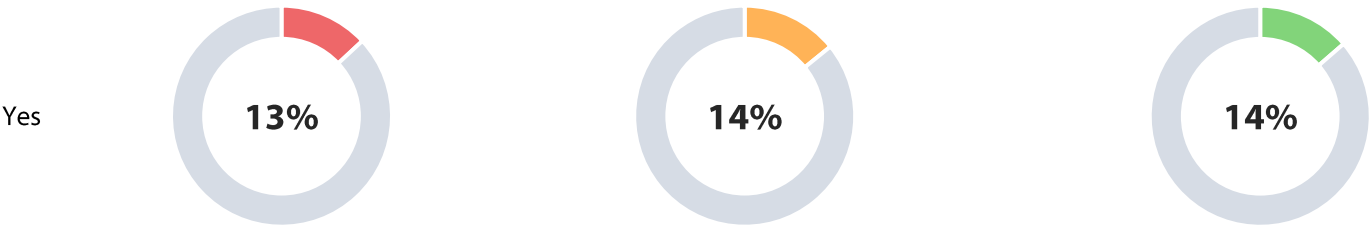


# CARE RESPONSIBILITIES: CARING FOR CHILDREN

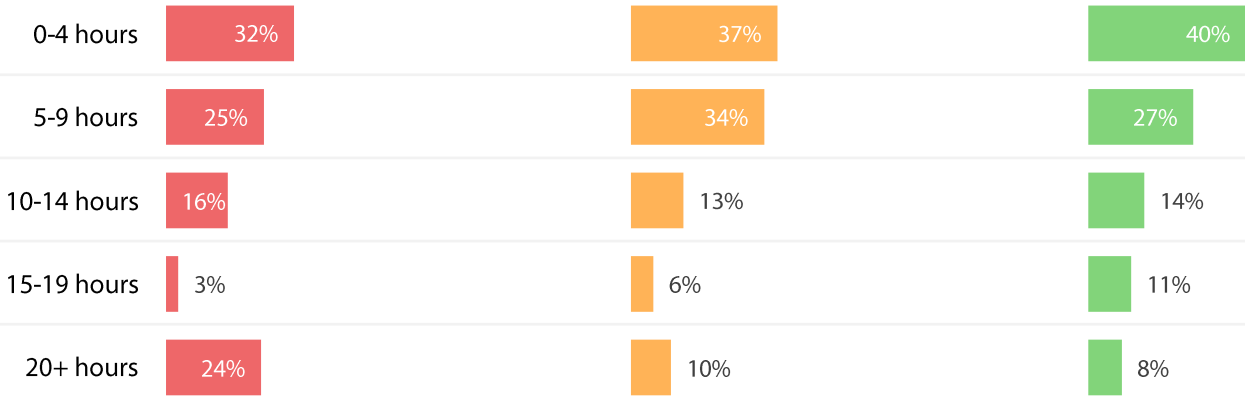
Due to small base sizes in this section, the results presented in these charts combine the results for the lowest and low financial positions and the combined results for the high and highest financial positions.



Do you look after a child or children on a regular basis who are not part of your household (e.g. grandchildren, friend's children)?\*



In an average week, how many hours a week do you spend looking after them?



# CARE RESPONSIBILITIES: CARING FOR ADULTS

**“Do you care for adults (i.e. aged 18 or over) who are in poor health, or have a disability or impairment?”** The adult did not need to live with them. Respondents were asked to not include anything that was done as part of paid employment.

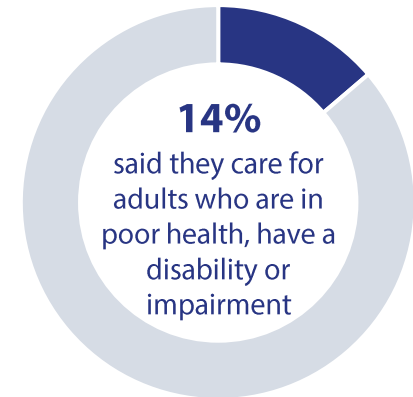
- 14% said that they provided care for adults who are in poor health, or have a disability or impairment, on a regular basis.

Those who said that they do provide care to adults on a regular basis were then asked, **“In an average week, how many hours a week do you spend looking after them?”**

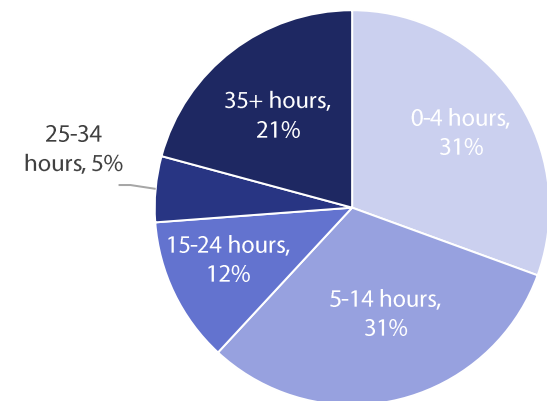
Of the 14% who have care responsibilities for adults who are in poor health, or have a disability or impairment:

- 31% spend 0-4 hours;
- 31% spend 5-14 hours;
- 12% spend 10-24 hours;
- 5% spend 25-34 hours; and
- 21% 35 spend hours per week providing care

Overleaf shows table of results by financial position. The way those who look after adults provide care is analysed on page 93.



**In an average week, how many hours a week do you spend looking after them?**

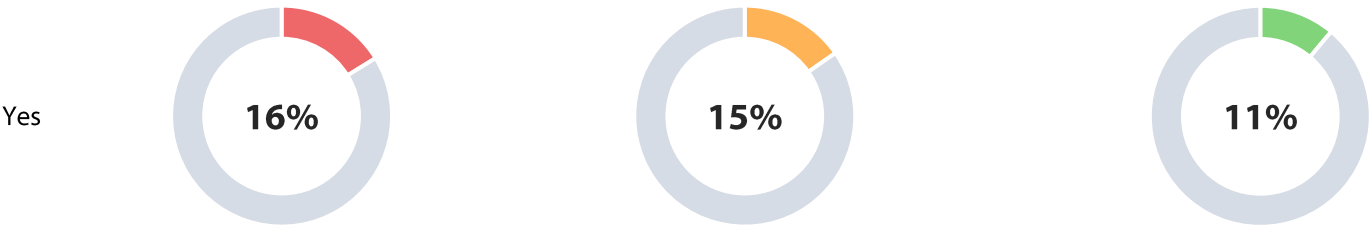


# CARE RESPONSIBILITIES: CARING FOR ADULTS

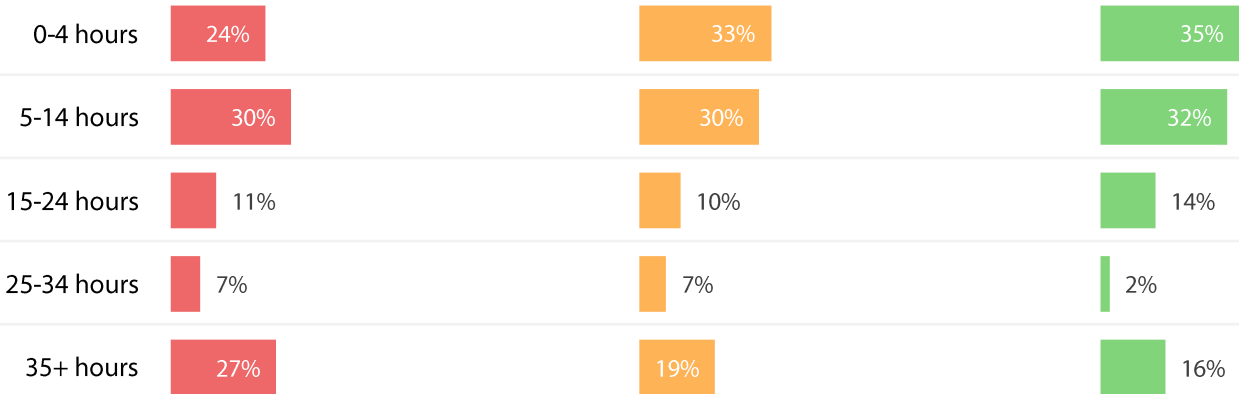
Due to small base sizes in this section, the results presented in these charts combine the results for the lowest and low financial positions and the combined results for the high and highest financial positions.



Do you care for adults (i.e. aged 18 or over) who are in poor health, or have a disability or impairment?\*



In an average week, how many hours a week do you spend looking after them?



# CARE RESPONSIBILITIES: CARING FOR ADULTS

Those who said they provided care to adults who are in poor health, or have a disability or impairment, were then asked, “What type of care do you provide?” Carers were asked to select all that applied to them and the care they provided. They also had the option of ‘Other’ to include any other forms of care they provided.

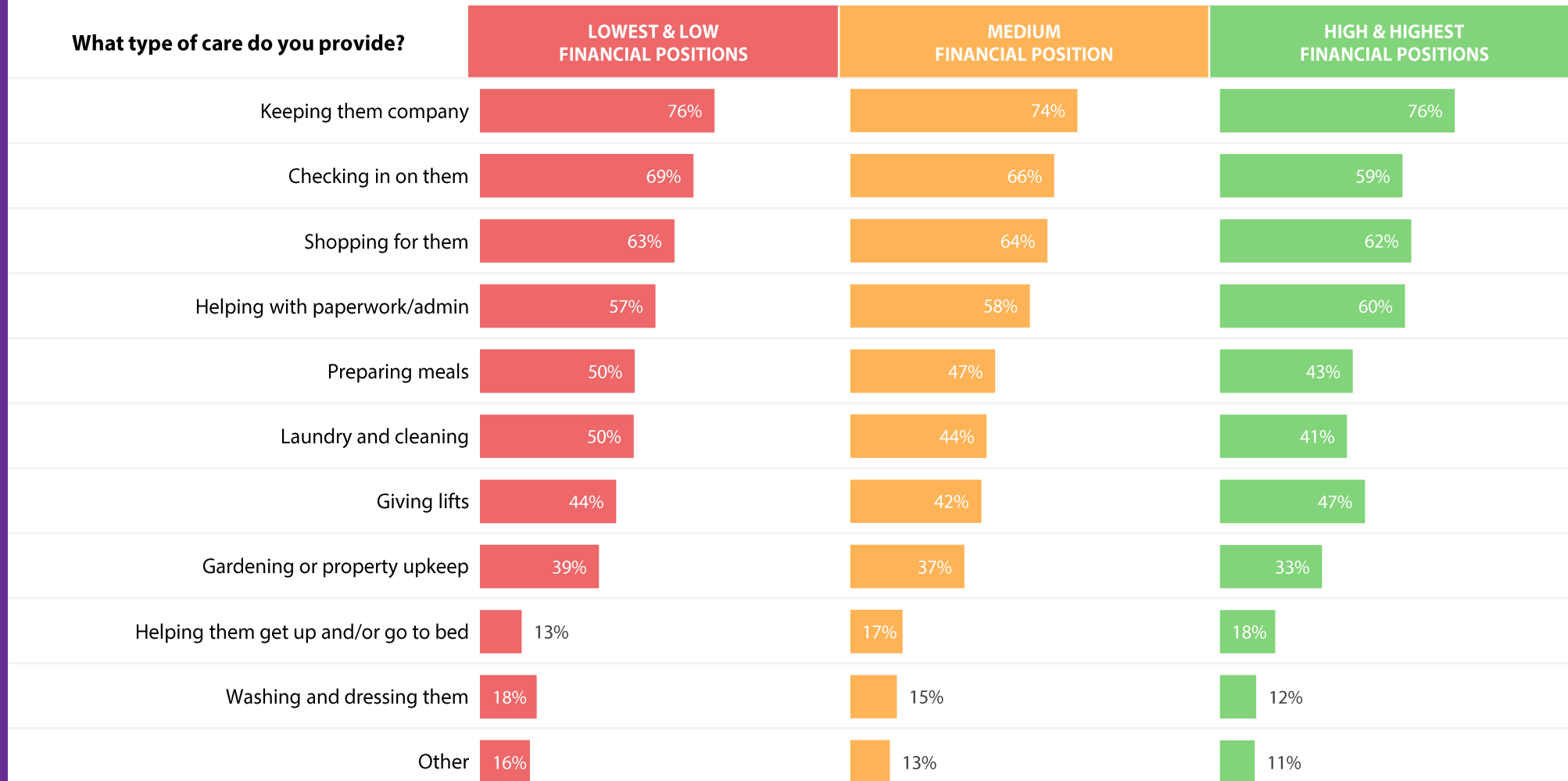
- Most provide some form of social visit, with 76% providing company for adults who are in poor health, have a disability or impairment. Another 65% said they checked in on them.
- Many provide care in the form of help with errands or domestic chores. 63% help by shopping for them, 58% help with paperwork/admin, and 46% prepare meals for them.
- A small number provided personal care, with 16% helping them get up and/or go to bed, and 15% helping by washing and dressing them.

Overleaf shows the results by financial position.

What type of care do you provide?

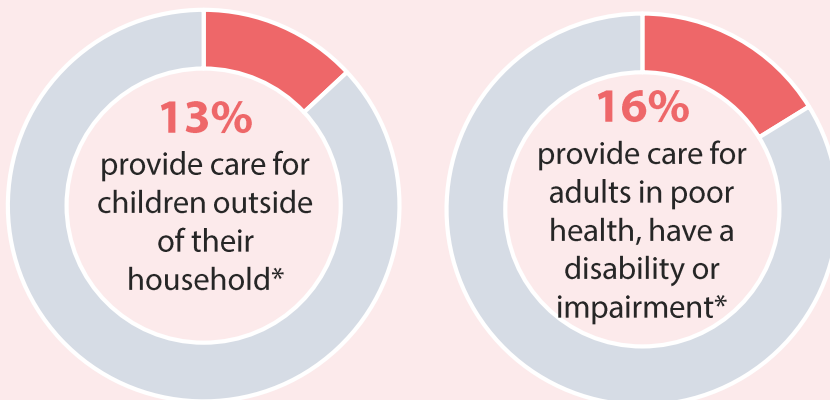


# CARE RESPONSIBILITIES: CARING FOR ADULTS



# CARE RESPONSIBILITIES

## LOWEST & LOW FINANCIAL POSITIONS



**Care for children:** 13% regularly provide care for children who are not part of their household. 35% of this group are a parent or guardian to children aged under 18.

Over half spend between 0-9 hours per week providing care to children (57%), 19% spend between 10-19 hours, and 24% provide care for children for 20+ hours in an average week.

**Care for adults:** 16% regularly provide care for adults who are in poor health, have a disability or impairment.

Two thirds spend between 0-14 hours per week providing care to adults (67%), 16% spend between 15-24 hours, and 27% provide care for adults for 35+ hours in an average week.

Care provided was more likely to be a social visit, with 76% saying they keep them company and 69% checking in on them. A small number provide more personal care, with 18% saying they help wash and dress them, and 16% help them get up and/or go to bed.





# INTERACTION WITH THE COMMUNITY





# INTERACTION WITH THE COMMUNITY

15% of respondents said they did not feel at all part of the community. Also, 4% reported they had no one to call upon outside of their household should they need any support for the scenarios we gave.

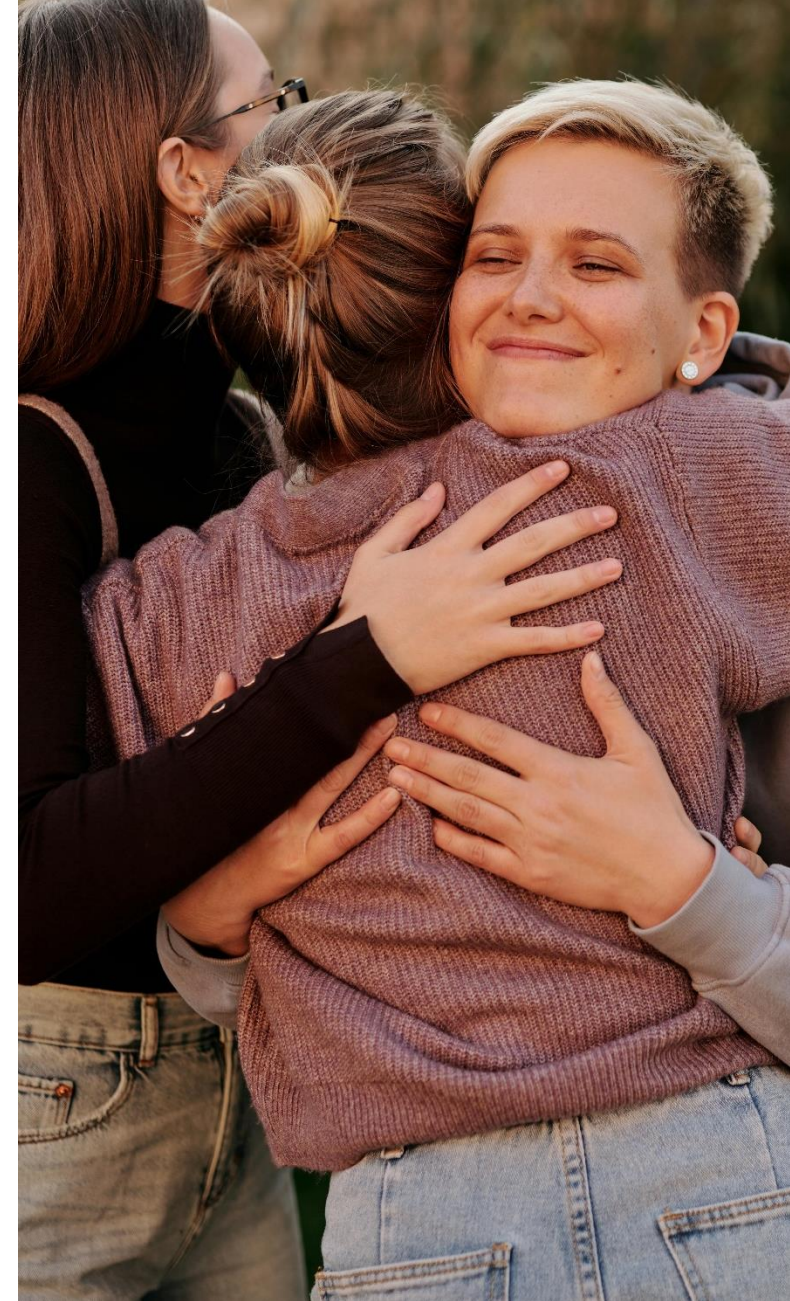
This section investigates aspects of island life that involves interacting with others in the community.

**Participation:** 22% said that they had not participated in any island activity or event in the past 12 months. 40% said they wanted to participate more. Lack of time due to work commitments (50%) and the cost of participating (46%) were listed as main reasons that prevented participation by those who want to participate more. 1 in 4 of those who wanted to participate more said they were worried they would not feel welcome or fit in and that prevented them from participating in island activities or events.

Further analysis on Participation In Island Life can be found on pages 99-107.

**Support:** A third said they did not have someone to call upon if they needed someone to look after a person they care for, and around 1 in 4 said they did not have someone to call upon if they themselves were ill in bed and needed they help around the house (26%). 12% said they did not have someone they could call if they wanted to socialise, e.g. going for a walk, a coffee or a meal.

Further analysis on Social Interaction and Support can be found on pages 108-113.



# INTERACTION WITH THE COMMUNITY

## LOWEST FINANCIAL POSITION

46% said they did not feel at all part of the community, with 9% reporting they had no one to call upon outside of their household should they need any support for the scenarios listed.

**Participation:** 40% said that they had not participated in any island activity or event in the past 12 months. 48% said they wanted to participate more. The cost of participating (88%) and a lack of time due to work (45%) were listed as main reasons that prevented participation. 1 in 5 of those who wanted to participate more in this group said they were worried about feeling welcome or fitting in and that prevented them from participating in island activities or events.

**Support:** Over half said they did not have someone to call upon if they needed someone to look after a person they care for (53%), and just over half said they did not have someone to call upon if they themselves were ill in bed and needed help around the house (51%). 30% said they did not have someone they could call if they wanted to socialise, e.g. going for a walk, a coffee or a meal.

## LOW FINANCIAL POSITION

23% said they did not feel at all part of the community, with 6% reporting they had no one to call upon outside of their household should they need any support for the scenarios listed.

**Participation:** 1 in 4 said that they had not participated in any island activity or event in the past 12 months. 52% said they wanted to participate more. The cost of participating (66%) and a lack of time due to work (50%) were listed as main reasons that prevented participation. 23% of those who wanted to participate more in this group said they were worried about feeling welcome or fitting in and that prevented them from participating in island activities or events.

**Support:** 40% said they did not have someone to call upon if they needed someone to look after a person they care for, and a third said they did not have someone to call upon if they themselves were ill in bed and needed help around the house. 17% said they did not have someone they could call if they wanted to socialise, e.g. going for a walk, a coffee or a meal.





# PARTICIPATION IN ISLAND LIFE



# PARTICIPATION IN ISLAND LIFE: SUMMARY



LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
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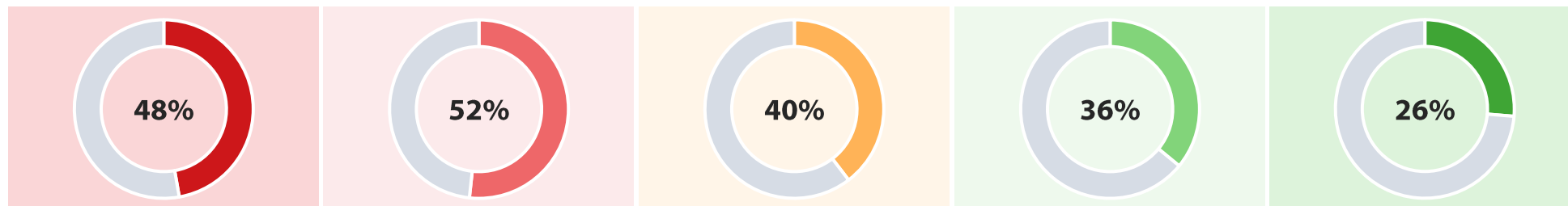
## HOW OFTEN DO YOU TAKE PART IN ANY ORGANISED ACTIVITIES OR EVENTS IN GUERNSEY?\*

Several times a week	7%	Several times a week	12%	Several times a week	18%	Several times a week	22%	Several times a week	35%
Once a week – Once a month	33%	Once a week – Once a month	38%	Once a week – Once a month	38%	Once a week – Once a month	43%	Once a week – Once a month	27%
Less than once a month but within the last year	19%	Less than once a month but within the last year	25%	Less than once a month but within the last year	22%	Less than once a month but within the last year	18%	Less than once a month but within the last year	17%
Not at all in the last year / Never	40%	Not at all in the last year / Never	25%	Not at all in the last year / Never	22%	Not at all in the last year / Never	17%	Not at all in the last year / Never	21%

## PARTICIPATE LESS THAN THEY DID 5 YEARS AGO

58%	44%	34%	29%	26%
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## WANT TO PARTICIPATE MORE IN ORGANISED ACTIVITIES



## WHAT PREVENTS YOU FROM TAKING PART IN ORGANISED ACTIVITIES?

<p><b>88%</b> said the <b>cost</b> of taking part was a barrier to participating more</p> <p><b>45%</b> blame <b>lack of time</b> due to work</p> <p><b>21%</b> said their <b>health-related</b> issues.</p>	<p><b>66%</b> said the <b>cost</b> of taking part was a barrier to participating more</p> <p><b>50%</b> blame <b>lack of time</b> due to work</p> <p><b>26%</b> blame lack of time due to <b>childcare responsibilities</b>.</p>	<p><b>55%</b> blame <b>lack of time</b> due to work for not participating more</p> <p><b>46%</b> said the <b>cost</b> of taking part was a barrier</p> <p><b>28%</b> were <b>worried</b> they would not feel welcome.</p>	<p><b>51%</b> blame <b>lack of time</b> due to work for not participating more</p> <p><b>27%</b> said the <b>cost</b> of taking part was a barrier</p> <p><b>23%</b> were <b>worried</b> they would not feel welcome.</p>	<p><b>38%</b> blame <b>lack of time</b> due to work for not participating more</p> <p><b>33%</b> were <b>worried</b> they would not feel welcome</p> <p><b>22%</b> said they <b>didn't have anyone</b> to go with.</p>
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# PARTICIPATION IN ISLAND LIFE: ISLAND ACTIVITIES

## “How often do you take part in any organised activities or events in Guernsey?”

This could be sports clubs; exercise classes; arts, music and cultural groups; church; charity and community groups; parish events. The individual's role could range from organiser, volunteer or participant to such events or activities.

**78% had participated in a local event or activity in the past 12 months.** The frequency people participated included:

- 19% participating several times a week.
- 15% who participate once a week, 8% participate a few times a month and 8% participate once a month.
- 21% who said they have participated within the last year, but they participate less than monthly.
- 22% who said they have not participated in the last year.

## How often do you take part in any organised activities or events in Guernsey?\*



### How often do you take part in any organised activities or events in Guernsey?\*

	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Several times a week	7%	12%	18%	22%	35%
Once a week	8%	15%	15%	18%	13%
A few times a month	18%	15%	15%	15%	7%
Once a month	7%	8%	8%	10%	7%
Less than once a month but within the last year	19%	25%	22%	18%	17%
Not at all in the last year / Never	40%	25%	22%	17%	21%

\*Excluding don't know



# PARTICIPATION IN ISLAND LIFE: CHANGES IN PARTICIPATION

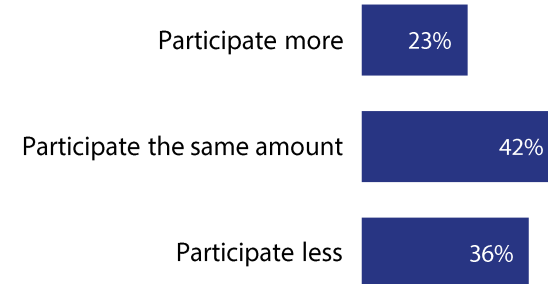
**“Has your participation in organised activities changed in the past 5 years?”** It maybe helpful to note that in our time-frame, 5 years ago would be 2018 (and is before the Covid-19 pandemic).

- 42% said their participation in organised is about the same as 5 years ago.
- While 36% said they participate less now than they did 5 years ago and 23% participate more.

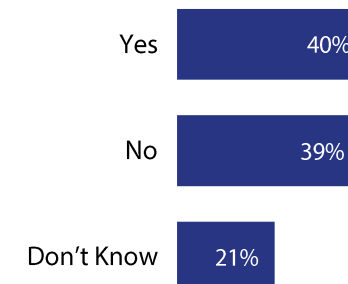
**All were also asked, “Would you like to participate in organised activities more than you currently do?”**

- 40% said they would like to participate more in organised activities while a similar percentage (39%) said they did not want to participate more than they currently do. Around 1 in 5 said they didn’t know (21%).
- The table of results by financial position is shown overleaf.

**Has your participation in organised activities changed in the past 5 years?**



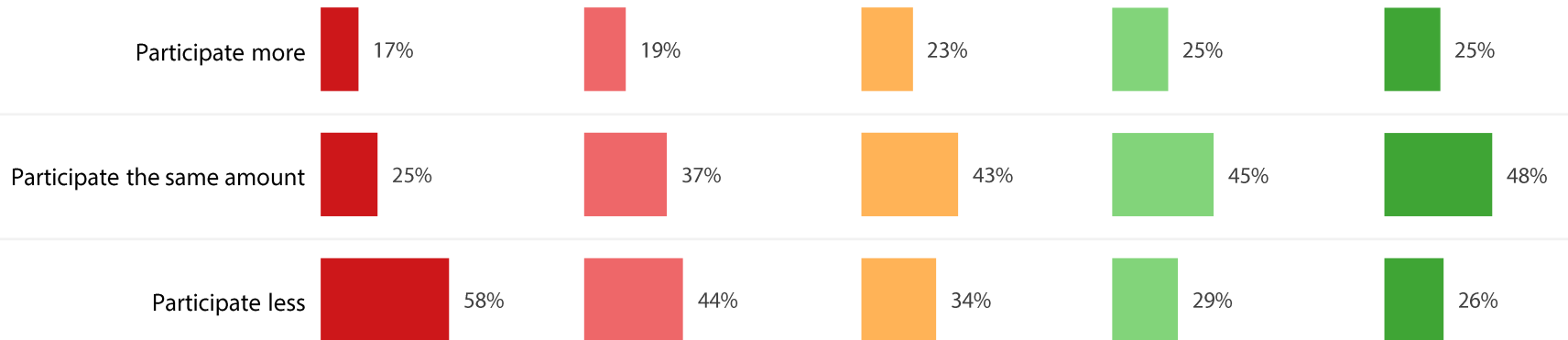
**Would you like to participate in organised activities more than you currently do?**



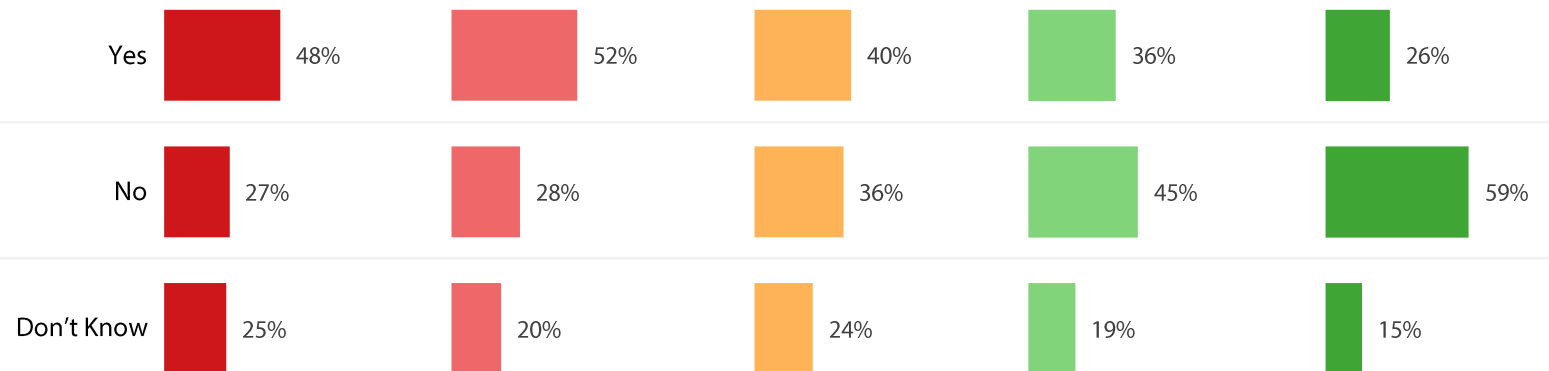
# PARTICIPATION IN ISLAND LIFE: CHANGES IN PARTICIPATION

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
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Has your participation in organised activities changed in the past 5 years?



Would you like to participate in organised activities more than you currently do?



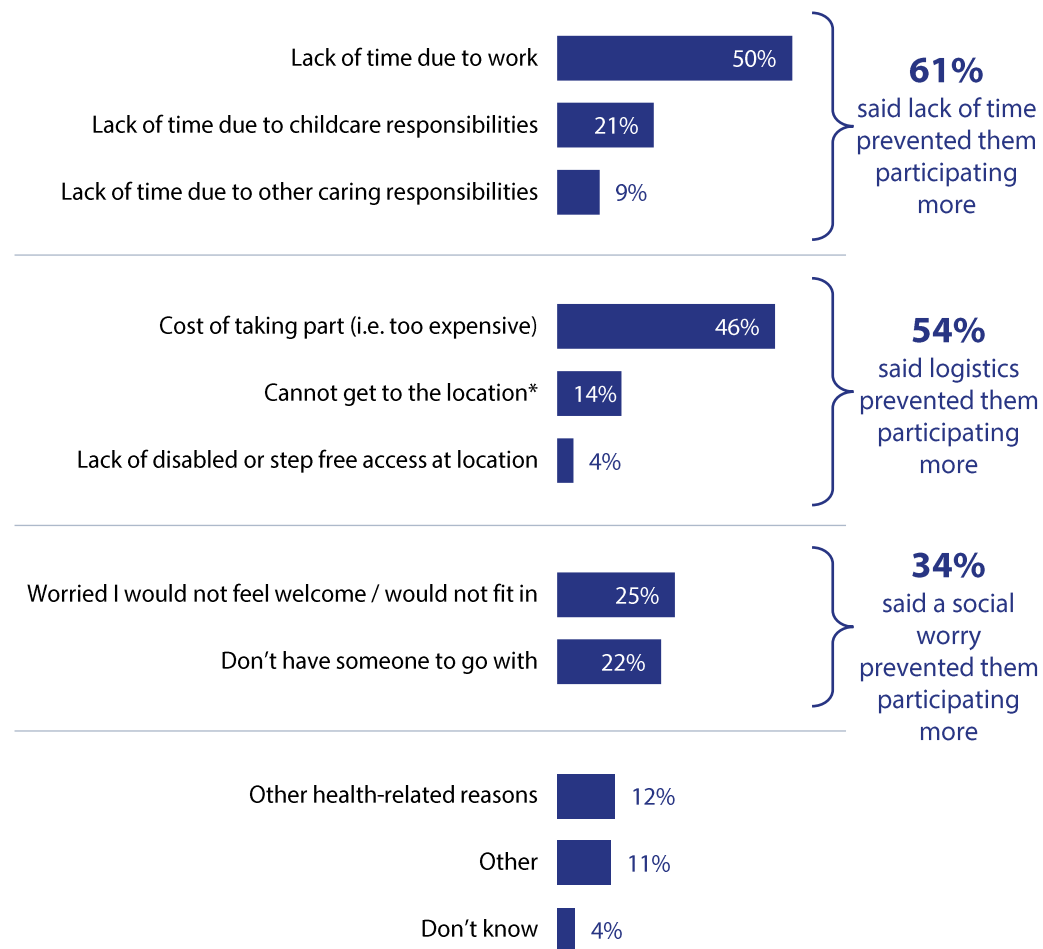
# PARTICIPATION IN ISLAND LIFE: WHAT PREVENTS PARTICIPATION

Those who answered 'Yes' to, "Would you like to participate in organised activities more than you currently do?" were asked: "What prevents you from taking part in organised activities?" A list of nine options was provided, with the additional options of 'other' and 'don't know' also available.

- **61% said that a lack of time prevented them from participating more in organised activities.** This includes half that said lack of time due to work commitments prevented them from participating in more activities.
- **54% said logistics prevented them from participating more.** This includes 46% who said the cost of taking part, and 14% who said they could not get to the location.
- **34% said a social worry prevented them from participating more.** 1 in 4 were worried they would not fit in or feel welcome.
- Reasons under other included: Not enough events available to capture the interest of some, perceived lack of variety of events/activities available to choose from, a lack of options for younger people. There is also a large notion that events are not well advertised so people do not know what's on in order to attend. People also cited a lack of motivation or energy prevents them from participating.

The table of results by financial position is shown overleaf.

## What prevents you from taking part in organised activities?



\*(e.g. lack of transport / parking)

# PARTICIPATION IN ISLAND LIFE: WHAT PREVENTS PARTICIPATION

What prevents you from taking part in organised activities?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Lack of time

Lack of time due to work 45% 50% 55% 51% 38%

Lack of time due to childcare responsibilities 16% 26% 19% 20% 14%

Lack of time due to other caring responsibilities 11% 9% 10% 9% 8%

## Logistics

Cost of taking part (i.e. too expensive) 88% 66% 46% 27% 8%

Cannot get to the location\*\* 20% 18% 13% 10% 6%

Lack of disabled or step free access at location 3% 6% 1% 3% 3%

## Social

Worried I would not feel welcome / would not fit in 20% 23% 28% 23% 33%

Don't have someone to go with 17% 23% 24% 21% 22%

## Other

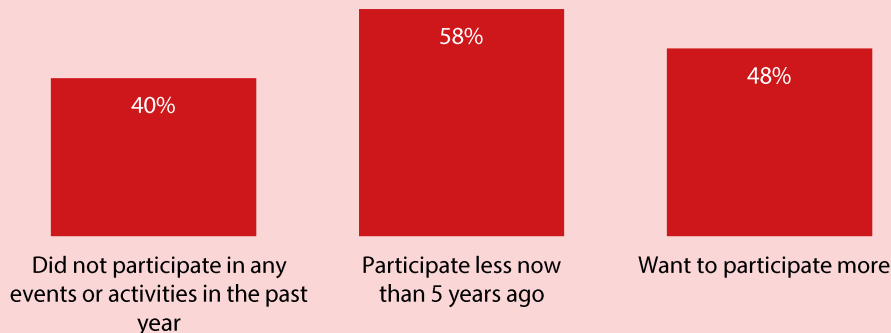
Other health-related reasons 21% 15% 13% 7% 13%

Other 4% 8% 11% 16% 16%

Don't know 0% 2% 2% 6% 11%

# PARTICIPATION IN ISLAND LIFE

## LOWEST FINANCIAL POSITION



**Just under half would like to participate more in organised activities than they currently do (48%).** 58% say they participate less than they did 5 years ago. 40% did not participate in an organised activity or event in the past year.

**59% said that lack of time prevented them from participating more in island activities,** including 16% who said this was due to childcare responsibilities and 11% who said this was due to other caring responsibilities. As reported earlier, 38% of this group have children under 18\*, 17% said they have care responsibilities for children outside of their household and 20% said they have care responsibilities for an adult.

**89% said logistics prevented them participating,** including 88% who said the cost of taking part and 1 in 5 who said they were unable to get to the location. As reported earlier, 67% of this group said they could not afford an unexpected but necessary expense of £100, suggesting there is not a lot of spare money for activities. 38% do not have access to a motor vehicle and 82% do not have access to an adult's bicycle.

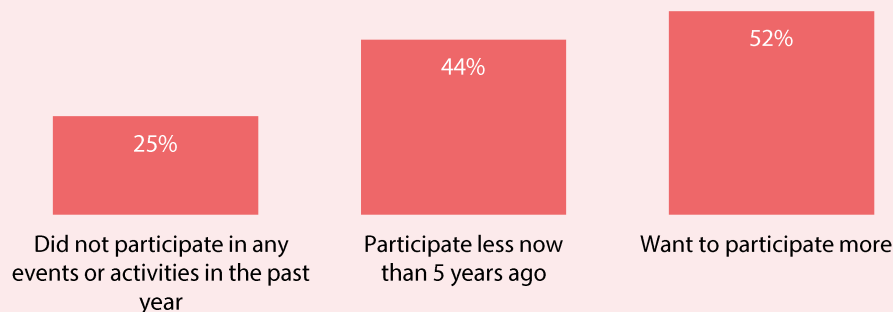
**3% said a lack of disability access and 21% said other health issues prevented their participation.** This is lower than the 31% who have a condition that reduces their ability to carry out everyday activities a lot or frequently.





# PARTICIPATION IN ISLAND LIFE

## LOW FINANCIAL POSITION



**Just over half would like to participate more in organised activities than they currently do (52%).** 44% say they participate less than they did 5 years ago. 1 in 4 did not participate in an organised activity or event in the past year.

**63% said that lack of time prevented them from participating more in island activities,** including 26% who said this was due to childcare responsibilities and 9% who said this was due to other caring responsibilities. As reported earlier, 35% of this group have children under 18\*, 12% said they have care responsibilities for children outside of their household and 15% said they have care responsibilities for an adult.

**76% said logistics prevented them participating,** including 66% who said the cost of taking part and 18% who said they were unable to get to the location. As reported earlier, 19% said they could not afford an unexpected but necessary expense of £100, with a further 64% saying it would not be easy to afford a £100 expense, suggesting there is not a lot of spare money for activities. 1 in 4 do not have access to a motor vehicle and 71% do not have access to an adult's bicycle.

**6% said a lack of disability access and 15% said other health issues prevented their participation.** This is similar to the 15% who have a condition that reduces their ability to carry out everyday activities a lot or frequently.

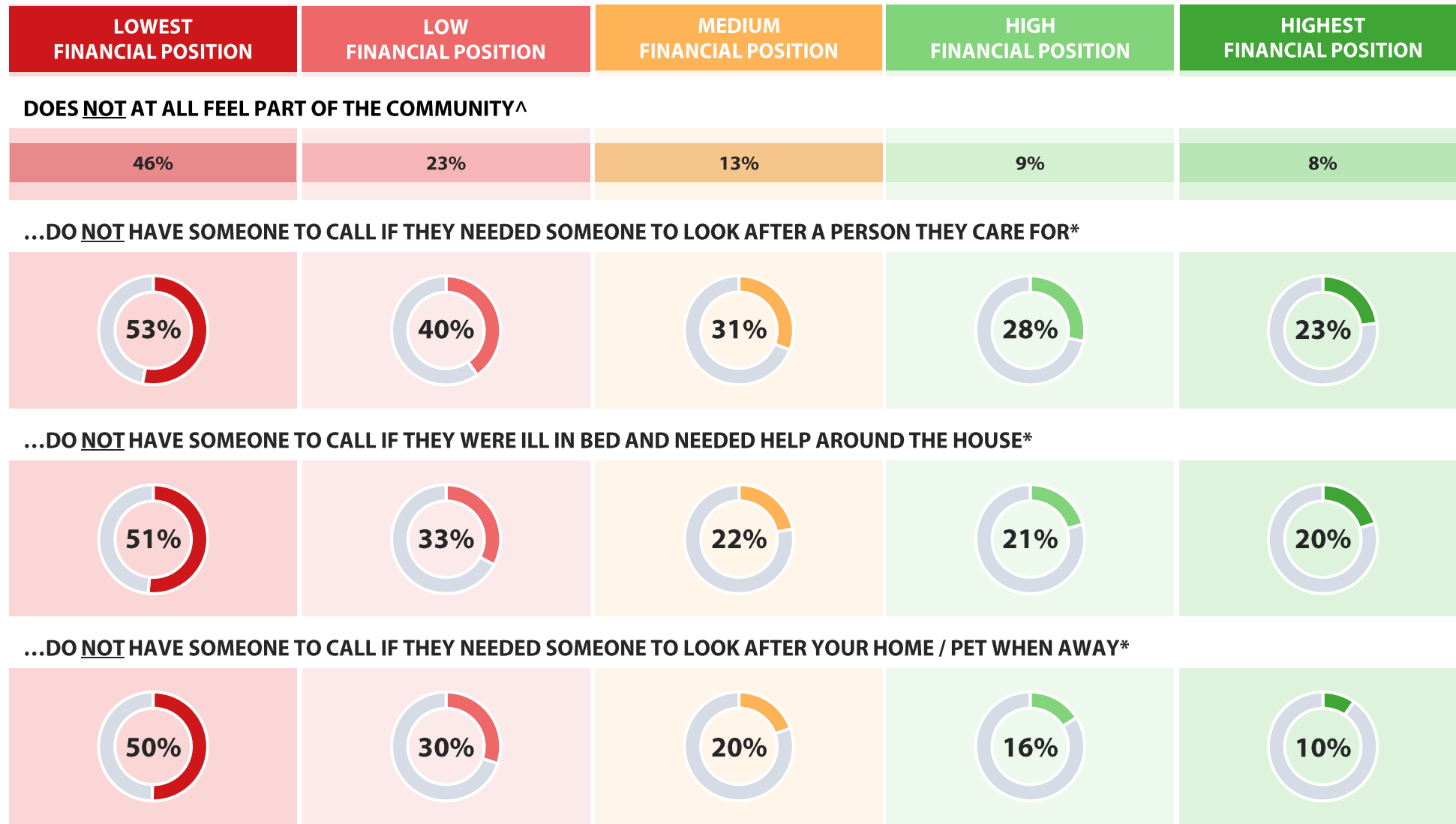


# SOCIAL CONTACT AND SUPPORT





# SOCIAL CONTACT AND SUPPORT: SUMMARY

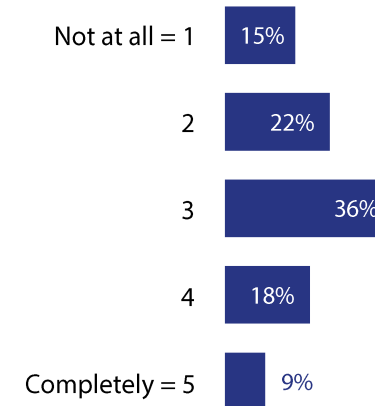


# SOCIAL CONTACT AND SUPPORT: COMMUNITY

**"To what extent do you feel part of the community?"\*** A rating could be given using a 5-point scale, where 1 represented feeling not at all a part of the community and 5 represented feeling completely part of the community.

- **15% said they did not at all feel part of the community**, scoring their feeling 1 out of 5. This is more than those who gave a rating of 5 out of 5, with 9% saying they feel completely a part of the community.
- More people felt somewhat a part of the community, with 36% rating 3 out of 5.

**To what extent do you feel part of the community?\***



**To what extent do you feel part of the community?\***

	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Not at all = 1	46%	23%	13%	9%	8%
2	28%	28%	23%	20%	13%
3	18%	35%	39%	39%	32%
4	6%	10%	18%	23%	28%
Completely = 5	2%	5%	7%	9%	19%

# SOCIAL CONTACT AND SUPPORT

**“Is there someone in Guernsey outside your immediate household who you could call on if you ... ?”** \* A list of seven scenarios was provided, with the options of ‘yes’, ‘no’, ‘don’t know’ and ‘not applicable’.

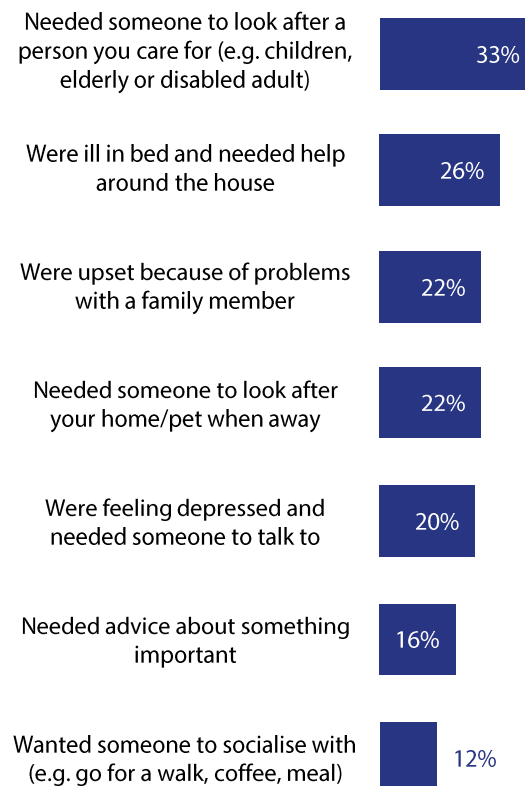
- 28% said they had someone to call upon for all seven scenarios given, with a further 68% saying they felt they had support for at least one of the scenarios given.
- 4% said they did not have any support for any of the scenarios given.

The chart to the right shows the results of those who said ‘No’ to each scenario we provided. Those who felt they did not have someone to call upon included:

- 33% who said they would not have someone to call if they needed someone to look after a person they care for.
- 26% who said they would not have someone to call if they were ill in bed and needed help around the house.
- 22% who said they would not have someone to call if they were upset because of problems with a family member, and another 22% who said they would not have someone to call if they needed someone to look after your home/pet when away.
- Whilst most scenarios centre around requesting a favour or support, it is also worth noting that 12% said they would not have someone to call upon if they wanted to socialise.

The table of results by financial position is shown overleaf.
































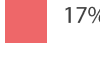



**Those who do not have someone in Guernsey outside of their immediate household who they could call on if they ... ?\***



\*Excluding not applicable



# SOCIAL CONTACT AND SUPPORT

Those who do not have someone in Guernsey outside of their immediate household who they could call on if they ... ?*	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Needed someone to look after a person you care for (e.g. children, elderly or disabled adult)	 53%	 40%	 31%	 28%	 23%
Were ill in bed and needed help around the house	 51%	 33%	 22%	 21%	 20%
Were upset because of problems with a family member	 46%	 27%	 18%	 18%	 13%
Needed someone to look after your home/pet when away	 50%	 30%	 20%	 16%	 10%
Were feeling depressed and needed someone to talk to	 36%	 26%	 17%	 18%	 15%
Needed advice about something important	 32%	 20%	 13%	 14%	 13%
Wanted someone to socialise with (e.g. go for a walk, coffee, meal)	 30%	 17%	 10%	 9%	 7%

# SOCIAL CONTACT AND SUPPORT

## LOWEST FINANCIAL POSITION

Do not feel at all a part of the community

46%

Said they had no one to call upon for any of the given scenarios

9%

Those in the lowest financial position were the least likely to feel a part of the community, with 46% rating 1 out of 5 to how much they felt a part of the community. 9% said they had no one to call upon in any of the scenarios given. 12% said they had support for every scenario given.

- **53% said they would not have someone to call if they needed someone to look after a person they care for.** 38% said they have children and 17% said they have care responsibilities for children outside of their household. 20% said they have care responsibilities for an adult.
- **51% said they would not have someone to call if they were ill in bed and needed help around the house.** 29% live on their own, and a further 7% who are in a single parent household.
- Half said they would not have someone to call if they needed someone to look after their home or pet when away.
- Whilst most scenarios centre around requesting a favour or support, it is also worth noting **that 30% said they would not have someone to call upon to socialise with**, which is higher than the other financial positions.

## LOW FINANCIAL POSITION

Do not feel at all a part of the community

23%

Said they had no one to call upon for any of the given scenarios

6%

Those in the low financial position were the less likely to feel a part of the community compared to those with higher financial positions: 22% rated 1 out of 5 to how much they felt a part of the community. 6% said they had no one to call upon in any of the scenarios given. 23% said they had support for every scenario given.

- **40% said they would not have someone to call if they needed someone to look after a person they care for.** 35% said they have children and 12% said they have care responsibilities for children outside of their household. 15% said they have care responsibilities for an adult.
- **A third said they would not have someone to call if they were ill in bed and needed help around the house.** 23% live on their own, and a further 6% who are in a single parent household.
- 30% said they would not have someone to call if they needed someone to look after their home or pet when away.
- Whilst most scenarios centre around requesting a favour or support, it is also worth noting that **17% said they would not have someone to call upon to socialise with.**



# ISLAND LIFE





# ISLAND LIFE

45% said they have always lived in Guernsey. 61% said they like living here but it has its drawbacks, while 16% would prefer to be living elsewhere. This section analyses respondent's satisfaction of services available on island as well as indicates what they feel are important services that should be accessible to all.

**Island Services and Amenities:** The most dissatisfied service was off-island transport, with 79% dissatisfied with off-island transport connections. This was followed by 65% who were dissatisfied with local housing. The fire service was the highest ranked island service, with 76% satisfied with this island service.

Further analysis on Living in Guernsey can be found on pages 117-130.

**Island Priorities:** 92% considered at least one element of the islands healthcare services to be an important service that should be available to all, regardless of financial circumstances. 62% considered one or more healthcare services to be a priority and would be willing to pay more in tax to ensure access for all. Emergency healthcare was considered the most important, followed by GP and nurse appointments.

Further analysis on Island Priorities can be found on pages 131-138.





# ISLAND LIFE

## LOWEST FINANCIAL POSITION

**66% of this group have always lived in Guernsey. 54% said they like living here but it has its drawbacks, while 36% would prefer to be living elsewhere.**

**Island Services and Amenities:** The most dissatisfied service was housing, with 86% dissatisfied with this island amenity. This was followed by 84% who were dissatisfied with off-island transport connections. The fire service was the top-ranking island service, with 71% satisfied with this island service.

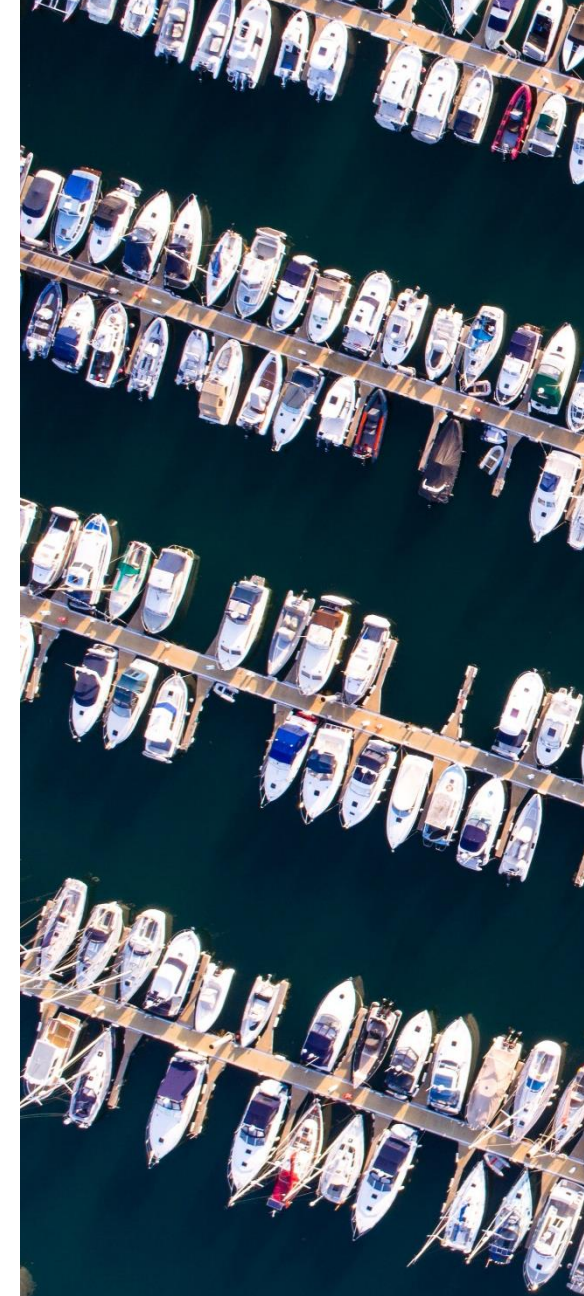
**Island Priorities:** 95% considered at least one element of the islands healthcare services to be an important service that should be available to all, regardless of financial circumstances. 48% considered one or more healthcare services to be a priority and would be willing to pay more in tax to ensure access for all. Emergency healthcare was considered the most important, closely followed by GP and nurse appointments and dental care.

## LOW FINANCIAL POSITION

**52% of this group have always lived in Guernsey. 65% said they like living here but it has its drawbacks, while 23% would prefer to be living elsewhere.**

**Island Services and Amenities:** The most dissatisfied service was off-island transport, with 85% dissatisfied with off-island transport connections. This was followed by 80% who were dissatisfied with local housing. The fire service was the top-ranking island service, with 71% satisfied with this island service.

**Island Priorities:** 94% considered at least one element of the islands healthcare services to be an important service that should be available to all, regardless of financial circumstances. 56% considered one or more healthcare services to be a priority and would be willing to pay more in tax to ensure access for all. Emergency healthcare was considered the most important, followed by GP and nurse appointments.





# LIVING IN GUERNSEY





# LIVING IN GUERNSEY: SUMMARY



## LOWEST FINANCIAL POSITION

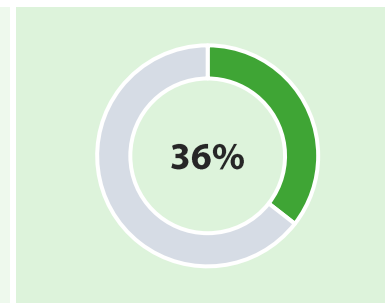
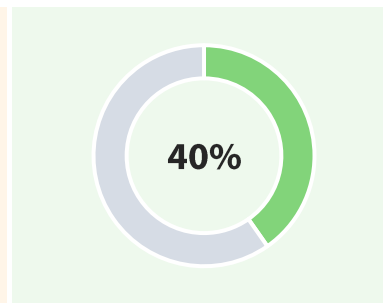
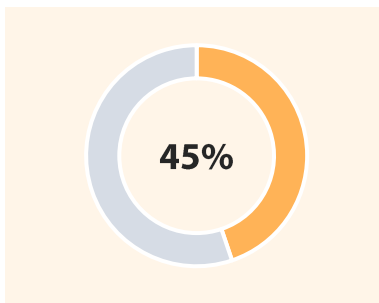
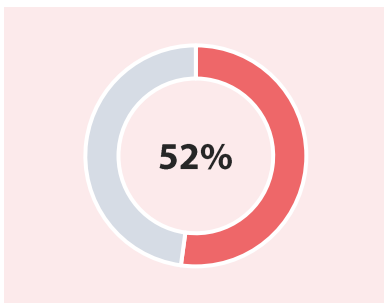
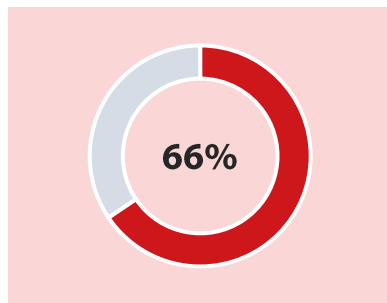
## LOW FINANCIAL POSITION

## MEDIUM FINANCIAL POSITION

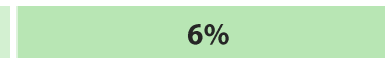
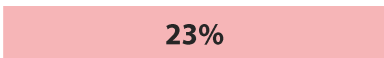
## HIGH FINANCIAL POSITION

## HIGHEST FINANCIAL POSITION

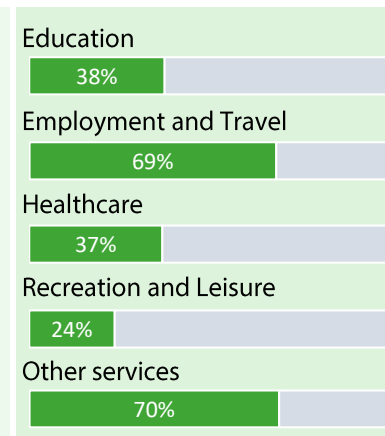
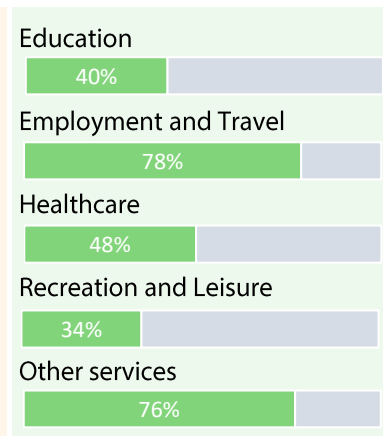
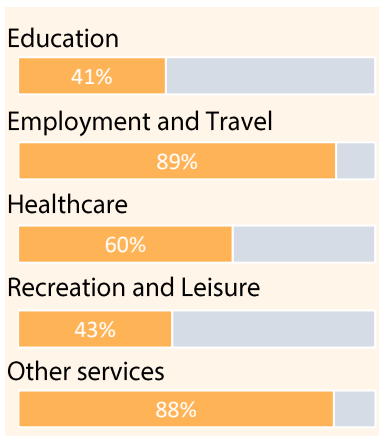
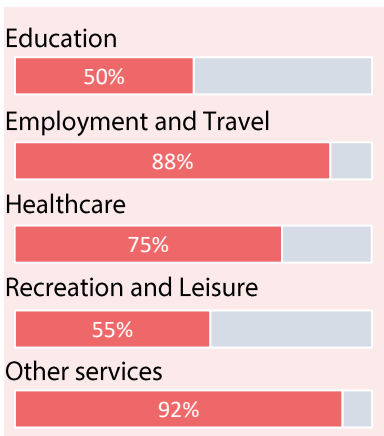
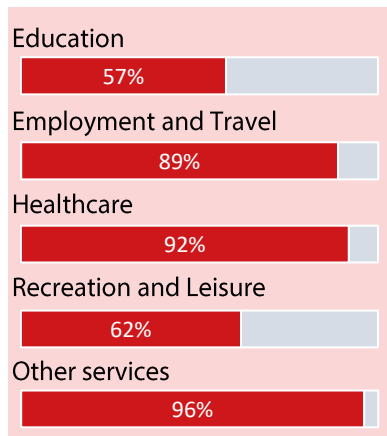
### HAVE ALWAYS LIVED IN GUERNSEY



### WOULD PREFER TO BE LIVING ELSEWHERE\*



### DISSATISFACTION OF ISLAND AMENITIES AND SERVICES\*



# LIVING IN GUERNSEY

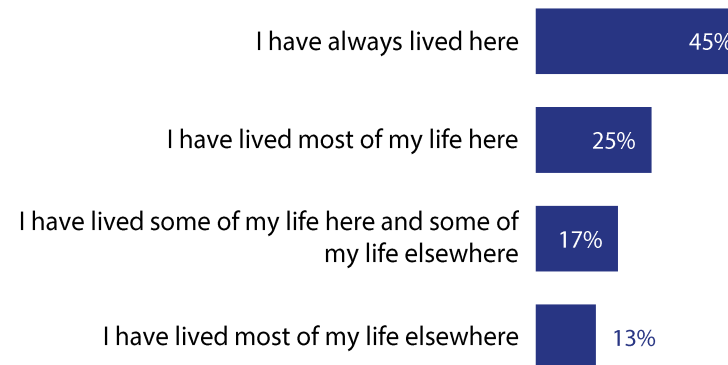
**"Which of the following statements best describes the length of time you have lived in Guernsey?"**

- 45% said they have always lived in Guernsey. This increases to 64% for those with the lowest financial position.
- In addition, 25% said they have lived on the island for most of their life.
- 17% said they have lived some of their life on island, and some of their life elsewhere. 13% say they have lived most of their life elsewhere.

**All were also asked, "Overall, how do you feel about living in Guernsey?"\***

- 23% say they like living here, while a further 61% say they like living here but it has its drawbacks.
- 16% said they would prefer to be living elsewhere. This increases to 38% for those with the lowest financial position.

**Which of the following statements best describes the length of time you have lived in Guernsey?**

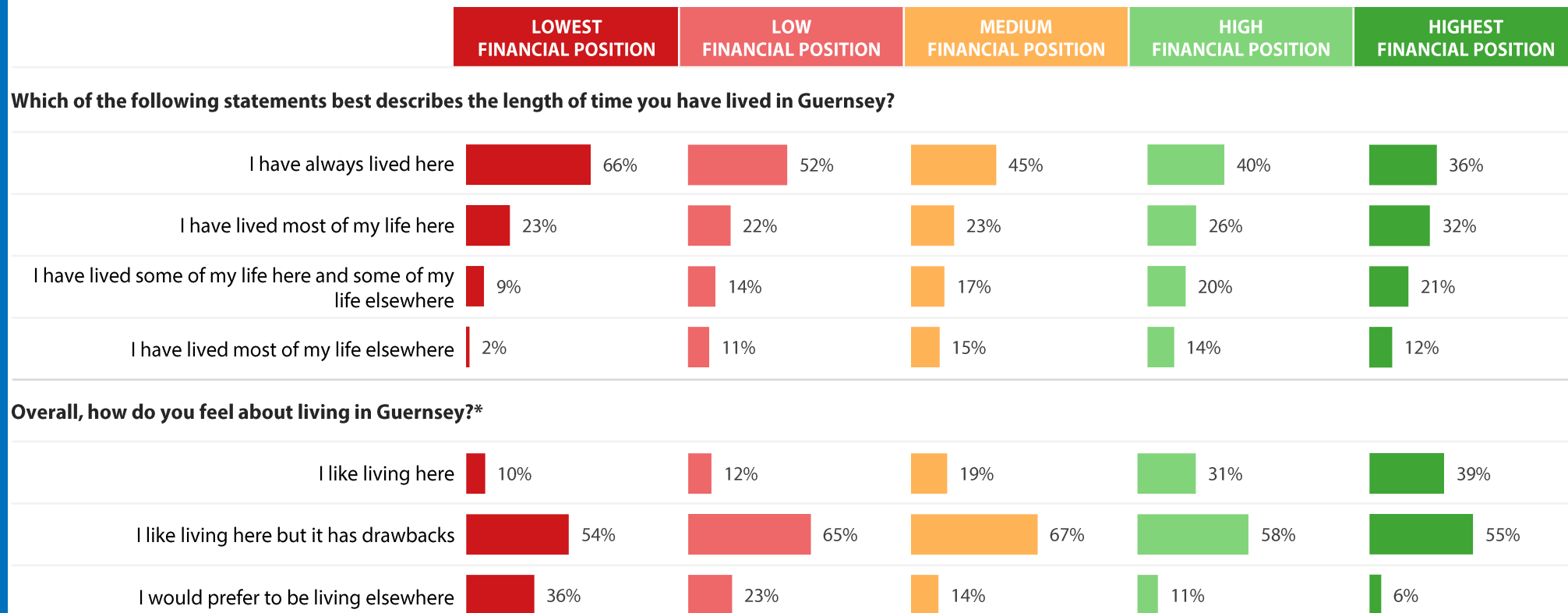


**Overall, how do you feel about living in Guernsey?\***



# LIVING IN GUERNSEY

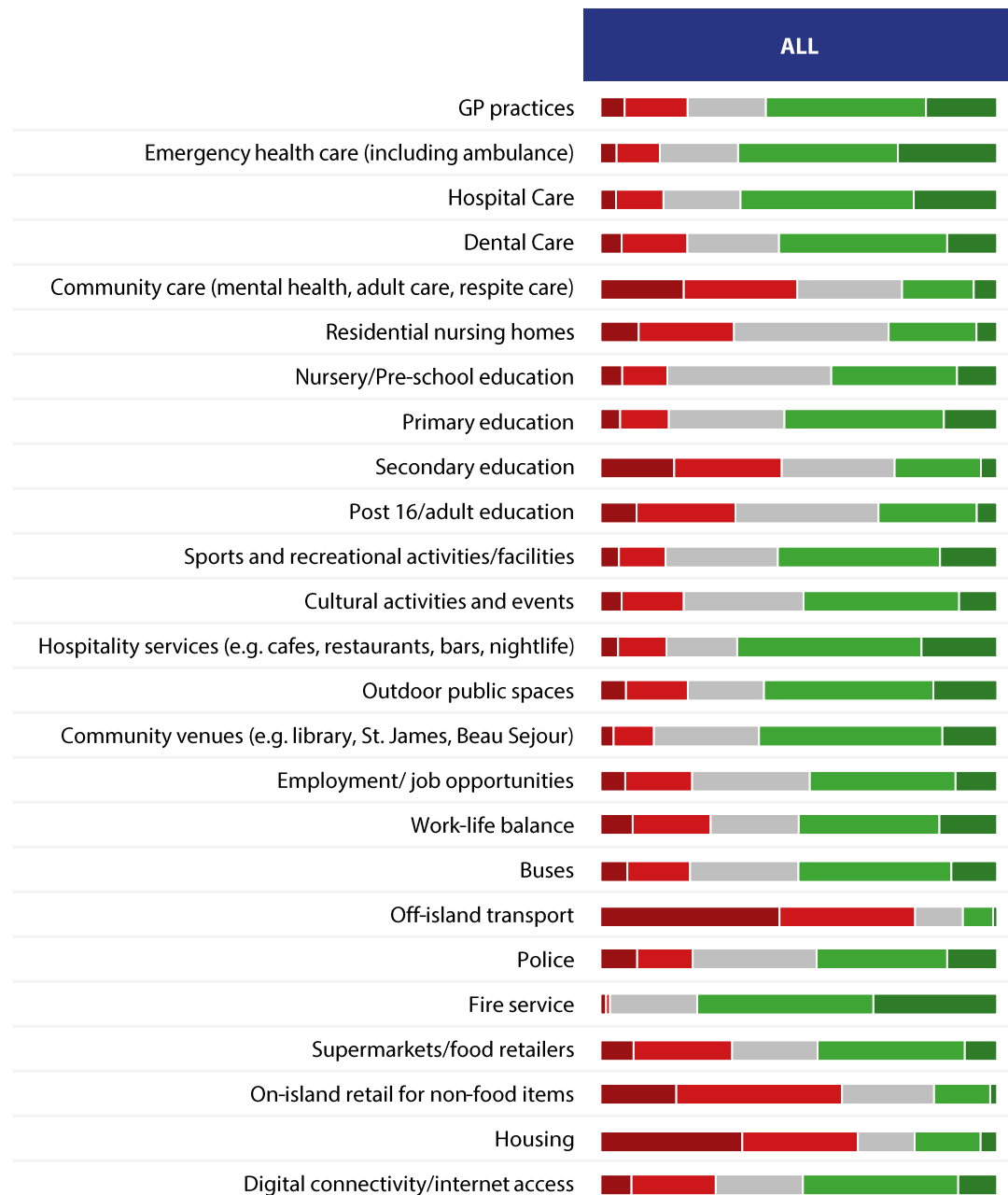
- 66% for those with the lowest financial position have always lived in Guernsey. This decreases to 36% for those with the highest financial position.
- 10% of those with the lowest financial position like living in Guernsey. This increases to 39% for those with the highest financial position.



# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

**“Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?”** This could be rated from ‘very dissatisfied’, ‘dissatisfied’, ‘neither satisfied or dissatisfied’, ‘satisfied’ to ‘very satisfied’.\*

- **Off-island transport was the service islanders are most dissatisfied with**, with 80% of respondents stating they were dissatisfied or very dissatisfied with this island service. Followed by housing with 65% in total dissatisfied, and on-island retail for non-food items with 61% in total dissatisfied.
- On the other end of the scale, **the fire service was the service islanders were most satisfied with**, with 76% stating they were satisfied or very satisfied with this service. Emergency healthcare, hospital care and hospitality services (e.g. cafes and restaurants) were also ranked highly for satisfaction, with 65% of stating they were satisfied with these services.
- The appendix contains tables which give percentage distribution for all aspects. The following page presents results for the services and/or amenities that the population were most dissatisfied with (where dissatisfaction was higher than satisfaction). Thereafter, the tables of results show the percentage of those who were dissatisfied or very dissatisfied by financial position.





# LIVING IN GUERNSEY: MOST DISSATISFIED SERVICES

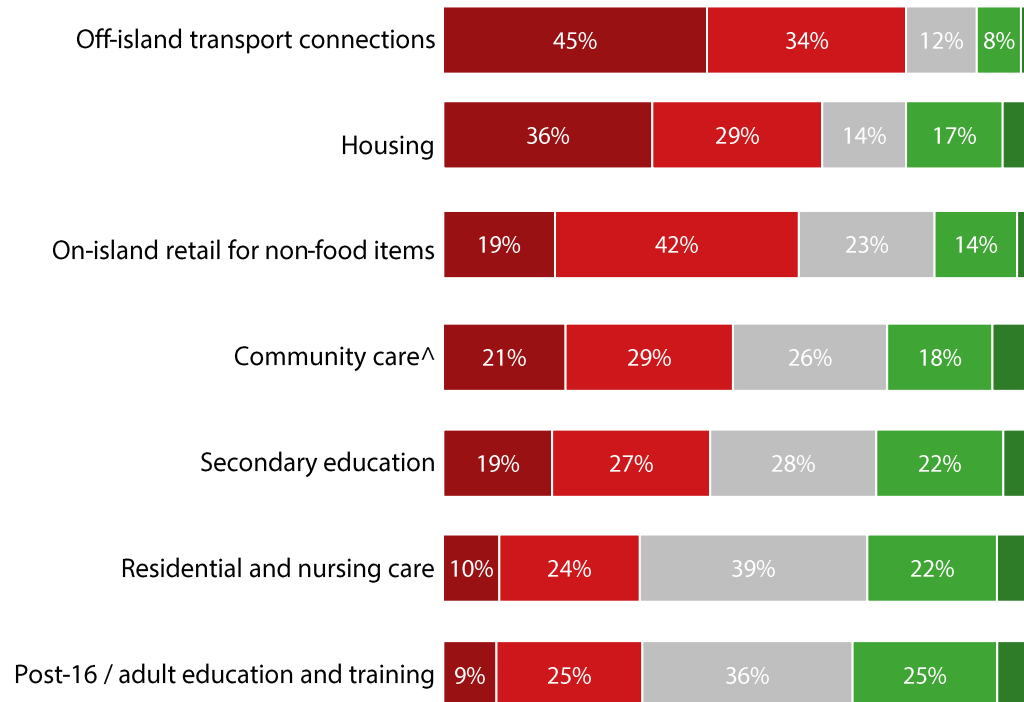
The services that the population were most dissatisfied (i.e. where dissatisfaction was greater than satisfaction) were:

- **Off-island travel: 79% are dissatisfied** with this island service. 55% say they have lived at least a short time of their life elsewhere from Guernsey, with 13% saying they have lived most of their life elsewhere. It is important to note, off-island transport connections could relate to holidays, work travel, or visiting family off-island.
- **Housing: 65% are dissatisfied** with this aspect of island life. (n.b. 31% said their home does not meet the needs of their household).
- **On island retail for non-food items: 61% are dissatisfied** with this island amenity. (n.b. 71% have financial worries, with 23% worried about the cost of replacing appliances and 18% worried about other household expenses).
- **Community care: Half are dissatisfied** with this island service. (n.b. 42% have long-term health issues, 9% would describe their general health as poor or very poor. 14% provide care for another adult who is in poor health, has a disability or impairment).
- **Secondary education: 46% are dissatisfied** with this island service. (n.b. 26% are a parent or guardian to children under 18 years. 12% have children aged 11-15 (secondary school aged).
- **Residential care: 34% are dissatisfied** with this island service. (n.b. We did not have anyone complete the survey who said they were living in a residential or nursing home).
- **Post 16 / adult education and training: 34% are dissatisfied** with island service. (n.b. 2% said they are currently in full-time education or training).

Overleaf shows total dissatisfaction by financial position.

## ALL

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*



# LIVING IN GUERNSEY: DISSATISFACTION (1/3)

Proportion dissatisfied with the following aspects of island life?*		LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Healthcare						
	GP practices	47%	33%	19%	16%	10%
	Emergency health care (including ambulance)	33%	21%	15%	11%	5%
	Hospital Care	28%	22%	15%	12%	11%
	Dental Care	44%	31%	22%	15%	8%
	Community care (mental health, adult care, respite care)	73%	60%	48%	40%	37%
	Residential nursing homes	42%	38%	34%	30%	27%
Education						
	Nursery/Pre-school education	25%	21%	16%	14%	11%
	Primary education	26%	19%	13%	18%	18%
	Secondary education	49%	44%	46%	47%	45%
	Post 16/adult education	41%	38%	34%	31%	29%

# LIVING IN GUERNSEY: DISSATISFACTION (2/3)

Proportion dissatisfied with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Recreation and leisure

Sports and recreational activities/facilities	29%	24%	17%	11%	8%
Cultural activities and events	29%	29%	21%	17%	12%
Hospitality services^	27%	22%	16%	14%	8%
Outdoor public spaces	41%	30%	21%	17%	14%
Community venues^^	26%	21%	14%	9%	5%

## Employment and Travel

Employment/ job opportunities	50%	33%	21%	16%	11%
Work-life balance	61%	43%	28%	16%	8%
Buses	33%	27%	21%	21%	16%
Off-island transport	84%	85%	85%	75%	66%



# LIVING IN GUERNSEY: DISSATISFACTION (3/3)

Proportion dissatisfied with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Emergency services and other essential services/provision

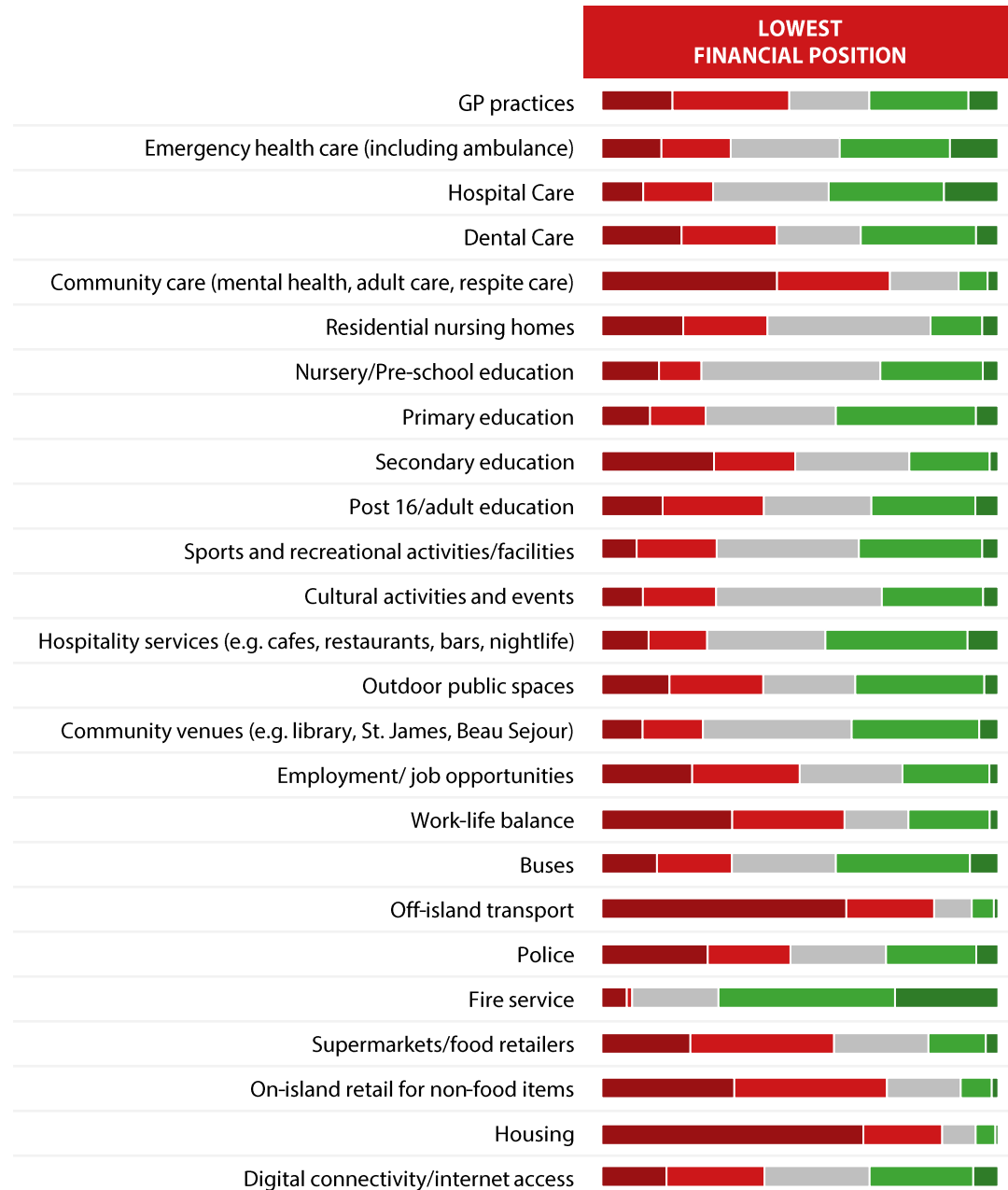
Police	48%	31%	20%	18%	16%
Fire service	8%	3%	2%	2%	2%
Supermarkets/food retailers	59%	42%	36%	26%	17%
On-island retail for non-food items	72%	69%	66%	54%	45%
Housing	86%	80%	69%	55%	38%
Digital connectivity/internet access	41%	33%	33%	24%	22%



# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

## LOWEST FINANCIAL POSITION

- **Housing was the aspect of life that those with the lowest financial position were most dissatisfied with**, with 86% of respondents stating they were dissatisfied or very dissatisfied with this island service. Closely followed by off-island transport connections with 84% in total dissatisfied, and community care with 73% in total dissatisfied.
- On the other end of the scale, **the fire service was the service they were most satisfied with**, with 71% stating they were satisfied or very satisfied with this service. Followed by hospitality services (e.g. cafes and restaurants), with 44% of stating they were satisfied with these amenities, and hospital care, with 43% satisfied with this service.
- This group were less likely to say they have a strong political position, with 32% saying their political views were central (neither left or right leaning), and 37% selecting don't know. Two thirds have always lived in Guernsey and over half said they liked living in Guernsey, but it has drawbacks (54%).
- Overleaf shows a table of results of the services and/or amenities that this financial position were most dissatisfied with (i.e. where dissatisfaction was higher than satisfaction).





# LIVING IN GUERNSEY: MOST DISSATISFIED (1)

## LOWEST FINANCIAL POSITION

The services that the lowest financial position were most dissatisfied with were:

**Housing: 86% are dissatisfied** with this aspect of island life. 69% said their house does not meet the needs of their household.

**Off-island travel: 84% were dissatisfied** with this island service. 34% say they have lived at least a short time of their life elsewhere from Guernsey, with 2% saying they have lived most of their life elsewhere.

**Community care: 73% were dissatisfied** with this island service. 67% have long-term health issues, 32% would describe their general health as poor or very poor. 1 in 5 provide care for another adult who is in poor health, has a disability or impairment.

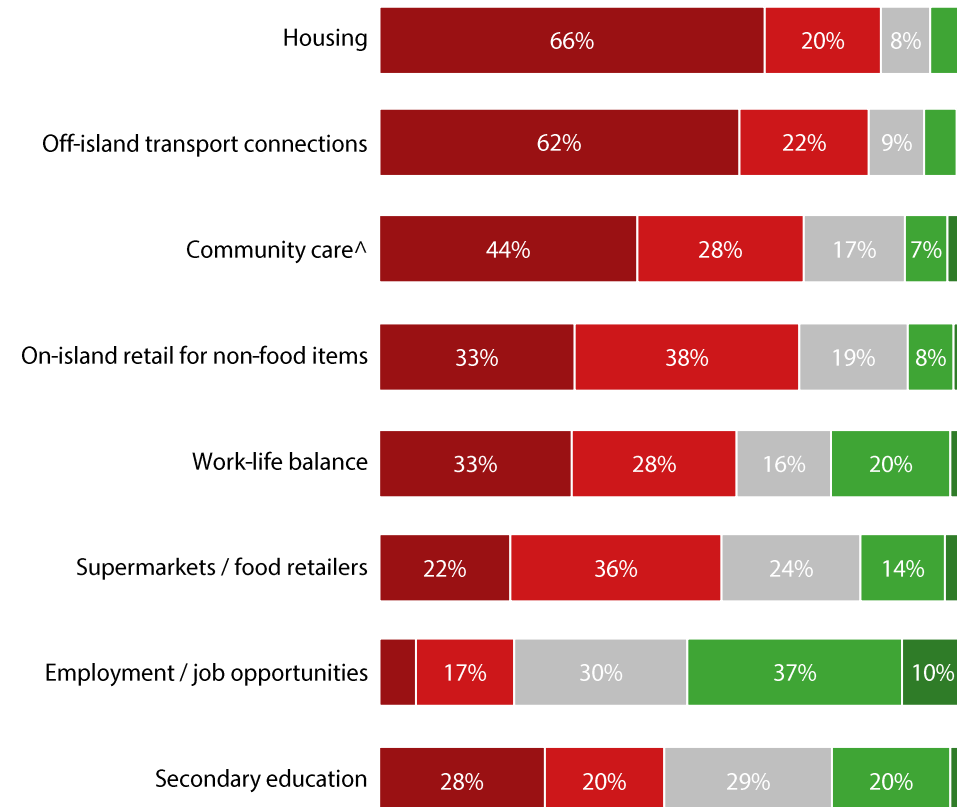
**Retail: 72% are dissatisfied with on island retail for non-food retail and 59% are dissatisfied with local supermarkets/ food retailers:** 95% have financial worries, with 61% worried about the cost of replacing appliances and 59% worried about other household expenses.

**Work/life & Jobs: 61% are dissatisfied with the islands work/life balance and half are dissatisfied with employment/job opportunities:** 63% are employed, with 47% employed full-time on either a permanent or temporary contract. 12% are unemployed, with 10% looking for employment.

**Secondary education: 49% were dissatisfied** with this island service. 38% are a parent or guardian to children under 18 years. 11% have children aged 11-15 (secondary school aged).

## LOWEST FINANCIAL POSITION

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*



# LIVING IN GUERNSEY: MOST DISSATISFIED (2)

## LOWEST FINANCIAL POSITION

The services that the lowest financial position were most dissatisfied with, where dissatisfaction was greater than satisfaction continues:

**Police: 48% were dissatisfied** with this island service.

**GP & Dental care: 47% are dissatisfied with GP practices and 44% are dissatisfied with on-island dental care:** 48% pay their own consultation charge for the GP, and 30% received help from the States of Guernsey. 54% have a health concern they have not yet raised with a GP. Cost has delayed or prevented 60% of adults receiving a GP appointment and 68% of adults receiving dental care.

**Residential and nursing care: 42% were dissatisfied** with this service on island. We did not have anyone complete the survey who said they were living in a residential or nursing home.

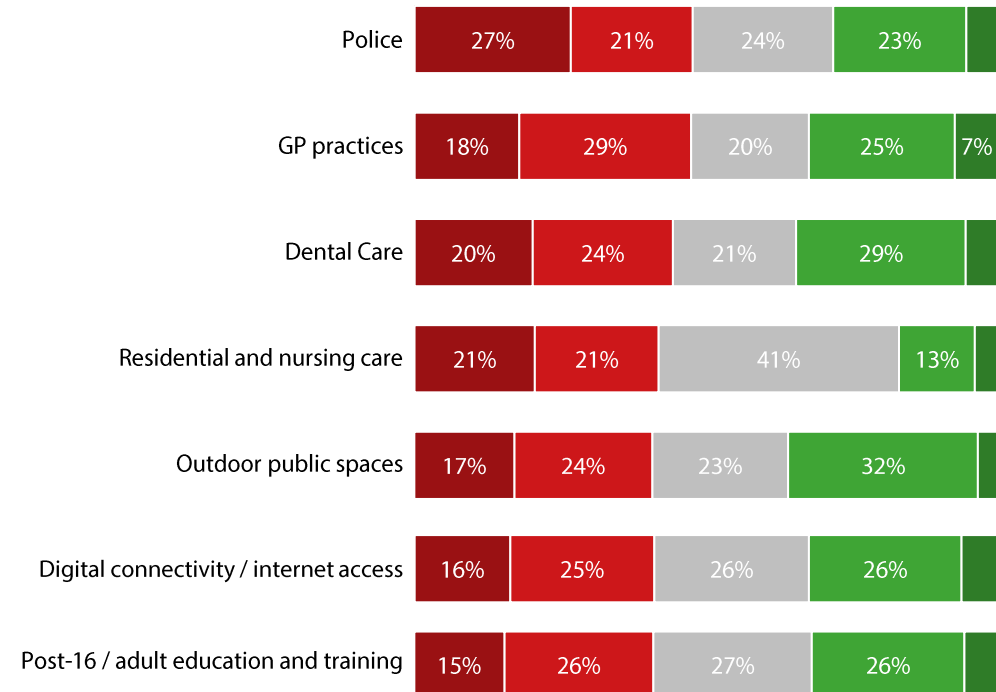
**Outdoor public spaces: 41% were dissatisfied** with this island service.

**Digital connectivity / Internet access- 41% were dissatisfied** with this island service. 70% have access to broadband at their home, and 35% are worried about affording the cost of their broadband over the next 12 months.

**Post 16 / adult education and training: 41% were dissatisfied** with this island service. We had no one from this financial position say they were in full-time education or training.

## LOWEST FINANCIAL POSITION

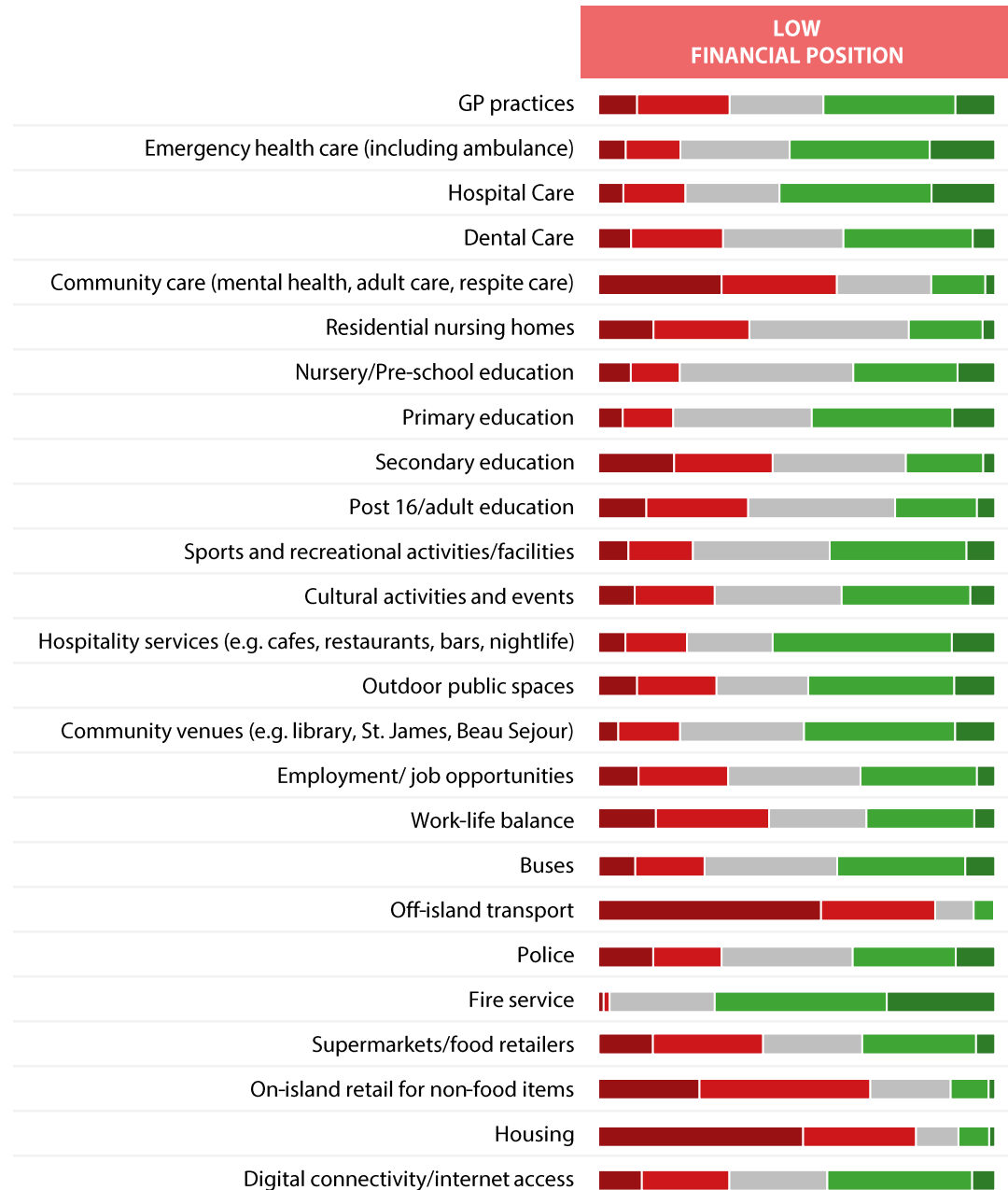
Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*



# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

## LOW FINANCIAL POSITION

- **Off-island transport was the service those with a low financial position are most dissatisfied with**, with 85% of respondents stating they were dissatisfied or very dissatisfied with this island service. Followed by housing with 80% in total dissatisfied, and on-island retail for non-food items with 69% in total dissatisfied.
- On the other end of the scale, **the fire service was the service islanders were most satisfied with**, with 71% stating they were satisfied or very satisfied with this service. Also ranked highly for satisfaction were hospitality services (56%), hospital care (54%), and emergency healthcare (52%).
- This group were less likely to say they have a strong political position, with 43% saying their political views were central (neither left or right leaning). Over half have always lived in Guernsey (52%), and 65% said they liked living in Guernsey, but it has drawbacks.
- Overleaf shows a table of results of the services and/or amenities that this financial position were most dissatisfied with (where dissatisfaction was higher than satisfaction).



# LIVING IN GUERNSEY: MOST DISSATISFIED

## LOW FINANCIAL POSITION

The services that those in the low financial position were most dissatisfied with were:

**Off-island travel: 85% are dissatisfied** with this island service. 48% say they have lived at least a short time of their life elsewhere from Guernsey, with 11% saying they have lived most of their life elsewhere.

**Housing: 80% are dissatisfied** with this aspect of island life. 52% said their house does not meet the needs of their household.

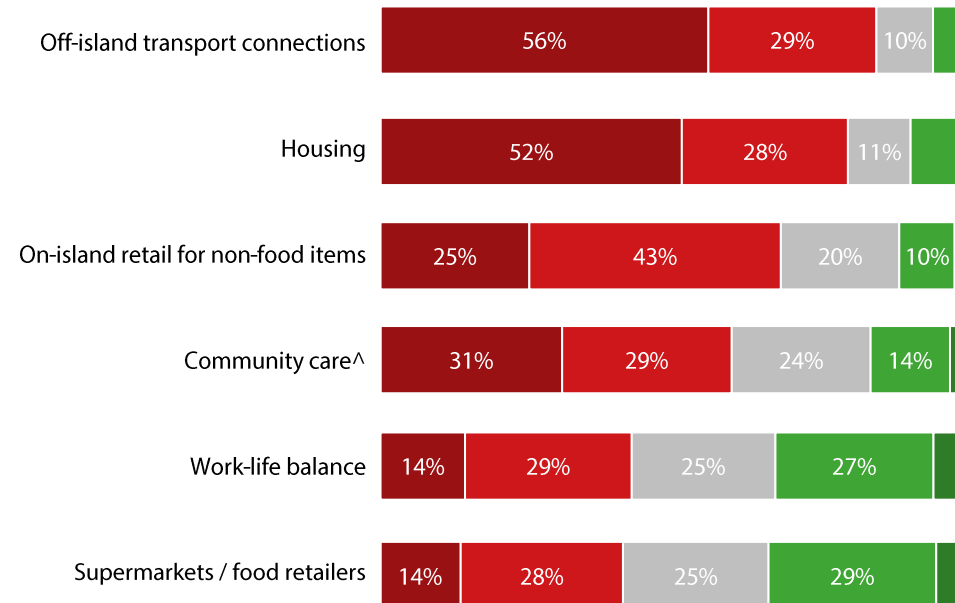
**Retail: 69% are dissatisfied with on island retail for non-food retail and 42% are dissatisfied with local supermarkets/ food retailers.** 94% have financial worries, with 44% worried about the cost of replacing appliances and 35% worried about other household expenses.

**Community care: 60% are dissatisfied** with this island service. Half have long-term health issues, 16% would describe their general health as poor or very poor. 15% provide care for another adult who is in poor health, have a disability or impairment.

**Work/life balance: 43% are dissatisfied** with this aspect of island life. 77% are employed or in full-time education, with 57% employed full-time on either a permanent or temporary contract.

## LOW FINANCIAL POSITION

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*





# ISLAND PRIORITIES





# ISLAND PRIORITIES: SUMMARY

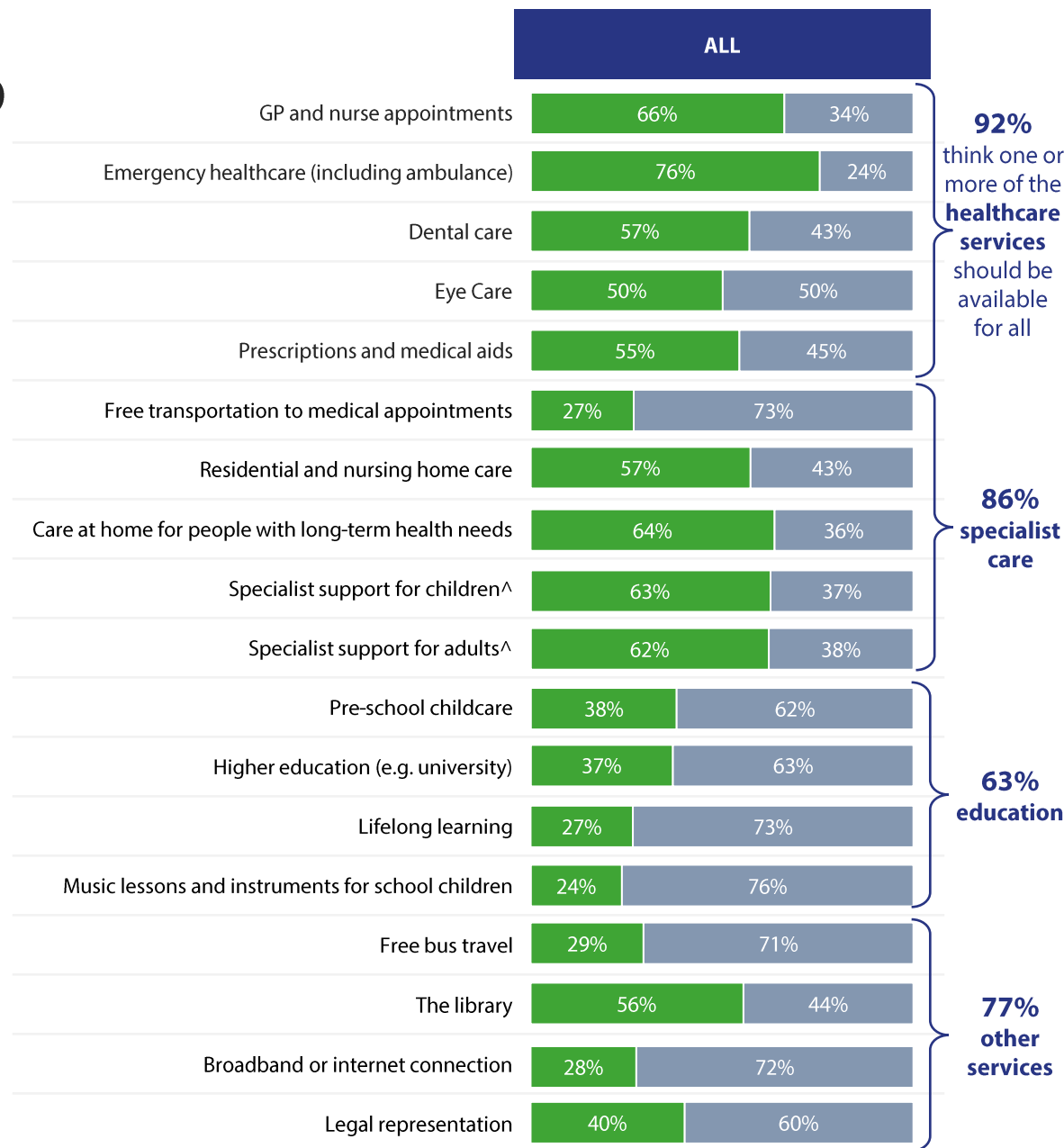


LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<b>ISLAND HEALTHCARE SERVICES THAT SHOULD BE AVAILABLE TO EVERYONE IN GUERNSEY, REGARDLESS OF FINANCIAL CIRCUMSTANCES</b>				
<b>75%</b> GP & nurse appointments <b>80%</b> Emergency / ambulance services <b>70%</b> Dental care <b>59%</b> Eye care <b>69%</b> Prescriptions & medical aids	<b>71%</b> GP & nurse appointments <b>79%</b> Emergency / ambulance services <b>63%</b> Dental care <b>54%</b> Eye care <b>58%</b> Prescriptions & medical aids	<b>67%</b> GP & nurse appointments <b>78%</b> Emergency / ambulance services <b>61%</b> Dental care <b>52%</b> Eye care <b>57%</b> Prescriptions & medical aids	<b>64%</b> GP & nurse appointments <b>72%</b> Emergency / ambulance services <b>54%</b> Dental care <b>48%</b> Eye care <b>52%</b> Prescriptions & medical aids	<b>54%</b> GP & nurse appointments <b>71%</b> Emergency / ambulance services <b>38%</b> Dental care <b>39%</b> Eye care <b>41%</b> Prescriptions & medical aids
<b>SPECIALIST CARE SERVICES THAT SHOULD BE AVAILABLE TO EVERYONE IN GUERNSEY, REGARDLESS OF FINANCIAL CIRCUMSTANCES</b>				
<b>42%</b> Free transport to medical appointments <b>62%</b> Residential & nursing care <b>63%</b> Homecare for long-term need <b>62%</b> For adults with disabilities / additional needs <b>63%</b> For children with disabilities / additional needs	<b>29%</b> Free transport to medical appointments <b>54%</b> Residential & nursing care <b>61%</b> Homecare for long-term need <b>60%</b> For adults with disabilities / additional needs <b>56%</b> For children with disabilities / additional needs	<b>27%</b> Free transport to medical appointments <b>61%</b> Residential & nursing care <b>66%</b> Homecare for long-term need <b>64%</b> For adults with disabilities / additional needs <b>66%</b> For children with disabilities / additional needs	<b>25%</b> Free transport to medical appointments <b>59%</b> Residential & nursing care <b>66%</b> Homecare for long-term need <b>64%</b> For adults with disabilities / additional needs <b>65%</b> For children with disabilities / additional needs	<b>19%</b> Free transport to medical appointments <b>49%</b> Residential & nursing care <b>58%</b> Homecare for long-term need <b>58%</b> For adults with disabilities / additional needs <b>60%</b> For children with disabilities / additional needs
<b>EDUCATION SERVICES THAT SHOULD BE AVAILABLE TO EVERYONE IN GUERNSEY, REGARDLESS OF FINANCIAL CIRCUMSTANCES</b>				
<b>39%</b> Preschool <b>44%</b> Higher education <b>37%</b> Lifelong Learning <b>26%</b> Music lessons / instruments for children	<b>39%</b> Preschool <b>38%</b> Higher education <b>27%</b> Lifelong Learning <b>24%</b> Music lessons / instruments for children	<b>38%</b> Preschool <b>39%</b> Higher education <b>26%</b> Lifelong Learning <b>22%</b> Music lessons / instruments for children	<b>38%</b> Preschool <b>36%</b> Higher education <b>27%</b> Lifelong Learning <b>24%</b> Music lessons / instruments for children	<b>35%</b> Preschool <b>31%</b> Higher education <b>23%</b> Lifelong Learning <b>25%</b> Music lessons / instruments for children
<b>OTHER SERVICES THAT SHOULD BE AVAILABLE TO EVERYONE IN GUERNSEY, REGARDLESS OF FINANCIAL CIRCUMSTANCES</b>				
<b>36%</b> Free bus travel <b>46%</b> The library <b>33%</b> Broadband or internet connection <b>47%</b> Legal representation	<b>32%</b> Free bus travel <b>45%</b> The library <b>27%</b> Broadband or internet connection <b>43%</b> Legal representation	<b>29%</b> Free bus travel <b>55%</b> The library <b>27%</b> Broadband or internet connection <b>41%</b> Legal representation	<b>27%</b> Free bus travel <b>64%</b> The library <b>29%</b> Broadband or internet connection <b>38%</b> Legal representation	<b>28%</b> Free bus travel <b>60%</b> The library <b>25%</b> Broadband or internet connection <b>34%</b> Legal representation

# ISLAND PRIORITIES: ISLAND SERVICES AND AMENITIES

**“Which of the following services do you think should be available to everyone in Guernsey, regardless of their financial circumstances?”\*** Each option selected was deemed an important service.

- **92% said one or more of the healthcare services were an important service that should be available to all.** This includes 76% who considered emergency health care as important, 66% for GP and nurse appointments, and 57% for dental care.
- **86% said one or more of the specialist care services were an important service that should be available to all.** This includes 64% who considered care at home for people with long-term health needs as important, 63% for specialist support for children with disabilities or special educational needs, and 62% for specialist support for adults with disabilities or additional needs.
- **63% said one or more of the educational services were an important service that should be available to all.** This includes 38% who considered pre-school an important service, 37% for higher education, and 27% for lifelong learning.
- **77% said one or more of the other services were an important service that should be available to all.** This includes 56% who considered the library to be important, 40% for legal representation, and 29% for free bus travel.
- The following pages analyse what was considered important by the lowest and low financial positions, followed by what was considered a priority by all.

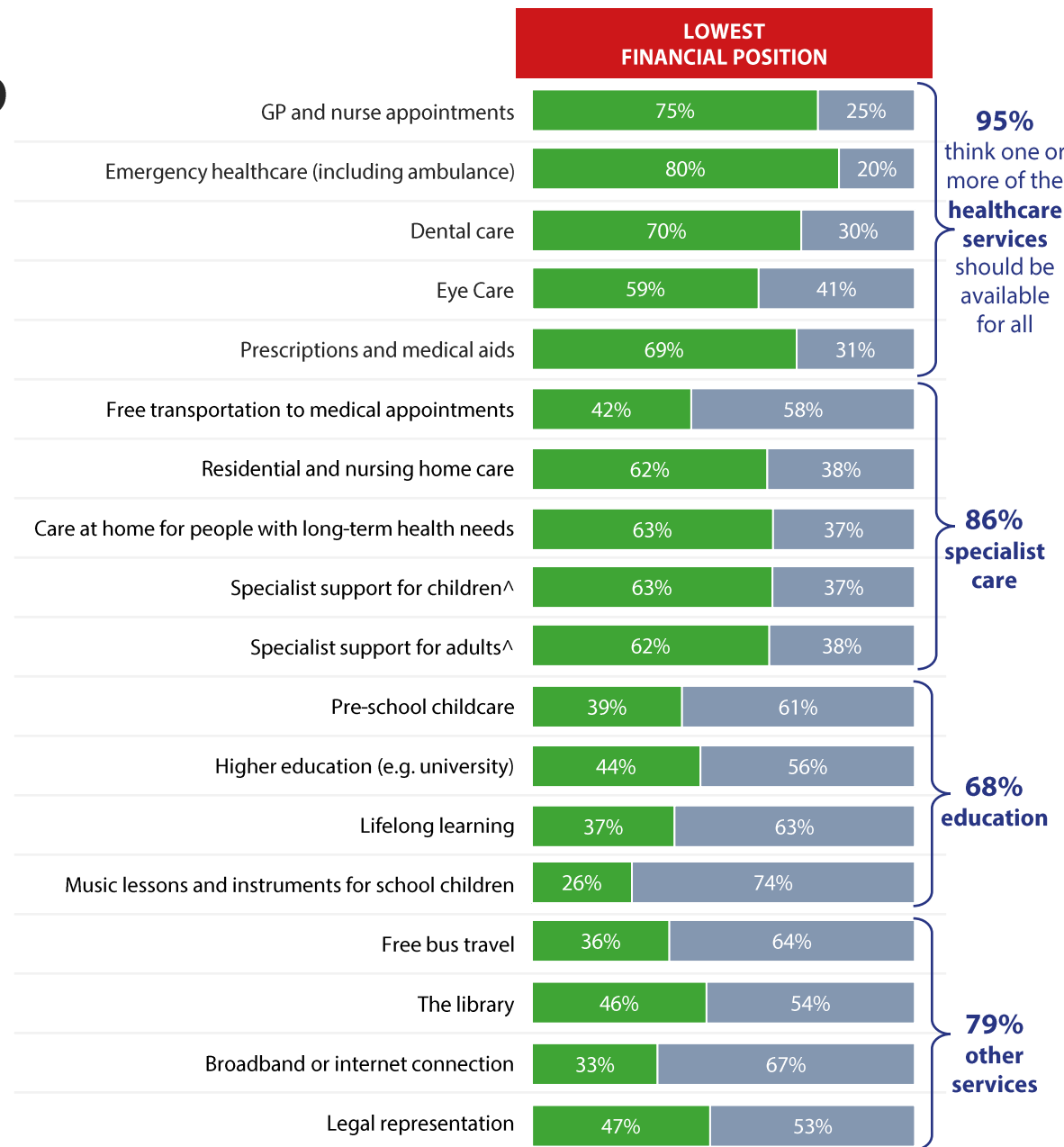


# ISLAND PRIORITIES: ISLAND SERVICES AND AMENITIES

## LOWEST FINANCIAL POSITION

These results show what those with the lowest financial position consider to be important and available for all, regardless of their financial circumstances:

- **95% said one or more of the healthcare services were an important service that should be available to all.** This includes 80% considering emergency health care as important, 75% GP and nurse appointments, and 70% dental care.
- **86% said one or more of the specialist care services were an important service that should be available to all.** This includes 63% who considered care at home for people with long-term health needs as important, 63% specialist support for children with disabilities or special educational needs, and 62% specialist support for adults with disabilities or additional needs.
- **68% said one or more of the educational services were an important service that should be available to all.** This includes 44% who considered higher education an important service, 39% preschool, and 37% lifelong learning.
- **79% said one or more of the specialist care services were an important service that should be available to all.** This includes 46% who considered the library to be important, 47% legal representation, and 36% free bus travel.



Important

Not important

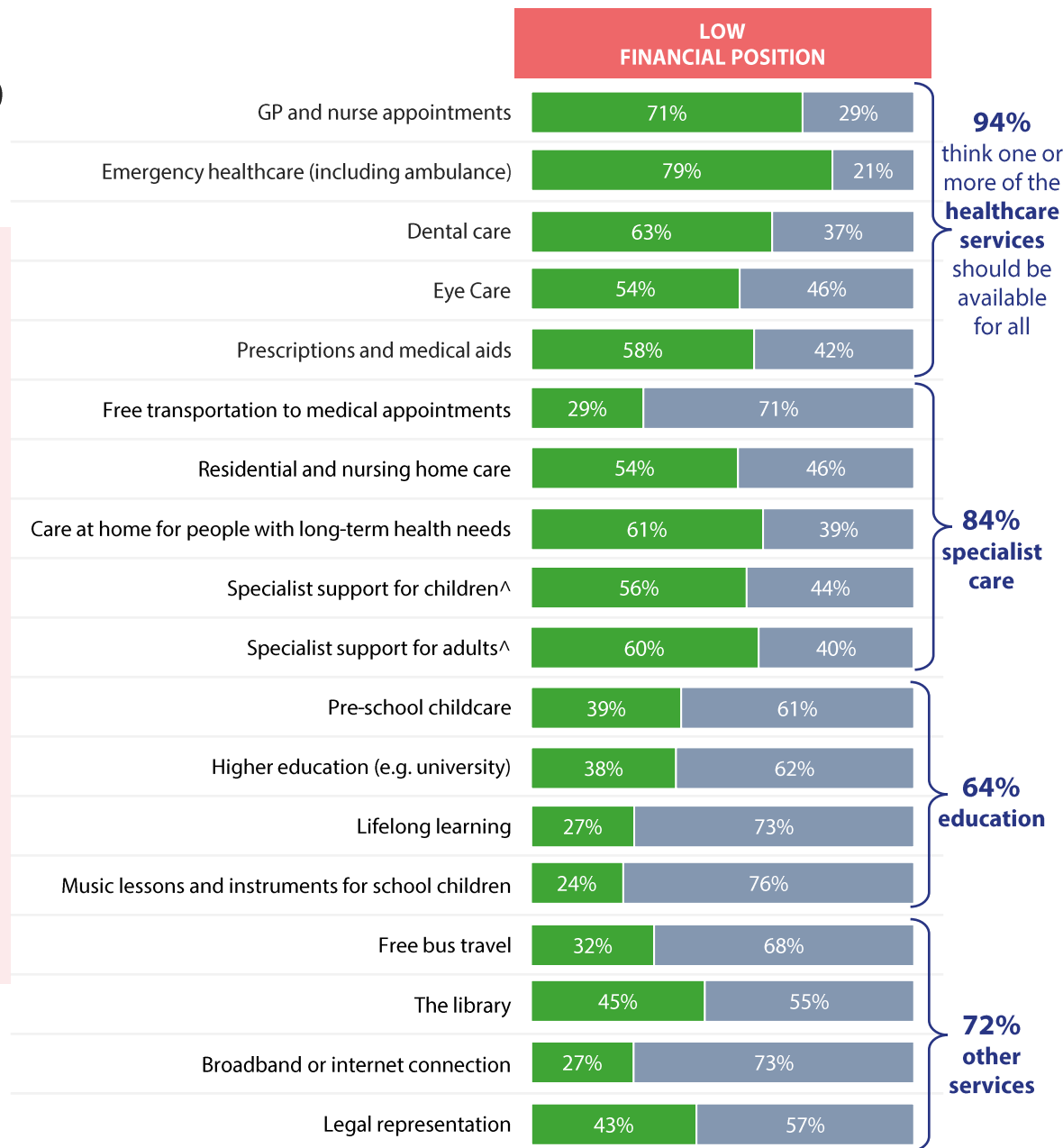
\*Excluding don't know and none of the above  
^with disabilities or additional/special educational needs

# ISLAND PRIORITIES: ISLAND SERVICES AND AMENITIES

## LOW FINANCIAL POSITION

These results show what those with the low financial position consider to be important and available for all, regardless of their financial circumstances:

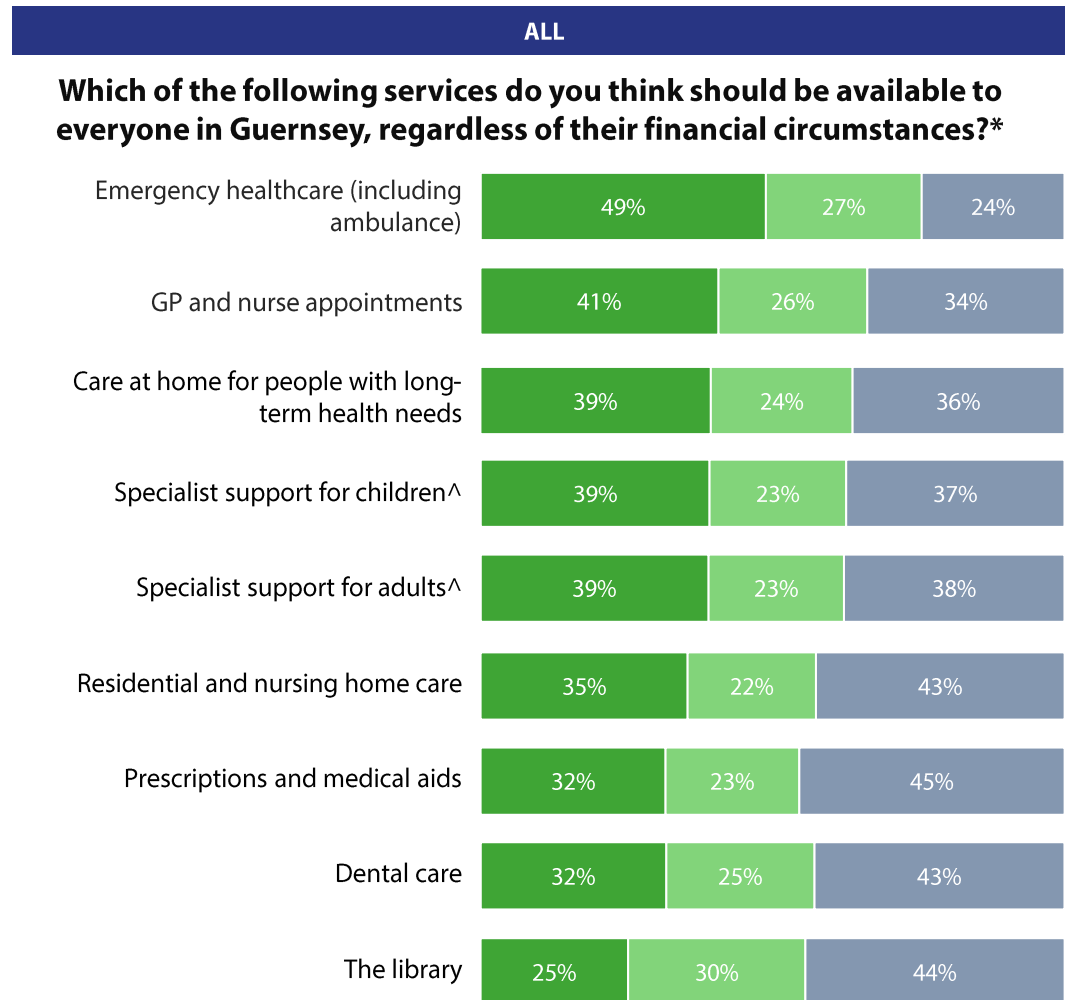
- **94% said one or more of the healthcare services were an important service that should be available to all.** This includes 79% considering emergency health care as important, 71% GP and nurse appointments, and 63% dental care.
- **84% said one or more of the specialist care services were an important service that should be available to all.** This includes 61% who considered care at home for people with long-term health needs as important, 60% specialist support for adults^, and 56% specialist support for children^.
- **64% said one or more of the educational services were an important service that should be available to all.** This includes 39% who considered Pre-school an important service, 38% higher education, and 27% lifelong learning.
- **72% said one or more of the other care services were an important service that should be available to all.** This includes 45% who considered the library to be important, 43% legal representation, and 32% free bus travel.



# ISLAND PRIORITIES: MOST IMPORTANT SERVICES

For each option that respondents had selected that they think should be available for all, they were asked the supplementary question: "Would you be willing to pay more tax to guarantee access for all?"\* Any options that were selected 'Yes, I would pay more tax' to guarantee access for all was deemed to be a priority.

- **Healthcare services:** Emergency health care was considered the top priority with 42% who said it should be available for all and they would pay more tax to achieve this. This was followed by GP and nurse appointments (41%). Dental care was considered a priority by 32%, as was prescriptions and medical aids.
- **Specialist care services:** Care at home for people with long-term health needs was considered a priority by 39%, as was specialist support for children^ and specialist support for adults^.
- **Educational services:** 38% considered pre-school an important service. It was 37% for higher education, and 27% for lifelong learning.
- **Other services:** 1 in 4 considered the library to be a priority service.
- Overleaf analyses what was considered important and a priority by financial position.





# ISLAND PRIORITIES: IMPORTANT AND PRIORITY SERVICES

Which of the following services do you think should be available to everyone in Guernsey, regardless of their financial circumstances?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Healthcare

GP and nurse appointments

35% 39%

40% 31%

41% 26%

44% 21%

36% 18%

Emergency healthcare (including ambulance)

38% 42%

45% 33%

51% 27%

52% 20%

50% 21%

Dental care

33% 38%

32% 31%

35% 25%

33% 22%

21% 17%

Eye care

29% 30%

24% 30%

27% 24%

29% 19%

23%

Prescriptions and medical aids

35% 34%

31% 27%

34% 23%

32% 20%

26%

## Specialist care

Free transportation to medical appointments

28%

17%

Residential and nursing home care

25% 37%

30% 24%

37% 24%

41% 19%

33% 16%

Care at home for people with long-term health needs

26% 37%

32% 28%

41% 24%

46% 21%

39% 19%

Specialist support for children with disabilities or special educational needs

30% 33%

31% 26%

41% 26%

46% 19%

41% 19%

Specialist support for adults with disabilities or additional needs

27% 35%

33% 27%

40% 24%

44% 21%

42% 16%



# LIVING IN GUERNSEY: IMPORTANT AND PRIORITY SERVICES

Which of the following services do you think should be available to everyone in Guernsey, regardless of their financial circumstances?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

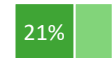
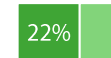
MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

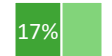
HIGHEST  
FINANCIAL POSITION

## Education

Pre-School



Higher education (e.g. university)



Lifelong learning

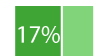
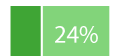


Music lessons and instruments for school children

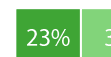
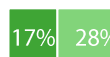


## Other Services

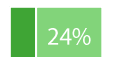
Free bus travel



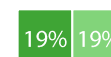
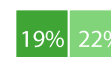
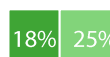
The library



Broadband or internet connection



Legal representation



# LOOKING TO THE FUTURE





# LOOKING TO THE FUTURE: SUMMARY



LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<b>RESPONSES ON IMPROVEMENT FOR HOUSING</b>				
<i>"If I could build more houses to help people who actually need and want help."</i>	<i>"being able to afford a home in Guernsey, so that I have peace of mind for the future."</i>	<i>"Housing certainty upon retirement."</i>	<i>"Access to wet room, more living space adapted for wheelchair user"</i>	<i>"Better affordability and selection of housing options"</i>
<b>RESPONSES ON IMPROVEMENTS FOR HEALTHCARE</b>				
<i>"Cheaper healthcare. I know people who are very ill but can't afford to see a doctor, or go to A&amp;E."</i>	<i>"For health issues to be resolved, lack of surgeons means I'm on a 3 year waiting list."</i>	<i>"Make huge improvements to Children &amp; Mental Health Services"</i>	<i>"Reduced waiting lists for hospital treatment. More respite care"</i>	<i>"Access to more medical interventions on-island. "</i>
<b>RESPONSES ON GOVERNMENT AND PUBLIC SERVICES</b>				
<i>"Have the states listen to guernsey people and actually make a difference."</i>	<i>"There are savings to be made in public finances before increasing tax."</i>	<i>"Put some money into making the place look good as it is untidy and uncared for in a number of locations ..."</i>	<i>"less road works and diversions, services need to work together more"</i>	<i>"Better teaching in high school education, particularly for children with special needs such as dyslexia."</i>
<b>RESPONSES ON LEAVING THE ISLAND</b>				
<i>"It is not viable to live here if you are on a normal wage . This is why I am leaving"</i>	<i>"Build housing for local people, they are all leaving the island."</i>	<i>"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. "</i>	<i>"To advise leaving Guernsey"</i>	<i>"For my children to be able to afford to live here! Out of five children only one remains - the others have had to relocate to the UK. It's sad!"</i>

# LOOKING TO THE FUTURE: TO CHANGE OWN QUALITY OF LIFE

Please complete this sentence: “The one thing that would make the biggest difference to my quality of life would be...” 2177 people wrote a response to this open text question. These responses have been analysed and summarised over pages 142-153.

## Key themes from responses:



**Housing** was the biggest theme, with requests for increased availability of affordable housing and aspirations of being able to own a property.



Many believed improvements to individual quality of life would stem from **changes on a government level**, including some **public services**.



Many expressed an increase in **personal financial security** would make the biggest difference to their quality of life, as would a reduction in costs.



Some believed their quality of life could be improved through **changes to island life**. These were both on a personal and community level.



Many thought improvements to **travel** solutions could make a big difference to the quality of life, particularly off-island travel.



There is a clear desire for changes to local healthcare to provide better access to a quality service.



A small number considered **family** relations as being an important factor on quality of life.



Many of the themes listed above contributed to a small number believing **leaving the island** would be the best way to improve their quality of life.



A few noted hopes or a sense of security for the future would benefit their quality of life. Some concerns were raised regarding support in **retirement and pensions**.



# IMPROVE OWN QUALITY OF LIFE: HOUSING



Housing was the biggest theme within comments related to improving personal quality of life, with increased availability of affordable housing and aspirations of being able to own a property being the main points within comments on this theme.

## Affordable and Ability to Own Housing

There were strong calls for **increased availability of affordable housing**, with others asking for current **house prices to go down**. There were many who said they wanted to **own their own property**, with some suggestions of **more support** to help young people and local first-time buyers onto the housing ladder. Calls for more property to be built were very small.

Concerns were raised by parents that their adult children cannot afford to move out of the family home as well as desires for children to move back to the island. Some under 40's expressed frustration of being unable to move out of their family home, with a few noting being unable to have independence or start a family due to this.

### Renting

The rental market was a stronger theme for those in the lower three financial positions, requesting **lower rents** and **more housing security in rental** properties. There was also a small number of concerns over landlords and States of Guernsey not maintaining rental properties enough.

### Quality and Suitability of Local Properties

Felt more by the low, medium and high financial positions, there was call for **improved quality** of homes, including increased size, more bedrooms, more parking and garden space. There were also desires for modifications to property to **make it more accessible** to family members with disabilities or reduced mobility.

### Mortgages

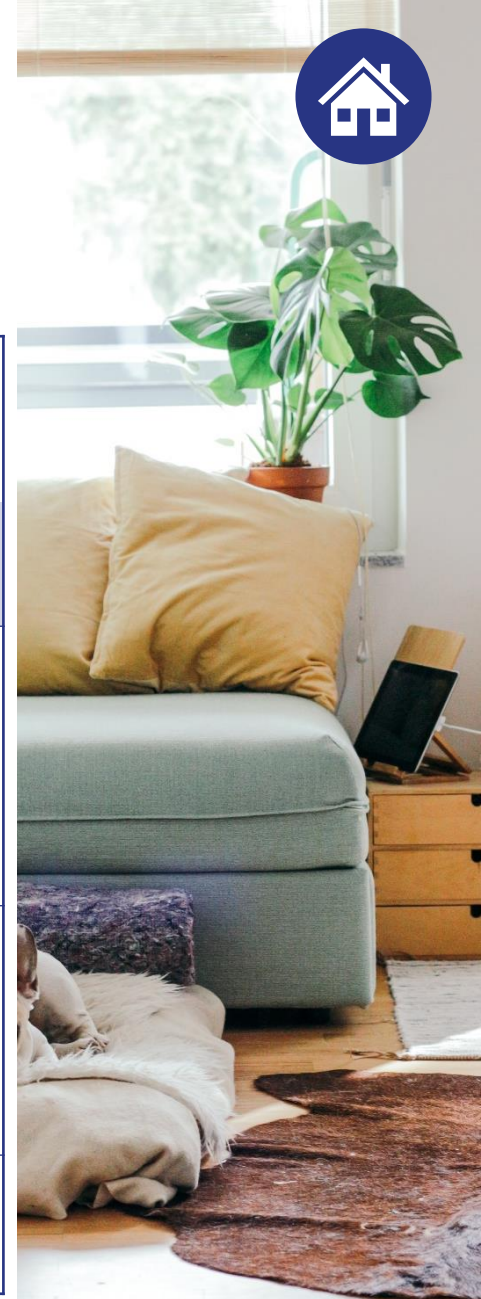
**Mortgage rates** (interest) to **decrease**, felt strongly by the low, medium and high financial positions. There were also a number who were hopeful to no longer be burdened or worried about mortgage repayments.

### Housing Worries

A small number noted **difficulties in finding suitable properties to downsize** to, and others have **fears over having secure housing**. Concerns over having to sell their property in order to afford future long-term care was felt stronger than concerns over eviction due to the landlord selling the property.

## Housing Crisis

There were also a small number of concerns expressed over population increases impact on Guernsey's housing market due to higher demand for properties. This was felt strongest by the low, medium and high financial positions.



# IMPROVE OWN QUALITY OF LIFE: IMPROVED HOUSING



The one thing that would make the biggest difference to my quality of life would be... improved housing situation

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p>"My adult children being able to afford to move out."</p> <p>"have a suitable property to live in ie. no mould, bedrooms each, warmer, more affordable,"</p> <p>"States housing rent rebate without claiming benefits. My husband pays 95% of his gross wage on rent for a states housing property."</p> <p>"Landlords to stop charging the earth yet failing to provide adequate repairs etc."</p> <p>"Being able to afford my own property"</p> <p>"If the states did anything to improve the housing problem and helped control the insane house and rent prices"</p> <p>"Having somewhere to live permanently"</p>	<p>"being able to afford a home in Guernsey, so that I have peace of mind for the future. "</p> <p>"Fair and affordable private rental market as currently properties here are on par with London without the facilities/NHS etc"</p> <p>"To be able to downsize our property from a family home to a more suitable smaller property to accommodate age and disability."</p> <p>"...a reduction in the mortgage interest rate..."</p> <p>"A reasonable way onto the housing market for all, not just a few dripped through the GHA which has an insane wait time. 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."</p>	<p>"More affordable housing because then my son and his family could come back to live on the island."</p> <p>"to live in a property that suits my needs"</p> <p>"Financial assistance for all classes of people to buy their first house or some kind of way to make property more accessible for medium income families. "</p> <p>"Better availability of affordable housing in Guernsey"</p> <p>"Cheaper rent"</p> <p>"Housing certainty upon retirement."</p> <p>"Supporting younger people getting on the ridiculous housing ladder"</p> <p>"To be mortgage free."</p>	<p>"making housing more affordable for the younger generation so they aren't forced to move away"</p> <p>"Access to wet room, more living space adapted for wheelchair user"</p> <p>"Paying up to £2,500 per month to rent yet can't get a mortgage "</p> <p>"Lower mortgage interest rates."</p> <p>"Finding some solution to the housing problem. I have an early 30's year old still at home and the cost of getting on the ladder is making life difficult for them."</p> <p>"To have a garden."</p> <p>"Being able to afford a bigger flat/house"</p> <p>"A lower cost of housing allowing more disposable income"</p>	<p>"Knowing there was good quality residential housing being built for my future."</p> <p>"Cheaper house prices"</p> <p>"Retirement village so we can downsize but come out with some capital, retirement would be better in the U.K."</p> <p>"Better affordability and selection of housing options"</p> <p>"if it was a little easier for people to get on the housing ladder"</p> <p>"having more/separate space in the household and privacy."</p> <p>"paying off my mortgage and achieving permanent local licence status"</p>



# IMPROVE OWN QUALITY OF LIFE: GOVERNMENT LEVEL

Many believed to improvements to individual quality of life would stem from changes on a governmental level, with many wanting changes to taxes, how public money is used, and an improvement to public services.

<h3>Support Systems, Including Benefits</h3> <p>Some believe there is a need for additional support, including:</p> <ul style="list-style-type: none"><li>• <b>Health and Social care</b>, felt strongest by the medium and high financial positions, particularly for adults with autism.</li><li>• Those in the high financial position also expressed worries of being unable to access support to help <b>access residential/nursing care</b> or <b>care from home</b>.</li><li>• More <b>general and financial support</b>, felt stronger by those in the lower two financial positions.</li></ul> <p>Other smaller calls for support for <b>carers</b>, accessing <b>childcare</b>, and for <b>first-time buyers</b>. It was also requested that help be more focused on members of the working population that required extra assistance.</p>	<h3>Environment and Public Spaces</h3> <p><b>Traffic</b> was the main frustration, with requests for changes and complaints including:</p> <ul style="list-style-type: none"><li>• <b>reduce the number of cars</b> on Guernsey roads</li><li>• Frustration with <b>road closures</b> were expressed by the higher three financial positions.</li><li>• smaller requests for the <b>reducing car size</b> and <b>noisy vehicles</b>.</li></ul> <p>There were also concerns on over-development of the island, particularly on <b>construction in the north</b> of the island. This was felt stronger by those who live in the northern parishes and those in the higher two financial positions. This links to calls to protect the <b>islands green spaces</b> and improve the <b>cleanliness</b> of the environment.</p>	<h3>Education</h3> <p>A small number expressed concerns regarding education provision and accessibility, with the high financial positions being a slightly louder voice in this theme. Frustrations included:</p> <ul style="list-style-type: none"><li>• <b>Dissatisfaction with quality of state secondary education</b>, leading some to opt for private schooling despite noting disappointing experiences.</li><li>• Some concerns over <b>lack of support provision</b> for those requiring it (SEND).</li><li>• Small number of calls to help enable <b>better access to university education</b> to islanders, with changes to the funding model requested.</li></ul>
<h3>Taxes</h3> <p>A slightly stronger theme from the low financial position. Some believe that higher earners and the wealthy should <b>pay their fair share of taxes</b>, and that tax loopholes should be closed. There are also calls to <b>reduce taxes</b>, especially for middle and lower-income earners, as well as pensioners. Some believe that savings can be made in public finances before increasing taxes, and that the civil service should be more efficient.</p>	<h3>Population Management</h3> <p>Felt slightly stronger by those from the high financial position, there are concerns amongst a small number of the population of the increases of the island's population size. Such increases are feared to have impacts on housing. It is thought by a handful that more could be done to encourage locals to train up to fit into to gaps in the job market.</p>	



# IMPROVE OWN QUALITY OF LIFE: GOVERNMENT LEVEL

The one thing that would make the biggest difference to my quality of life would be... make changes on a Governmental level

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"That everyone pay their fair share of taxes, that includes the rich."</i></p> <p><i>"spend money restoring our parks to their former glory, covid proved the value of these spaces"</i></p> <p><i>"More support for our children's education"</i></p>	<p><i>"There are savings to be made in public finances before increasing tax."</i></p> <p><i>"Less traffic on the roads and smaller cars!"</i></p> <p><i>"support with University fees"</i></p> <p><i>"have more help for 1st time buyers"</i></p> <p><i>"To have better support for my disabled son"</i></p>	<p><i>"Abolishing the retirement tax"</i></p> <p><i>"the island is overcrowded now we have less green space I don't like that"</i></p> <p><i>"Less cars to make travel around the island and walks safer"</i></p> <p><i>"Financial assistance for all classes of people to buy their first house or some kind of way to make property more accessible for medium income families."</i></p> <p><i>"Not having to send my children off island to get educated because the state of education is so shocking on the island"</i></p> <p><i>"I would like to think that the states would help us should we need in our later years, sadly I'm sceptical. Hopefully we won't need it!"</i></p>	<p><i>"Pay less tax on my pension."</i></p> <p><i>"Our parish rates being used to clean up the weeds on the roads/footpaths."</i></p> <p><i>"less road works and diversions, services need to work together more"</i></p> <p><i>"Less stress on housing by curbing immigration"</i></p> <p><i>"Knowing that my youngest child was going to receive a good education"</i></p> <p><i>"Knowing that if I'm ill from work then states benefits were actually viable. I was signed off for 3 weeks 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"</i></p>	<p><i>"Reduce congestion on our roads by discouraging private car use... and by encouraging active travel, bus, taxi, shared mobility and car sharing"</i></p> <p><i>"Not so many houses being build in the north of the island"</i></p> <p><i>"Better teaching in high school education, particularly for children with special needs such as dyslexia."</i></p> <p><i>"Support for carers"</i></p>





# IMPROVE OWN QUALITY OF LIFE: CHANGES TO PERSONAL FINANCES

## Increase in Finances

A large number expressed an increase in personal financial security would make the biggest difference to their quality of life, with many citing an increase in money, either through wage increases, additional financial support or even by a lottery win, would enable them to better afford to live in Guernsey. This was felt strongest by the lower three financial positions. Others cited a wish to be free of debt or financial worries. Some wanted the ability to have disposable income or money that could be put into savings.

## Reduction to Cost of Living

One common occurring theme regarding personal finances amongst the population was cost of living. This again was felt strongest by the lower three financial positions. Local cost of living was considered very high and many wanted to see a reduction in cost of living. This includes the cost of:

- food
- electricity and other utilities
- housing (both rent and mortgages)

With a reduction in costs and/or increases in personal finances, many believe their financial worries will be reduced and they would be better able to focus on different aspects of their life, such as raising their children, saving enough money to afford a property or retire comfortably.

### LOWEST FINANCIAL POSITION

*"Not worrying about rising bills"*

*"For someone to wipe all my debts so the cloud of financial burden lifts because I feel embarrassed and guilty about having to use a food bank "*

*"lower cost of living, we are living hand to mouth, we have no life. We are merely existing."*

*"Paid a more suitable hourly rate to cover household bills "*

### LOW FINANCIAL POSITION

*"Lower food cost so I can afford life."*

*"If I wasn't so worried about having enough money each month."*

*"A wage to equal cost of living rises."*

*"A 65% salary increase which would match the 65% increase on my monthly mortgage payments since the start of this year. "*

### MEDIUM FINANCIAL POSITION

*"Financial security. No more endless cost of living increases."*

*"A lower mortgage to give more disposable income and ability to save to cover contingencies."*

*"Less worry about putting food on the table"*

*"Having pay rises that are the same rate as inflation"*

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

### HIGH FINANCIAL POSITION

*"The day to day cost of living to reduce, with prices rising all the time and wages not matching increase we go without."*

*"Better value for money - local cost of living is unsustainable "*

*"Winning the lottery so I could work part time! Then I would have spare time to get more involved with community events & charities."*

### HIGHEST FINANCIAL POSITION

*"Win a fortune to help the family build their house "*

*"Security around my future income"*



# IMPROVE OWN QUALITY OF LIFE: CHANGES TO ISLAND LIFE



Some believed their quality of life could be improved through changes to island life. Comments on the theme of island life focused on changes on both a personal and community level.

<p><b>Employment</b></p> <p>A better work/life balance. Suggested ways to achieve this were:</p> <ul style="list-style-type: none"> <li>• Reduced hours, 4 day working week, or more flexible working times</li> <li>• Wage increases, felt strongest by the lower three financial positions</li> <li>• Reduced stress, felt strongest by the high financial position</li> </ul> <p>Smaller calls for:</p> <ul style="list-style-type: none"> <li>• Increased levels of employment</li> <li>• Increased job security, felt strongest by the high financial position</li> </ul>	
<p><b>Retail and Hospitality</b></p> <p>A better <b>variety in retail, particularly in food retail</b>, to introduce competition and drive down costs. This includes introducing more:</p> <ul style="list-style-type: none"> <li>• UK supermarkets (e.g. Asda, Tesco, Sainsbury's)</li> <li>• UK budget stores (e.g. B&amp;M, Home Bargains).</li> </ul> <p>There were small calls for more hospitality options for more affordable dining out options. Also increased <b>accessibility and convenience</b> to local retail and venues, including improved home delivery services, particularly with food shopping.</p>	<p><b>Other Services</b></p> <ul style="list-style-type: none"> <li>• More <b>qualified tradesmen</b> for property maintenance</li> <li>• More <b>reliable internet</b> connection</li> <li>• Better banking/financial offers: better <b>interest and savings rates</b>, and <b>equity release</b></li> </ul> <p>A small number also felt local <b>customer service</b> could be improved, with calls for increased face-to-face service, particularly in public services.</p>
<p><b>Island Activities</b></p> <p>More <b>diverse range of activities to do on island</b>. Limitations acknowledged for winter/rainy day activities and social spaces outside alcohol settings. Requested activities included:</p> <ul style="list-style-type: none"> <li>• Bowling alley</li> <li>• Improved cinema provision</li> <li>• Arcade</li> </ul>	<p><b>Socialising</b></p> <p>Amongst a small number, there was a theme of loneliness. There is desire for <b>more social connection and social inclusion</b>, either improving time with family, making new friendships, or romantic relationships.</p> <p>A barrier to this was distance from friends and family who live off-island and the cost of affording travel for visits. Another barrier was work/life balance, working long hours preventing time spent either with loved ones or making new friends.</p>

# IMPROVE OWN QUALITY OF LIFE: CHANGES TO ISLAND LIFE



The one thing that would make the biggest difference to my quality of life would be... make changes to island life

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p>"adequate assistance returning to work."</p> <p>"Not having to work 2 jobs to barely make ends meet"</p> <p>"More supermarkets doing online shopping/transport"</p> <p>"More friends to meet sometime"</p>	<p>"A job, but because of disability nobody will take a chance on me"</p> <p>"large improvements to home shopping delivery services for people with mobility issues"</p> <p>"I work 3 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."</p> <p>"Access to qualified tradesmen. Almost impossible to find people even to deal with insurance claims."</p> <p>"Community. Guernsey is superficially friendly but harder to meet real friends."</p> <p>"More money per hour so I can work less hours to survive I sometimes work 60+ hours"</p>	<p>"The average wage and the average house price having any sort of correlative relationship."</p> <p>"Access to fair pricing and choices on the island."</p> <p>"To have a wider choice of places to visit not necessarily free but cost effective"</p> <p>"More tradesmen who offer faster services at reasonable prices"</p> <p>"Better social connections + locations which allow me to socialise outside of an alcoholic setting"</p>	<p>"Less work stress and more family time."</p> <p>"One of the 'big four' supermarkets opening up in Guernsey - Asda, Tesco, Sainsburys or Morrisons would be likely to reduce day to day living costs significantly"</p> <p>"to bring more activities for people, we are restricted here and the culture is shifting very much away from drinking and Pub culture however there isn't anything to fill the gap being left behind."</p> <p>"Internet connectivity as I cannot get work done on time due to buffering issues."</p> <p>"Find it easier to socialise and make friends."</p>	<p>"More spare time than working"</p> <p>"a job I was inspired by."</p> <p>"Better accessibility to shops and other venues."</p> <p>"More things to do and places to go with the children in winter"</p> <p>"Being able to easily find reliable help for house/garden maintenance."</p> <p>"More friendships"</p>

# IMPROVE OWN QUALITY OF LIFE: IMPROVED TRAVEL



A key theme for all but the lowest financial position, some thought improved travel solutions would bring a big difference to their quality of the life, with more affordable off-island travel being the top request within travel by our other four financial positions.

## Off-Island Travel

A dominant theme was off-island travel. Islanders want reliable and affordable services, making it easier to get off island. Travel services should also be 'efficient', 'dependable', and 'more consistent'. Calls for increased choice of links and providers. It is believed more competition would help lower prices and improve services. Slightly more calls for air travel than travel by boat or ferry. Also requested were improved, more frequent links to destinations such as the UK, France and other European destinations, Jersey, Ireland and other islands.

**Reasons why people travel off island:** A few stated the desire to go off-island to visit friends and family, predominately from the medium and high financial positions. Fewer mentioned friends and family visiting Guernsey. A handful from the low financial position mentioned wanting to go on holiday. All said cost made travel prohibitive. Only one mentioned travel for medical appointments.

## On-Island Travel

Public transport was discussed by a small number, with a main focus on **bus travel** services- particularly by those in the high financial position. There are calls for a more frequent and improved bus service, and a couple of more personal calls for bus routes to extend nearer to their home, and the return of old ticket services.

### LOWEST FINANCIAL POSITION

*"lowering prices on Aurigny flights as it not affordable to leave the island"*

*"Not having to work 2 jobs to barely make ends meet and to be able to afford a break off island once a year with family"*

### LOW FINANCIAL POSITION

*"Reliable transport links to and from the island at a sensible cost and regular timings"*

*"being able to take my child on holiday"*

*"Friends from U.K. have stopped visiting as it is so expensive"*

*"subsidised travel costs for locals"*

*"can't use a bicycle due to injury and no public transport at 3 am when I go to work"*

### MEDIUM FINANCIAL POSITION

*"The cost is astronomical."*

*"...a choice of who we travel with - jersey are way better connected."*

*"Seeing my family who live in UK more often, but the cost of getting here is so high"*

*"Robust, resilient air connectivity"*

*"Being able to afford to get off the island more often to visit my older son in England and my elderly parents in Europe"*

### HIGH FINANCIAL POSITION

*"The prices, frequency, destinations and customer service are all absolutely horrendous for both air and sea travel. Especially for people with long term illnesses that require treatment or appointments in the UK"*

*"Easier/cheaper travel to the mainland to support my education at university"*

*"Bringing back the monthly [bus] pass with limitless trips."*

### HIGHEST FINANCIAL POSITION

*"Improved transport connections"*  
*"Reduce the cost of getting to and from guernsey. Normal people can't afford to leave, and family can't afford to come."*

*"a more reliable service from Aurigny and Condor would help hugely."*

*"Better, affordable and reliable off island connections"*





# IMPROVE OWN QUALITY OF LIFE: IMPROVED HEALTH AND HEALTHCARE

A key theme across all the financial positions was healthcare. There is clear appetite for changes to the local healthcare to provide a better access to a quality service.

There were also more personal aspirations for improvements to personal health or the health of loved ones and wishes to reduce their worries over medical issues or bills.

## Reduction of Cost

A top request was ensuring medical care was **affordable**. This included requests in **reducing fees** or making all medical care **'free of charge'**. Smaller calls for an NHS style system locally (as in the UK) or compulsory health insurance (similar system used in France). Services highlighted for reduced fees or free access were:

- GP appointments
- Dental care
- Emergency care (including ambulances)
- Physiotherapy
- Therapy/mental health provision
- Opticians

## Improvements in Service

Some suggestions for more *'joined up healthcare'* and an increased amount of support for health conditions and improving general health. Other ideas included:

- **Reduced waiting times/lists**: Specialist appointments and operations were highlighted as having particularly long waiting lists.
- Increase number of **surgeons and eye-specialists** on island were also raised, with cataract operations being given as a main example.
- Improvements in **facilities**, and for care provided to be **'competent'** and **'reliable'**.

### LOWEST FINANCIAL POSITION

*"Getting the support I need for my mental health"*

*"Being able to go to the doctors or dentist when I need to or take my children without the stress of payments"*

*"Free at point of use healthcare"*

*"Having the operation of my knees I have been waiting for, for over 3 years"*

### LOW FINANCIAL POSITION

*"To have had free physio after my operations to give the best chance of some recovery of muscle and nerve damage"*

*"We struggle with medical bills. We don't go to the dentist."*

*"For health issues to be resolved, lack of surgeons means I'm on a 3 year waiting list."*

### MEDIUM FINANCIAL POSITION

*"Better health as I age and more support for ways of achieving this"*

*"not having to worry about seeing a GP"*

*"Medical and social care that functions more efficiently and effectively. One has to chase up referrals and test results and this all takes up time and can be really stressful..."*

### HIGH FINANCIAL POSITION

*"giving less change and better continuity of care to my mother. This in turn would create less stress and anxiety for me."*

*"To be able to determine why I have so much pain and how to combat it. Some health professionals have made me feel like a fraud"*

*"Better medical experts on island."*

### HIGHEST FINANCIAL POSITION

*"Not having to think about the expense of going to the doctor"*

*"Improved medical care facilities at the MSG and PEH"*

*"Access to more medical interventions on-island."*

*"To be able to have my cataracts removed, without having no idea when this is going to be possible."*



# IMPROVE OWN QUALITY OF LIFE: FOCUS ON FAMILY



Some considered family relations as being an important factor on quality of life, with concerns raised regarding the cost of childcare and children's future on island.

Many expressed struggles with balancing long working hours with family time and wished they could spend more time with their children. High cost of living and housing were thought as factors forcing both parents to work full-time, increasing pressures regarding childcare and decreasing the time they can spend with their children.

## Childcare and Activities

The cost and availability of childcare was a concern. There is a desire for more affordable or free childcare options, including preschool or nursery care and holiday or after school provisions. Also calls for better support and childcare options for children with special needs. A number suggested a need for more affordable and diverse activities for children, especially during the winter. Parents want their children to have access to a variety of experiences without the high costs.

### Support for Families

Many parents would like more support - whether it's through subsidised childcare, more flexible working hours or changes to maternity leave - to enable them to better support their families.

### Prospects

Fears resonate amongst some parents regarding their child's future on island. Parents of adult children note their child left Guernsey for better opportunities or ability to afford life. This resonates as concerns to some parents whose children are still on island.

#### LOWEST FINANCIAL POSITION

*"Free childcare for all ages."*

*"Activity for teenagers"*

*"Nursery fees covered by government"*

*"If I could find a part-time job that fitted around my family."*

#### LOW FINANCIAL POSITION

*"Having both parents working full time means we miss out on them growing up but the cost of living in Guernsey and house/mortgage prices means we have no choice"*

*"We would like another child but can't afford it."*

*"Not having the huge pressure of 'going back to work' looming over me after maternity leave. I want to stay with my baby."*

#### MEDIUM FINANCIAL POSITION

*"If child after school activities were more affordable. I feel like my children aren't able to fully experience different activities / interests because of the cost."*

*"For me to know that my locally born children have a decent future to look forward to and be able to afford to stay living in their homeland"*

*"Autism friendly childcare during the holidays (school) that is affordable"*

#### HIGH FINANCIAL POSITION

*"Ability to not spend so much time at work so I can have more time with my baby."*

*"Proper support for my son who has special needs"*

*"Access to wider opportunities for my children."*

*"Not having to worry about my children's future."*

*"Reduced cost of childcare"*

#### HIGHEST FINANCIAL POSITION

*"That there was provision for my grandchildren to access appropriately clubs/activities during school holidays. I see the stress that lack of suitable clubs for my grandchild who has additional needs places on the family."*

*"Financial help (e.g. tax breaks) for working parents who cannot currently afford childcare and must rely on relatives and/or friends to look after their children"*



# IMPROVE OWN QUALITY OF LIFE: LEAVING THE ISLAND



Amongst a small group, there is strong emotional sentiment around leaving the island either soon or in the future to improve their quality of life. The desire to leave the island is felt stronger by those aged under 65 but was consistent across financial positions. Reasons this group gave for considering moving off island included:

High Cost of Living		Housing	
Many find it financially unsustainable to continue living on the island, citing high costs of goods, housing, and rent. Opinions on cost of living and personal finances are elaborated on page 146.		A significant lack of affordable housing is thought to be making it difficult for both young people and families to stay. Opinions on housing are elaborated on pages 142-143.	
Quality of Life	Employment and Wages	Future for Children	
Some residents feel isolated, lonely, or bored, and believe moving elsewhere would improve their quality of life.	Concerns about wages not keeping up with the cost of living are prevalent, with some noting earning what is considered a high income does not necessarily cover their living costs.	Some aged over 40 expressed worry about the future prospects for their children and grandchildren, fearing they will be forced to leave due to the high cost of living and lack of opportunities.	

Overall, the sentiment is one of frustration and a desire for better living conditions, prompting those in this group to consider relocating to the UK or other regions.

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"It is not viable to live here if you are on a normal wage. This is why I am leaving"</i></p> <p><i>"If I could move away from Guernsey and never return, I would happily."</i></p> <p><i>"Moving off island, unfortunately Guernsey is becoming a very expensive place to live, and I can't see that changing any time soon"</i></p>	<p><i>"More affordable housing so I didn't have to leave the island"</i></p> <p><i>"I've decided to leave the island due to all of these stresses."</i></p> <p><i>"Soon there will be no young people here as we will all move abroad for affordable housing"</i></p> <p><i>"I can't afford to be here anymore. I'm moving to the UK in September and so are a lot of my friends"</i></p>	<p><i>"Knowing my children could afford to stay on the island"</i></p> <p><i>"Leaving Guernsey for good"</i></p> <p><i>"There is no love being put back into our island ... Guernsey won't be my home for much longer because I simply won't be able to afford to live here anymore."</i></p>	<p><i>"making housing more affordable for the younger generation so they aren't forced to move away"</i></p> <p><i>"Move off this overpopulated rock."</i></p> <p><i>"young people cannot afford to even get on the property ladder, I will have to move away."</i></p>	<p><i>"I'm actually planning to have residency in the EU very soon"</i></p> <p><i>"For my children to be able to afford to live here! Out of five children only one remains - the others have had to relocate to the UK. It's sad!"</i></p> <p><i>"moving out from Guernsey"</i></p>



# IMPROVE OWN QUALITY OF LIFE: HOPES FOR RETIREMENT



A small theme amongst the population, some noted hopes of security for the future would benefit their quality of life. Some concerns were raised by this group surrounding support when islanders reach retirement age.

Pensions	Retirement	Healthcare Support for the Older Generation
A theme amongst the lowest, low and high financial positions, this group call for increases in pension payouts to ensure that retirees can live comfortably and securely. Frustrations over taxation to pensions and concerns over still needing to be in employment to cover living costs past pension age feed into the perception that current pension payments are inadequate.	The ability to afford to retire is a concern in the medium and high financial position. The increase of the retirement age has also raised concern, with some individuals wanting to retire earlier than the state pension age or introduce a phased retirement that would ease the transition into a new stage of life. Other individual concerns included housing security upon retirement and a lack of activities for those aged over 80.	There is demand for better healthcare provisions for the elderly, including free or reduced-cost GP visits, free A&E visits, and improved care for those with health needs. Respondents also want better support for care at home or support accessing residential care should that be something they require in later life.

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"Increase in States pension as it doesn't cover all the increases in Electricity we can't turn on the heating now."</i></p> <p><i>"Free A&amp;E visits for OAP's."</i></p>	<p><i>"I would like to be able to retire when I get my pension in 2026, however, I will need to keep working to afford to live"</i></p> <p><i>"If I could retire"</i></p> <p><i>"Stop raising taxes without pensions to match"</i></p> <p><i>"a cheaper rate for Doc's payment for O.A.P.'s"</i></p>	<p><i>"No income tax on States pensions"</i></p> <p><i>"Phased retirement"</i></p> <p><i>"To retire with pension prior to 67.5"</i></p> <p><i>"Guaranteed health care provision in old age!"</i></p> <p><i>"I'm on pension and work to live I pay tax-still on every hour I work."</i></p>	<p><i>"If the state pension was higher and more realistic to cover the general high cost of living in Guernsey"</i></p> <p><i>"Being able to afford to retire"</i></p> <p><i>"Free or reduced GP appointments for over 70 year olds."</i></p> <p><i>"Home support for the elderly"</i></p>	<p><i>"Being able to retire."</i></p> <p><i>"Good quality of life- regulation of care homes and agencies would be a high priority if I was going to use in the future"</i></p> <p><i>"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)"</i></p>

# LOOKING TO THE FUTURE: TO IMPROVE THE LIVES OF OTHERS

**Please complete this sentence: "If I could do one thing to improve the lives of other people, it would be..."** 1965 people wrote a response to this open text question. These responses have been analysed and summarised over pages 155-165.

## Key themes from responses:



**Housing** was the most common theme when considering how to improve the lives of others.



Many requested improved access to quality **healthcare** for all, including reductions to the cost or making appointments free to access.



Some raised concerns with local **Government** over taxes and the local electoral process, as well as improvements to **public services**.



An increase in **support** access for those most in need was considered by some, including health and social welfare.



Some suggested increased interaction with the **community**, ranging from smiling more to supporting/volunteering with charities.



A reduction to local **cost of living**, with increased financial security was also suggested to help improve the lives of others.



A small number suggested improvements to elements that impact **island life**, including local employment and island activities.



**Supporting the elderly** was deemed important by a small number, focusing on improving access to residential or nursing care.



Suggestions by a few to **leave the island** were balanced by ideas to **support young people** in order to retain them on island.



# IMPROVE THE LIVES OF OTHERS: HOUSING

Along the same sentiment as to improve one's own life, many comments suggested that improving the local housing situation would improve the lives of others on island. Suggestions to ensure everyone had a place to call home or make it easier for others to access housing were:

- Increase availability of affordable housing, to buy or rent
- Lower the cost of housing, to buy or rent
- Implement more controls on rental properties to make renting more viable, including rental caps

More assistance to help people buy or get housing was also suggested by a small number, as were much smaller calls for more controls over how many properties one person or company can own in order to free up more housing.

Housing Development			Homelessness	
There are calls for building more housing, with a focus on affordable homes and social housing, in various parts of the island and an emphasis of 'not just in the north' of the island. Suggestions include converting derelict buildings and old hotels into living accommodations.			A very small theme amongst comments, but there were calls to help eliminate local homelessness, including increasing support to those who are currently without a fixed address.	
LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"Rental caps on properties Tenants have more rights"</i></p> <p><i>"If I could build more houses to help people who actually need and want help."</i></p>	<p><i>"Everyone has a home"</i></p> <p><i>"build in other areas of island not just north"</i></p> <p><i>"Address homelessness in a meaningful way. Currently ignored and affordable housing is not affordable."</i></p>	<p><i>"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"</i></p> <p><i>"A roof over everyone's head"</i></p> <p><i>"Houses for the People without a home to live in"</i></p>	<p><i>"Make housing more affordable"</i></p> <p><i>"Convert the abundance of derelict/empty buildings and hotels into living accommodation"</i></p> <p><i>"Ensure they had access to...a home suitable for their needs"</i></p> <p><i>"Eradicate homelessness in the island"</i></p> <p><i>"Reduce the stress on housing by curbing immigration"</i></p>	<p><i>"More affordable properties for first time buyers."</i></p> <p><i>"Improve the housing supply especially affordable and social housing"</i></p> <p><i>"Build small developments with quality housing with gardens and parking, somewhere other than the overcrowded north."</i></p>



# IMPROVE THE LIVES OF OTHERS: HEALTHCARE

Much like the suggested improvement to one’s own quality of life, improvements to healthcare was also a theme in ways to improve the lives of others. Suggestions for improvements to GP, dental, emergency and mental health care included:

- Reduced cost or free to access care, felt strongest by the lowest financial position
- Reduced waiting times
- Improved quality of health services
- Better resourced services

Encouraging Healthy Habits		Disability and Neurodivergence		
A very small number suggested the promotion and education of what they considered to be healthy habits would be the greatest benefit to others. Such habits included healthy diet, exercise and active travel, and ban smoking. Increased support available for those seeking advice on health issues was also encouraged.		Another very small theme relating to healthcare, there were calls for improvements to healthcare and support services for those with disabilities or those who are neurodivergent.		
LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<i>“To make sure they didn't have to worry about medical costs”</i>	<i>“To make medical services more affordable to those on limited incomes. Almost £70 for one medical appointment is shocking. Prevention in the short term is a huge cost saving in the long term when conditions are missed because the cost is prohibitive.”</i>	<i>“Ensure everyone has access to emergency medical care without the worry of cost. People should not be left struggling after befalling an accident / tragedy.”</i>	<i>“As a manager of a dental practice in St Peter Port, it would be to bring more much needed dentists to Guernsey... There are so many people on the island seeking both private and social paid dentistry and a serious lack of dentists to provide this much needed care.”</i>	<i>“Remove the barriers to receiving medical care”</i>
<i>“Cheaper healthcare. I know people who are very ill but can't afford to see a doctor, or go to A&amp;E.”</i>	<i>“Improve health by enabling them to eat healthily and have more exercise”</i>	<i>“for everyone to access healthcare”</i>	<i>“Better education about diet and nutrition”</i>	<i>“access to free healthcare”</i>
<i>“Affordable Support for people with disabilities mental and physical “</i>	<i>“I am a nurse. I wish I had the resources given to me to enable me to improve the lives of all of those I nurse”</i>	<i>“reduce the prices for emergency care”</i>	<i>“encouraging them to be more active”</i>	<i>“Better health care and services for disabled people”</i>
<i>“Improved and wider service as well as greatly reduced waiting times for mental health care”</i>		<i>“Make huge improvements to Children &amp; Mental Health Services”</i>	<i>“Reduced waiting lists for hospital treatment. More respite care”</i>	<i>“Stop people Smoking and promote exercise and healthy eating”</i>
				<i>“...reduce health inequalities”</i>
				<i>“To provide timely healthcare support”</i>

COMMENTS





# IMPROVE THE LIVES OF OTHERS: GOVERNMENT LEVEL

One of the most common occurring theme within improving the lives of others were regarding changes on a Government level, with desires for changes to how the current Government spend the islands money to benefit more people.

Government	Taxes
<p>Many had concerns with local Government, particularly those in the highest financial position, with suggestions to <b>reduce</b>:</p> <ul style="list-style-type: none"><li>the size of the <b>civil service</b></li><li>the number of <b>deputies</b> in Government</li></ul> <p>Also calls for public money to be spent more wisely, increasing focus on social welfare, public services, and the community.</p>	<p>Implementing a <b>fairer tax system</b>, with an emphasis of ensuring high earners and corporations pay their fair share of tax to lessen the tax burden on lower earners.</p> <p>There is a divide between those who think tax should be reduced and those who think it should be increased across the board. Those who suggested increases, including a very smaller number of the high financial position suggesting to introduce GST, would pay more in exchange for better funded, affordable or free to access, health and social care and services.</p>
Population Management	Electoral Reform
<p>As in improving quality of own life, population management was mentioned by a very small number. Some comments remarked to prioritise locals whilst others suggested a reduction in the local population would help ease services such as housing.</p>	<p>There were a very small number of comments that focused on dissatisfaction with the election process on island, with a few suggesting to move away from the island wide voting system. Others on the theme of elections requested a new Government to be voted in who are 'effective', 'listen' and will 'do what is needed'.</p>

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"Have the states listen to guernsey people and actually make a difference."</i></p> <p><i>"Make the rich pay more tax and stop crushing the working class"</i></p>	<p><i>"The States using our money in better, constructive ways. Concentrate on the community before tourism."</i></p> <p><i>"ensure that all company's/corporations paid their fair share of taxes."</i></p>	<p><i>"...for the States of Guernsey to have enough money to invest in better social welfare."</i></p>	<p><i>"Hope the next election brings in people with foresight and ingenuity, whose aim would NOT be to tax those who can afford it the least."</i></p> <p><i>"Bring in GST so the states had enough income to pay for all of the essentials"</i></p>	<p><i>"Change the local political system including the structure of the civil service"</i></p>

# IMPROVE THE LIVES OF OTHERS: PUBLIC SERVICES



There were calls for improvements on a variety of public services that affect everyday island life for many. These included education, traffic and road infrastructure, and off-island travel.

Education	Environment	Travel
<p>Calls for an improved education system, suggestions included:</p> <ul style="list-style-type: none"> <li>• <b>Improve quality</b> of education, for states secondary schools in particular</li> <li>• Improved <b>financial literacy</b> for islanders</li> <li>• More <b>access to higher education</b></li> <li>• More options for <b>life-long learning</b>, including vocational training</li> <li>• More <b>support</b> in schools, including a suggestion for a school catering specifically for academically able neurodiverse students</li> </ul> <p>Very small calls by the high and highest financial position for the 11+ system and the Guernsey Grammar school to be reinstated.</p>	<p>There were calls for more care to be taken to protect our local environment, these included:</p> <ul style="list-style-type: none"> <li>• <b>Traffic infrastructure:</b> Calls to reduce the number of cars and motorbikes on the roads to reduce air pollution and decrease noise pollution, with the introduction of vehicle checks to ensure this. Proposals include making public transport free, improving bus services, and creating safe cycle routes to encourage people to be less reliant on cars.</li> <li>• <b>Environmental Protection:</b> Ideas include increasing green spaces, planting more trees, and ensuring the island remains clean and well-maintained.</li> </ul>	<p>Travel was a much smaller theme for ways to improve the lives of others, however, many of the off-island travel requests made to improve personal quality of life remained the same. These included:</p> <ul style="list-style-type: none"> <li>• <b>Improving Travel Links:</b> Many responses emphasised a need to improve travel connections to and from the island, including better, and reliable, air and sea links.</li> <li>• <b>Affordability:</b> Responses call for cheaper travel options to make it more affordable for residents to travel off the island.</li> <li>• <b>Infrastructure Enhancements:</b> A small number suggested infrastructure improvements, such as extending the airport runway and enhancing travel facilities.</li> </ul>



# IMPROVE THE LIVES OF OTHERS: PUBLIC SERVICES



LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"to help regenerate Saumarez Park to high quality Japanese garden as it was before it got neglected by the government"</i></p> <p><i>"Better travel links"</i></p> <p><i>"Free transport"</i></p>	<p><i>"better access to higher education"</i></p> <p><i>"reduce dependence on cars"</i></p> <p><i>"Extend the airport runway"</i></p> <p><i>"Make travel off island affordable"</i></p> <p><i>"Smaller buses on the roads that run every 10 mins, so that people could use them constantly"</i></p>	<p><i>"Have good quality education for free for all."</i></p> <p><i>"Reduce the number of cars and motorbikes on the road to make it safer for people to take part in active travel."</i></p> <p><i>"Cheaper and more reliable travel links with UK, particularly London"</i></p> <p><i>"Cheaper air fares &amp; cheaper boat fares."</i></p>	<p><i>"to provide financial and real life education in schools which would then go on to help them as they progress through life"</i></p> <p><i>"Reduce traffic on the roads to reduce air pollution, improve safety and reduce stress"</i></p> <p><i>"To improve off island transport facilities."</i></p> <p><i>"Better and cheaper air links"</i></p>	<p><i>"better secondary and further education."</i></p> <p><i>"Introduce traffic laws to limit noise from non standard silencers"</i></p> <p><i>"Protect the environment, improve biodiversity reduce carbon footprint "</i></p> <p><i>"Make all public transport free to encourage use, improve timetables and help out those less well off"</i></p>





# IMPROVE THE LIVES OF OTHERS: SUPPORT



A much bigger theme than in improving own quality of life, increasing levels of support was a common theme when considering how to improve the lives of others.

## Improving Support Systems

Calls for increased support to be made available, with improved quality and accessibility. This included reduced waiting times and better communication of support available. Areas in which comments focused on were:

- **Health and social welfare:** particular interest in increasing funds to improve services
- **Families and children:** with increased financial support for maternity/paternity benefits and childcare provision, particularly for preschool/nursery aged children.
- **OAP support** in order to enable access to long-term care at home or places in residential/nursing homes.
- Increased support for **lower earners and vulnerable people**
- Increased funding to **community services**
- **Wellbeing support,** to ensure everyone has access to basic needs/essentials

There was also a suggestion to introduce free transportation to assist those with lowered mobility to access services and social settings.

## Benefits Reform

There were very small calls for the benefits structure to be looked into to ensure those who are most in need got the necessary support.

### LOWEST FINANCIAL POSITION

*"Support with advice "*

### LOW FINANCIAL POSITION

*"Raise the standard and integrity of current staff working for health and social care services."*

*"Give them access to free childcare"*

*"Give local families the same financial help that people moving to the island receive..."*

### MEDIUM FINANCIAL POSITION

*"it would be for the States of Guernsey to have enough money to invest in better social welfare."*

*"Make it easier for people to ask for help and get it, not sit and wait for months/years"*

### HIGH FINANCIAL POSITION

*"Improve care of the elderly with better communication from community services"*

*"Increased funding for community services and pre school education for those who need it most."*

### HIGHEST FINANCIAL POSITION

*"means tested availability of preschool (maybe tax deductible?)"*

*"Cover the essentials for those who need them, a social safety net. This is not the same as free for everyone."*



# IMPROVE THE LIVES OF OTHERS: IMPACT ON COMMUNITY



Many felt the biggest impact they could have on others was through their own actions, with a common theme when considering how to help improve the lives of other people involving the community. This was felt strongest by the lowest financial position. Ways of influencing or creating an impact on the local community or other people around them included:

<p><b>Kindness to Others</b></p> <p>Many felt they could support others through kindness. There were multiple comments saying they would like to make people happy or smile, as well as inspiring others to treat people equally with kindness and respect.</p>	<p><b>Supporting One Another</b></p> <p>Many expressed a personal commitment to helping others more or getting more involved in the community. This was particularly directed at checking in or assisting neighbours or elderly members of the community. Offering financial or emotional support was also suggested, as was more social care such as listening more to others.</p>
<p><b>Charity or Voluntary Work</b></p> <p>Many thought the best way they could improve other people's lives would be through supporting charity initiatives, either by donating money or volunteering.</p>	<p><b>Gratitude</b></p> <p>A small number suggested that they should encourage a change of mindset within the community to one of positivity, with notions that people should 'appreciate what they have'.</p>

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"Help where I can "</i></p> <p><i>"support everyone with kindness and empathy"</i></p> <p><i>"I would love to be in the position to help others, make people happy."</i></p> <p><i>"Have the time/ finances to support charities"</i></p>	<p><i>"Put a smile on peoples face"</i></p> <p><i>"Checking on my neighbours to see if they need help"</i></p> <p><i>"Be kinder to people"</i></p> <p><i>"Be more involved in the wider community."</i></p> <p><i>"Increase my charity work"</i></p>	<p><i>"to carry on helping others where I can."</i></p> <p><i>"To be there for friends and family to help them when they need help. To be pleasant and positive with people and treat everyone nicely."</i></p> <p><i>"that we all believe - and act - in kindness, rather than just saying it "</i></p>	<p><i>"Treat others as you would like to be treated"</i></p> <p><i>"to help more in the community"</i></p> <p><i>"Small simple acts of kindness"</i></p> <p><i>"Try and bring back the community spirit that makes guernsey great "</i></p>	<p><i>"To take time to be kinder"</i></p> <p><i>"To call on my elderly neighbours more frequently than I do already"</i></p> <p><i>"Ensure everyone can be part of a community for mutual support, if they wish."</i></p> <p><i>"Find more opportunities to volunteer"</i></p>



# IMPROVE THE LIVES OF OTHERS: COST OF LIVING

Ensuring everyone had access to basic needs was a recurring theme within the open text comments. While some suggested additional support could be made available to ensure this, there were more suggesting a reduction to the islands cost of living would enable more to afford the necessities.

Cost of living	Finances
<p>Calls to reduce the general cost of living for all. Focus of cost reductions included:</p> <ul style="list-style-type: none"> <li>• <b>Groceries/food</b>, with some suggestions of introducing more UK supermarkets for lower prices.</li> <li>• <b>Utilities</b>, with suggestions of introducing green or renewable energy sources to reduce costs to islanders.</li> <li>• <b>Housing</b>, further elaborated on page 155.</li> </ul> <p>It was also suggested to reduce the cost of essential services, including healthcare.</p>	<p>Some comments noted improvements to finances could improve the lives of others.</p> <p>Some suggested supporting others financially. A few noted if they won large sums of money, they would use their winnings to help others. Others said financial security, living without money worries or financial stress, would improve the lives of others.</p> <p>A very small number of comments focused on economic equality, suggesting a more even distribution of wealth would benefit others.</p>

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"Lower the cost of living, it's too expensive to live here"</i></p> <p><i>"Make the Islander cheaper because everyone is struggling."</i></p>	<p><i>"To make food more affordable"</i></p> <p><i>"Cheaper essentials, eg: electricity, water, Internet, food,"</i></p> <p><i>"To win the lottery and have spare money to give to friends and family that are in dire need"</i></p>	<p><i>"Reduced cost of living"</i></p> <p><i>"Wind farms offshore to generate electricity and eliminate the ridiculous fees we are being forced to pay"</i></p> <p><i>"More access to cheaper supermarkets"</i></p>	<p><i>"Cap the cost of utilities "</i></p> <p><i>"bring living costs down for all so that their lives are less stressful"</i></p> <p><i>"Take away financial worry."</i></p> <p><i>"Ensure everyone has food to eat"</i></p>	<p><i>"Look to ensuring Guernsey's financial future by investing in renewable energy sources."</i></p> <p><i>"Financial security"</i></p> <p><i>"Make sure they are never hungry or without basic accommodation."</i></p> <p><i>"lower the cost of food over here"</i></p>



# IMPROVE THE LIVES OF OTHERS: CHANGES TO ISLAND LIFE



A much smaller theme compared to improving quality of own life, changing some aspects of island life was considered a possible way to improve the lives of others.

Employment	Island Activities
<p>Changes to improve local employment include:</p> <ul style="list-style-type: none"> <li>• <b>Increased wages:</b> The main suggestion within employment was to increase pay, particularly to those on lower income.</li> <li>• <b>Work/life balance:</b> Some calls for a better work/life balance for all, with suggestions of reduced working hours or a 4 day working week to enable this.</li> <li>• <b>Opportunities:</b> Small number suggested more opportunities for different types of employment to be available on island, to enable those who are able employment opportunities and potentially increase job satisfaction.</li> <li>• <b>Support:</b> There were a few calls for better support for employed peoples, particularly aimed at healthcare staff, teachers and emergency services.</li> </ul>	<p>A few calls for more activities and events made available to everyone. More specific suggestions include:</p> <ul style="list-style-type: none"> <li>• <b>Children and family centred:</b> especially activities for colder, winter day</li> <li>• <b>More investment:</b> particularly for sports facilities, including a request for a swimming pool in St Sampsons.</li> <li>• <b>Teenagers:</b> comments highlight gaps in provision aimed at this age group</li> </ul> <p>Very small number requested more free events or affordable activities to be available in the community.</p>

LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<p><i>"Work life balance"</i></p> <p><i>"More things to do in the island for children and families"</i></p>	<p><i>"A fair wage"</i></p> <p><i>"More support, pay and conditions for nurses, teachers and carers."</i></p> <p><i>"More things to do for everyone "</i></p>	<p><i>"4 day working week"</i></p> <p><i>"Employ them"</i></p> <p><i>"Higher wages in retail "</i></p> <p><i>"Have more activities for teenagers as there is virtually nothing for them to participate in"</i></p>	<p><i>"Pay everyone a basic living wage"</i></p> <p><i>"More variety of job opportunities"</i></p> <p><i>"improve sporting facilities"</i></p>	<p><i>"Help all islanders to get jobs that they are able to do to make their lives happier and more meaningful"</i></p>



# IMPROVE THE LIVES OF OTHERS: SUPPORTING THE ELDERLY

Equally as small a theme as when looking at own quality of life, some noted hopes or security for the future would improve the lives of others. Concerns for support and pensions were also similar.

## Healthcare Support for the Older Generation

There were calls for better care provisions for the elderly, predominantly focused towards residential or nursing home care. This was felt slightly stronger by the highest financial position. Requests for improvements include:

- More support or subsidised costs for healthcare and care home provision
- Improved quality of care and facilities at care homes
- Increased availability of spaces at care homes
- More support to keep people in their own homes for as long as possible

## Pensions

Slightly stronger in the lowest financial position, there are small calls for increases to pensions to relieve financial burden for older people.

### LOWEST FINANCIAL POSITION

*"Give the pensioners more pension money as they've paid into system entire lives"*

### LOW FINANCIAL POSITION

*"Better health and home care for the older population (retirement age)"*

*"sort out the future provision of long-term health care in old age."*

### MEDIUM FINANCIAL POSITION

*"Create more nursing/ care beds for our elderly."*

*"Also we need more care homes for our aging population, some are desperately trying to stay in their own homes but they really can't cope and social services don't help them because there simply isn't anywhere for these needy elderly to go."*

### HIGH FINANCIAL POSITION

*"To improve access and finance to residential care/community care for older people who are no longer capable of caring for themselves."*

### HIGHEST FINANCIAL POSITION

*"Ensure there is plenty of care in the community for older people"*

*"The Nursing homes and Care homes should have SLA's with the States (as they pay most of the fees) to ensure the standards within the homes are up to scratch.... Its criminal that some of these homes are used as 'cash cows' by the owners and no standards having to be met to make the Residents lives being more fulfilled"*

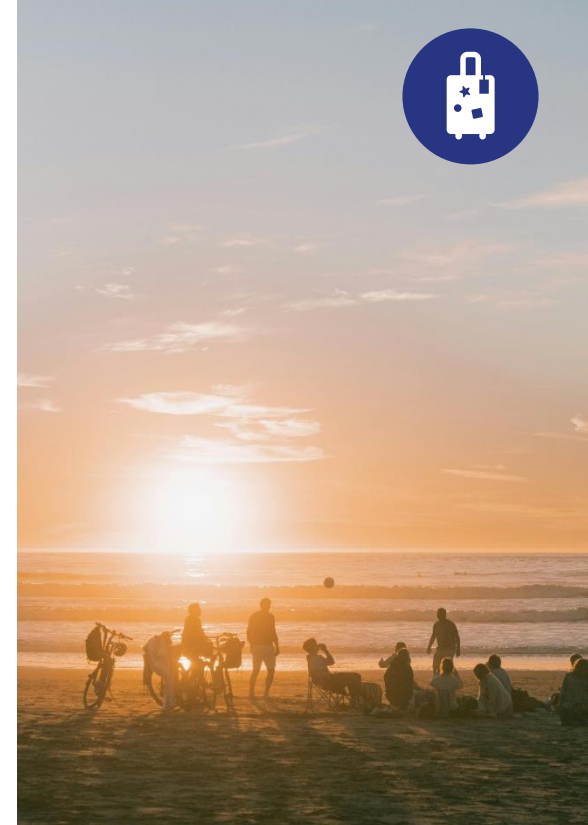




# IMPROVE THE LIVES OF OTHERS: LEAVING THE ISLAND VERSUS SUPPORTING YOUNG PEOPLE

A small number of responses advised people should leave the island, noting that local housing is an issue driving this. In contrast, others focused on improving circumstances for younger islanders to encourage them to stay in Guernsey. Suggested improvements included:

Affordable Housing	More Opportunities	Support for Young People
Many emphasised the need for affordable housing to prevent young people from leaving the island. This includes the construction of more affordable or temporary housing and a reintroduction of the states lending schemes to make it easier for young people to afford housing.	This includes better job opportunities and training programs to help upskill young people to fill employment gaps on island.	There are suggestions to invest more into young people, either by providing them extra financial support or better funding of services directed at them. Also, a call for fairer pay to young people to open up more opportunities for them.



LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<i>"I would tell them to leave this island"</i>	<i>"More opportunities for local youngsters to encourage them to want to stay in the island and be able to afford to buy their own house or realistically afford rental costs."</i>  <i>"Help young local people financially be able to afford to live in guernsey"</i>	<i>"Support the younger generation in being able to purchase a property at a reasonable price - maybe without a deposit. This is by far and away the biggest problem on the island!."</i>  <i>"most importantly invest in an 'interim' service for young people between 18-25 in the transition age from youth to adult services"</i>	<i>"To advise leaving Guernsey"</i>  <i>"To encourage our young people to train, on island and stay for many of the jobs that are currently done by folk coming into the island and need housing."</i>	<i>"To improve the availability and price of housing for young workers"</i>  <i>"encourage politicians to meet the needs of the Islands most vulnerable through providing better services for young persons, especially those with additional needs."</i>



# APPENDIX





# POPULATION PROFILE: FINANCIAL POSITION

The profile of survey respondents after survey weights have been applied is shown in the table.

	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Base size (sample)	164	791	880	955	323
	% after weighting	% after weighting	% after weighting	% after weighting	% after weighting
<b>Household Composition</b>					
Working age	52%	46%	48%	45%	45%
Working age + children	32%	33%	24%	19%	11%
Pension age	9%	12%	15%	24%	31%
Other	6%	9%	12%	11%	13%
<b>Children in Household</b>					
Yes	34%	36%	26%	21%	13%
No	66%	64%	74%	79%	87%
<b>Household Income</b>					
£0-£19,999	31%	14%	3%	3%	1%
£20,000-£39,999	34%	25%	15%	8%	4%
£40,000-£59,000	14%	17%	18%	15%	8%
£60,000-£79,999	8%	13%	14%	14%	10%
£80,000-£99,999	3%	8%	16%	11%	12%
£100,000-£119,999	1%	5%	7%	10%	8%
£120,000-£139,999	1%	2%	5%	8%	6%
£140,000-£159,999	0%	1%	3%	4%	6%
£160,000-£179,999	0%	1%	1%	3%	4%
£180,000-£199,999	0%	<1%	1%	3%	3%
£200,000 +	0%	<1%	1%	4%	21%
Prefer not to answer /Don't know	7%	13%	16%	16%	17%
<b>Political Views</b>					
Left (0-3)	19%	19%	21%	19%	17%
Centre (4-6)	32%	43%	42%	42%	36%
Right (7-10)	12%	16%	21%	28%	39%
Don't know	37%	23%	15%	11%	9%

# POPULATION PROFILE: FINANCIAL POSITION

The profile of survey respondents after survey weights have been applied is shown in the table.

		LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
Base size (sample)		164	791	880	955	323
		% after weighting	% after weighting	% after weighting	% after weighting	% after weighting
<b>Parish</b>						
	Castel	14%	12%	13%	12%	16%
	Forest	1%	2%	2%	2%	3%
	St Andrew	7%	3%	5%	4%	5%
	St Martin	10%	9%	9%	10%	14%
	St Peter Port	40%	36%	30%	30%	22%
	St Pierre du Bois	4%	2%	4%	4%	4%
	St Sampson	12%	16%	17%	15%	12%
	St Saviour	3%	4%	3%	5%	5%
	Torteval	0%	1%	1%	1%	2%
	Vale	6%	14%	15%	16%	17%
	Prefer not to answer*	2%	2%	1%	1%	<1%
<b>Employment Status</b>						
	Employed: Full-time on a permanent contract	43%	53%	55%	48%	27%
	Employed: Full-time on a temporary contract	2%	2%	2%	1%	<1%
	Employed: Part-time on a permanent contract	8%	10%	9%	7%	8%
	Employed: Part-time on a temporary contract	3%	2%	2%	2%	3%
	Self-employed	5%	6%	6%	7%	18%
	In full-time education or training	0%	1%	3%	2%	4%
	Unable to work due to long-standing illness, disability or infirmity	13%	4%	2%	1%	0%
	Retired	10%	14%	19%	28%	34%
	Not employed, but seeking employment	10%	3%	1%	1%	2%
	Not employed and not seeking employment	2%	1%	1%	2%	2%
	Prefer not to answer	5%	3%	<1%	1%	2%

# POPULATION PROFILE: HOUSEHOLD COMPOSITION

Including yourself, who is in your household?

Household Composition– extended categorisation	LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
1 working age adult	23%	15%	12%	12%	8%
2 working age adults	16%	14%	20%	17%	17%
3 or 4 working age adults	10%	13%	13%	15%	16%
1 working age adult and 1 pension age adult	2%	3%	5%	5%	6%
1 working age adult and child/ren under 18	7%	6%	4%	3%	2%
2 working age adults and child/ren under 18	19%	19%	14%	11%	7%
1 pension age adult	6%	7%	7%	9%	10%
2 pension age adults	2%	4%	8%	15%	20%
3 WA+PA or 4 WA+ PA	3%	4%	5%	4%	4%
3 or 4 working age adults and child/ren under 18	5%	6%	5%	5%	2%
Other composition	6%	7%	7%	4%	6%

# LIFE SATISFACTION: NOW

Appendix: How satisfied do you feel with your life right now?

How satisfied do you feel with your life right now?		LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION^
<b>Worst Possible Life</b>						
	0	12%	4%	<1%	<1%	0%
	1	12%	4%	1%	<1%	1%
	2	19%	10%	3%	2%	1%
	3	23%	17%	6%	6%	1%
<b>Average Life</b>						
	4	14%	15%	9%	4%	<1%
	5	11%	20%	14%	9%	6%
	6	4%	10%	16%	10%	8%
	7	2%	10%	24%	26%	15%
<b>Best Possible Life</b>						
	8	4%	7%	19%	30%	36%
	9	0%	2%	4%	11%	17%
	10	0%	1%	2%	3%	13%



# SOCIAL CONTACT AND SUPPORT

Is there someone in Guernsey outside your immediate household who you could call on if you ... ?\*

LOWEST  
FINANCIAL POSITION

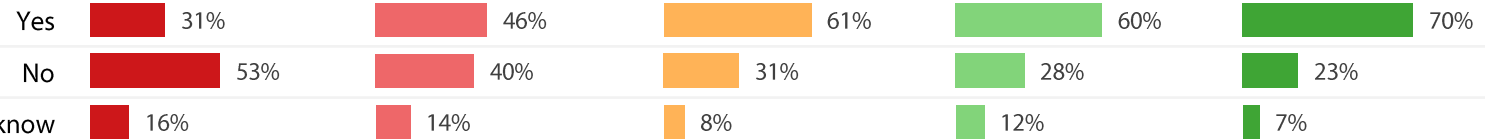
LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

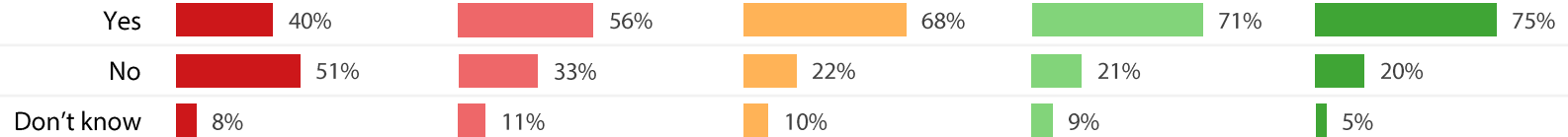
HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

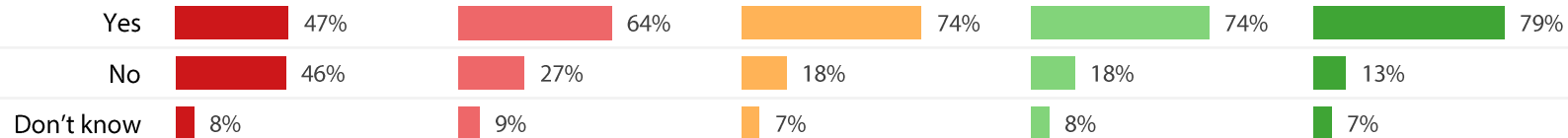
...needed someone to look after a person you care for (e.g. children, elderly or disabled adult)



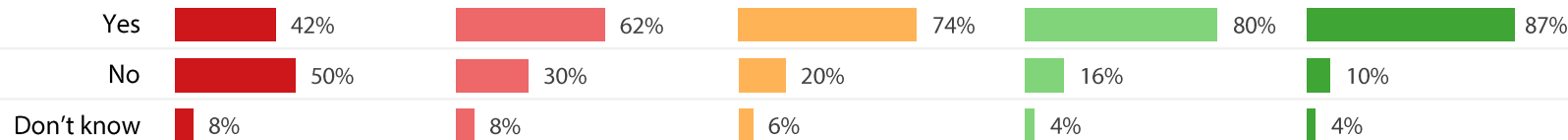
...were ill in bed and needed help around the house



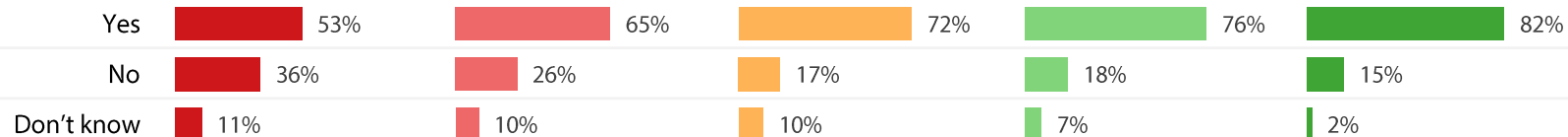
...were upset because of problems with a family member



...needed someone to look after your home / pet when away



...were feeling depressed and needed someone to talk to





# SOCIAL CONTACT AND SUPPORT

Are you worried about being able to afford over the next 12 months?\*

LOWEST  
FINANCIAL POSITION

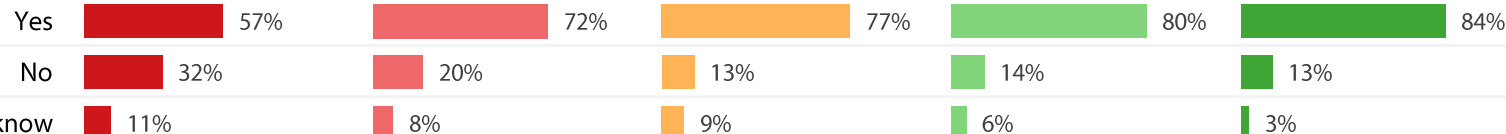
LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

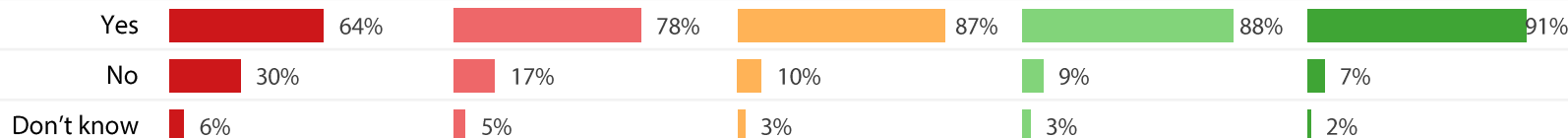
HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

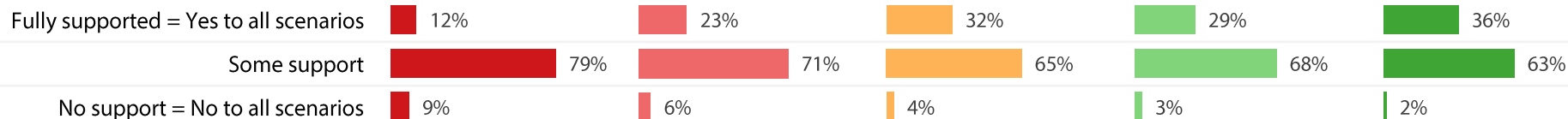
...needed advice about something important



...wanted someone to socialise with (e.g. go for a walk, coffee, meal)



Level of support for all scenarios



# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## GP practises

Very dissatisfied	18%	10%	5%	3%	3%
Dissatisfied	29%	23%	14%	13%	7%
Neither satisfied or dissatisfied	20%	24%	22%	17%	14%
Satisfied	25%	33%	44%	45%	40%
Very satisfied	7%	10%	15%	23%	36%

## Emergency Healthcare (including ambulance)

Very dissatisfied	15%	7%	3%	2%	1%
Dissatisfied	17%	14%	12%	9%	4%
Neither satisfied or dissatisfied	27%	28%	19%	16%	10%
Satisfied	28%	35%	42%	44%	41%
Very satisfied	12%	16%	24%	29%	44%

## Hospital care

Very dissatisfied	11%	6%	3%	2%	3%
Dissatisfied	18%	16%	12%	10%	8%
Neither satisfied or dissatisfied	29%	24%	21%	15%	12%
Satisfied	29%	38%	45%	48%	48%
Very satisfied	14%	16%	19%	25%	30%

## Dental Care

Very dissatisfied	20%	8%	5%	3%	1%
Dissatisfied	24%	23%	18%	13%	7%
Neither satisfied or dissatisfied	21%	30%	26%	18%	16%
Satisfied	29%	33%	41%	50%	53%
Very satisfied	6%	6%	11%	17%	24%

## Community care (mental health, adult care, respite care)

Very dissatisfied	44%	31%	17%	13%	10%
Dissatisfied	28%	29%	31%	27%	27%
Neither satisfied or dissatisfied	17%	24%	27%	30%	26%
Satisfied	7%	14%	19%	22%	24%
Very satisfied	3%	2%	5%	8%	13%

# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Residential nursing homes

Very dissatisfied	21%	14%	7%	6%	8%
Dissatisfied	21%	24%	26%	24%	19%
Neither satisfied or dissatisfied	41%	40%	38%	40%	34%
Satisfied	13%	19%	22%	25%	29%
Very satisfied	4%	3%	6%	5%	10%

## Nursery/Pre-school education

Very dissatisfied	14%	8%	5%	3%	1%
Dissatisfied	11%	12%	11%	11%	10%
Neither satisfied or dissatisfied	45%	44%	40%	41%	37%
Satisfied	26%	26%	35%	34%	35%
Very satisfied	4%	10%	8%	11%	18%

## Primary education

Very dissatisfied	12%	6%	4%	4%	2%
Dissatisfied	14%	13%	9%	13%	16%
Neither satisfied or dissatisfied	33%	35%	30%	25%	22%
Satisfied	35%	35%	45%	41%	40%
Very satisfied	6%	11%	12%	16%	20%

## Secondary education

Very dissatisfied	28%	19%	16%	19%	17%
Dissatisfied	20%	25%	29%	28%	27%
Neither satisfied or dissatisfied	29%	34%	27%	28%	21%
Satisfied	20%	19%	25%	21%	24%
Very satisfied	2%	3%	3%	4%	10%

## Post 16/adult education

Very dissatisfied	15%	12%	8%	7%	4%
Dissatisfied	26%	26%	25%	24%	24%
Neither satisfied or dissatisfied	27%	37%	37%	36%	34%
Satisfied	26%	21%	25%	27%	29%
Very satisfied	6%	5%	4%	5%	8%

# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Sports and recreational activities/facilities

Very dissatisfied	9%	8%	4%	3%	2%
Dissatisfied	20%	16%	13%	8%	6%
Neither satisfied or dissatisfied	36%	34%	29%	24%	21%
Satisfied	31%	34%	43%	45%	45%
Very satisfied	4%	7%	11%	20%	26%

## Cultural activities and events

Very dissatisfied	10%	9%	4%	4%	2%
Dissatisfied	18%	20%	17%	13%	10%
Neither satisfied or dissatisfied	42%	32%	30%	27%	30%
Satisfied	25%	32%	40%	44%	43%
Very satisfied	4%	6%	8%	12%	15%

## Hospitality services (e.g. cafes, restaurants, bars, nightlife)

Very dissatisfied	12%	7%	3%	4%	2%
Dissatisfied	15%	16%	14%	10%	6%
Neither satisfied or dissatisfied	30%	22%	19%	14%	12%
Satisfied	36%	45%	47%	49%	48%
Very satisfied	8%	11%	18%	24%	32%

## Outdoor public spaces

Very dissatisfied	17%	10%	6%	3%	4%
Dissatisfied	24%	20%	15%	13%	10%
Neither satisfied or dissatisfied	23%	23%	18%	18%	15%
Satisfied	32%	37%	44%	46%	48%
Very satisfied	4%	10%	16%	20%	23%

## Community venues (e.g. library, St. James, Beau Sejour)

Very dissatisfied	10%	5%	3%	2%	1%
Dissatisfied	15%	16%	11%	6%	4%
Neither satisfied or dissatisfied	38%	31%	25%	24%	22%
Satisfied	32%	38%	49%	51%	50%
Very satisfied	5%	10%	12%	17%	22%

# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Employment/ job opportunities

Very dissatisfied	23%	10%	4%	4%	1%
Dissatisfied	27%	23%	17%	12%	10%
Neither satisfied or dissatisfied	26%	33%	31%	28%	20%
Satisfied	22%	29%	39%	42%	42%
Very satisfied	2%	5%	8%	14%	27%

## Work-life balance

Very dissatisfied	33%	14%	6%	3%	1%
Dissatisfied	28%	29%	22%	13%	7%
Neither satisfied or dissatisfied	16%	25%	24%	22%	14%
Satisfied	20%	27%	35%	44%	39%
Very satisfied	2%	5%	12%	18%	39%

## Buses

Very dissatisfied	14%	9%	6%	5%	3%
Dissatisfied	19%	17%	16%	15%	13%
Neither satisfied or dissatisfied	26%	33%	29%	22%	26%
Satisfied	34%	32%	38%	42%	45%
Very satisfied	7%	8%	11%	15%	14%

## Off-island transport

Very dissatisfied	62%	56%	50%	35%	31%
Dissatisfied	22%	29%	35%	39%	35%
Neither satisfied or dissatisfied	9%	10%	10%	14%	16%
Satisfied	6%	5%	5%	10%	14%
Very satisfied	1%	0%	1%	1%	4%

## Police

Very dissatisfied	27%	14%	7%	6%	4%
Dissatisfied	21%	17%	13%	12%	12%
Neither satisfied or dissatisfied	24%	33%	33%	31%	25%
Satisfied	23%	26%	36%	36%	38%
Very satisfied	6%	10%	11%	15%	21%



# LIVING IN GUERNSEY: ISLAND SERVICES AND AMENITIES

Thinking about your own needs and experiences, please indicate how satisfied or dissatisfied are you with the following aspects of island life?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Off-island transport

Very dissatisfied	62%	56%	50%	35%	31%
Dissatisfied	22%	29%	35%	39%	35%
Neither satisfied or dissatisfied	9%	10%	10%	14%	16%
Satisfied	6%	5%	5%	10%	14%
Very satisfied	1%	0%	1%	1%	4%

## Supermarkets/food retailers

Very dissatisfied	22%	14%	7%	5%	4%
Dissatisfied	36%	28%	29%	22%	13%
Neither satisfied or dissatisfied	24%	25%	23%	19%	17%
Satisfied	14%	29%	36%	45%	48%
Very satisfied	3%	5%	5%	10%	19%

## On-island retail for non-food items

Very dissatisfied	33%	25%	19%	15%	10%
Dissatisfied	38%	43%	47%	39%	36%
Neither satisfied or dissatisfied	19%	20%	20%	27%	28%
Satisfied	8%	10%	13%	17%	22%
Very satisfied	2%	2%	1%	1%	4%

## Housing

Very dissatisfied	66%	52%	35%	26%	13%
Dissatisfied	20%	28%	33%	29%	25%
Neither satisfied or dissatisfied	8%	11%	15%	16%	20%
Satisfied	5%	8%	13%	24%	28%
Very satisfied	1%	1%	3%	5%	14%

## Digital connectivity/internet access

Very dissatisfied	16%	11%	7%	7%	3%
Dissatisfied	25%	22%	26%	17%	19%
Neither satisfied or dissatisfied	26%	25%	21%	21%	20%
Satisfied	26%	37%	38%	43%	39%
Very satisfied	6%	6%	8%	12%	18%

# LIVING IN GUERNSEY: DISSATISFACTION OF SECTORS

		LOWEST FINANCIAL POSITION	LOW FINANCIAL POSITION	MEDIUM FINANCIAL POSITION	HIGH FINANCIAL POSITION	HIGHEST FINANCIAL POSITION
<b>Healthcare</b>						
	Dissatisfied	92%	75%	60%	48%	37%
	Not dissatisfied	8%	25%	40%	52%	63%
<b>Education</b>						
	Dissatisfied	57%	50%	41%	40%	38%
	Not dissatisfied	43%	50%	59%	60%	62%
<b>Recreation and Leisure</b>						
	Dissatisfied	62%	55%	43%	34%	24%
	Not dissatisfied	38%	45%	57%	66%	76%
<b>Employment and Travel</b>						
	Dissatisfied	89%	88%	89%	78%	69%
	Not dissatisfied	11%	12%	11%	22%	31%
<b>Other Services</b>						
	Dissatisfied	96%	92%	88%	76%	70%
	Not dissatisfied	4%	8%	12%	24%	30%

# ISLAND PRIORITIES

Which of the following services do you think should be available to everyone in Guernsey, regardless of their financial circumstances?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## GP and nurse appointments

Important, and would pay more tax	35%	40%	41%	44%	36%
Important, but would not pay more tax	39%	31%	26%	21%	18%
Not important	25%	29%	33%	36%	46%

## Emergency healthcare (including ambulance)

Important, and would pay more tax	38%	45%	51%	52%	50%
Important, but would not pay more tax	42%	33%	27%	20%	21%
Not important	20%	21%	22%	28%	29%

## Dental care

Important, and would pay more tax	33%	32%	35%	33%	21%
Important, but would not pay more tax	38%	31%	25%	22%	17%
Not important	30%	37%	39%	46%	62%

## Eye care

Important, and would pay more tax	29%	24%	27%	29%	23%
Important, but would not pay more tax	30%	30%	24%	19%	16%
Not important	41%	46%	48%	52%	61%

## Prescriptions and medical aids

Important, and would pay more tax	35%	31%	34%	32%	26%
Important, but would not pay more tax	34%	27%	23%	20%	16%
Not important	31%	42%	43%	48%	59%

## Free transportation to medical appointments

Important, and would pay more tax	14%	12%	11%	12%	11%
Important, but would not pay more tax	28%	17%	16%	13%	8%
Not important	58%	71%	73%	75%	81%

## Residential and nursing home care

Important, and would pay more tax	25%	30%	37%	41%	33%
Important, but would not pay more tax	37%	24%	24%	19%	16%
Not important	38%	46%	39%	41%	51%

## Care at home for people with long-term health needs

Important, and would pay more tax	26%	32%	41%	46%	39%
Important, but would not pay more tax	37%	28%	24%	21%	19%
Not important	37%	39%	34%	34%	42%

## Specialist support for adults with disabilities or additional needs

Important, and would pay more tax	27%	33%	40%	44%	42%
Important, but would not pay more tax	35%	27%	24%	21%	16%
Not important	38%	40%	36%	36%	42%

# ISLAND PRIORITIES

Which of the following services do you think should be available to everyone in Guernsey, regardless of their financial circumstances?\*

LOWEST  
FINANCIAL POSITION

LOW  
FINANCIAL POSITION

MEDIUM  
FINANCIAL POSITION

HIGH  
FINANCIAL POSITION

HIGHEST  
FINANCIAL POSITION

## Specialist support for children with disabilities or special educational needs

Important, and would pay more tax	30%	31%	41%	46%	41%
Important, but would not pay more tax	33%	26%	26%	19%	19%
Not important	37%	44%	34%	35%	40%

## Pre-School

Important, and would pay more tax	12%	16%	17%	22%	21%
Important, but would not pay more tax	27%	23%	22%	16%	14%
Not important	61%	61%	62%	62%	65%

## Higher education (e.g. university)

Important, and would pay more tax	14%	15%	20%	19%	17%
Important, but would not pay more tax	30%	22%	19%	17%	15%
Not important	56%	62%	61%	64%	69%

## Lifelong learning

Important, and would pay more tax	13%	11%	12%	13%	12%
Important, but would not pay more tax	24%	16%	14%	13%	11%
Not important	63%	73%	74%	73%	77%

## Music lessons and instruments for school children

Important, and would pay more tax	8%	10%	10%	14%	14%
Important, but would not pay more tax	18%	14%	12%	10%	11%
Not important	74%	76%	78%	76%	75%

## Free bus travel

Important, and would pay more tax	11%	10%	13%	13%	17%
Important, but would not pay more tax	24%	22%	16%	14%	11%
Not important	64%	68%	71%	73%	72%

## The library

Important, and would pay more tax	9%	17%	23%	33%	34%
Important, but would not pay more tax	36%	28%	32%	31%	27%
Not important	54%	55%	45%	36%	40%

## Broadband or internet connection

Important, and would pay more tax	9%	7%	10%	12%	13%
Important, but would not pay more tax	24%	19%	17%	17%	12%
Not important	67%	73%	73%	71%	75%

## Legal representation

Important, and would pay more tax	12%	18%	19%	19%	16%
Important, but would not pay more tax	35%	25%	22%	19%	17%
Not important	53%	57%	59%	62%	66%



Island Global Research

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