

Guernsey Household Expenditure Survey 2018-2019 Report

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This report contains the results of the Household Expenditure Survey that was conducted in Guernsey over the twelve months from May 2018 to April 2019.

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1.1 Introduction

This report contains the results of the 2018-2019 Household Expenditure Survey. It details the average expenditure of households in Guernsey and quantifies the “cost of living”. It provides analysis by household income, composition and tenure. The data is primarily gathered to update the basket of goods and weights used to calculate the Retail Price Indices each quarter (see gov.gg/rpi) and ensure they remain representative. However, the results are also published in this report (and in a more open data format online) so that they can be used by researchers, decision makers and other interested parties.

With thanks to the survey participants, the results of the 2018-2019 survey provide a robust reference point for market and social research. Comparable data from 2012-2013 and earlier is also included in this report to enable analysis of changes over time.

It is acknowledged that Guernsey households’ expenditure during 2020 may have been quite different to during 2018 and 2019. As such, additional analysis has been included (see [section 2.2](#)) to indicate how expenditure is likely to have been impacted by the lockdown measures put in place to control the spread of the coronavirus, by categorising expenditure into the following groups:

- Non-discretionary spending
- Discretionary spending
- Spending that was not possible

This report is being published alongside a report of findings from the 2020 Community Survey, which provides information on how people said their incomes and expenditures were impacted by the measures put in place to slow the spread of the coronavirus during 2020 and other information relating to shopping during lockdown. See gov.gg/covid19data for all available reports of findings from the Community Monitoring Tool and Community Survey.

In the past, the Household Expenditure Survey has collected detailed information on households’ incomes as well as their expenditures, but that information is now available for the whole population via the rolling electronic census so no longer needs to be collected by survey. See gov.gg/household for the latest version of the **Annual Guernsey Household Income Report**, which is also being published at the same time as this report. It contains detailed information on the sources of households’ income and measures of income inequality.

Further background information is included in [section 1.3](#) and more details on the methodology are available in [section 5.1](#).

More detailed tables of data, presenting information to the level of detail shown in [Appendix 1](#) are available to download from the website.

1.2 Headlines

- The overall mean average expenditure (on all items except tax, social insurance and workplace pension contributions) in 2018-2019 was £1,121 pounds per household per week or £58,279 pounds per household per year.
- This expenditure was 7% higher than in 2012-2013 in nominal terms but 1% lower in real terms i.e. after removing the effects of price inflation. The mean gross household income of survey respondents was 8% higher in nominal terms but 4% lower in real terms. Please see the [Household Income Report](#) for more information on gross incomes and incomes net of tax, social insurance and workplace pension contributions based on electronic census data.
- £8,858 (15%) of the overall annual household average expenditure in 2018-2019 was off Island i.e. goods and services bought from off Island suppliers whether online, by phone or in person when travelling off the Island.
- £6,905 (12%) of the overall annual household expenditure would not have been possible in 2020, based on the impacts of lockdown being applied to 2018-2019 figures. The groups of expenditure most affected by lockdown were Transport, Recreation and culture and Restaurants and hotels. Please see the third [Community Survey 2020 Report](#) for more information on experiences of shopping during lockdown.
- 48% of the overall annual household average expenditure in 2018-2019 is categorised as non-discretionary (using UK ONS definitions); the same proportion as in 2012-2013.
- The mean average household expenditure of households in the top quintile was 3.7 times the mean average household expenditure of households in the bottom quintile. For context; the mean unequivalised gross household income of households in the top quintile (when grouped by equivalised income) was 8.8 times the mean unequivalised gross household income of households in the bottom quintile.
- Households that were owner occupied with mortgages had an overall annual household average expenditure of £85,300. Private market renters had an expenditure of £55,638, owner occupiers without mortgages had £48,171 and affordable market renters and partial owners (combined) had £28,540. This equates to 83%, 86%, 84% and 93% respectively, of their gross incomes.
- The composition of the household in terms of ages and numbers of household members (as well as the income) correlated with the tenure, which influenced the expenditure pattern. This is shown in [sections 4.3, 4.4 and 4.5](#).
- 9% of for those with a disability or long-term illness that limits their activities said they found shopping in Guernsey very or quite inaccessible compared with 2% of those without a disability or long-term illness and 1% of those disability or long-term illness that limits their activities.
- The income, tenure and expenditure pattern of households containing one or more person with a disability or long-term illness that limits their activities are compared with households containing households containing no people with a disability or long-term illness that limits their activities in [section 4.6](#).

1.3 Using and interpreting the information in this report

Throughout this report, information about 2018-2019 expenditure is presented using fourteen categories (shown in **Table 1.3.1** below) that are consistent with those used in the equivalent UK report for ease of comparison. Groups one to thirteen could be described as expenditure on items for consumption whereas group fourteen covers expenditure on capital and investment items.

It is worth noting that costs associated with maintaining, improving and purchasing a dwelling are split across groups four, thirteen and fourteen. Outright purchases of (or deposit payments on) dwellings are excluded, since they would tend to be funded from savings or release of capital from the sale of another dwelling. Income tax, social insurance and employee pension contributions that are often netted off employees' wages are also not included, as data for the whole population and household incomes net of those is available annually within the Household Income Report, which can be found on gov.gg/household.

Table 1.3.1: Expenditure groups

HES Group		Summary of items included within group
1	Food and non-alcoholic drinks	Food and soft drinks purchased for preparation and consumption at home, work or school.
2	Alcoholic drink, tobacco and narcotics	Alcoholic drinks purchased for consumption at home. All tobacco, e-cigarette, vape and recreational drug purchases.
3	Clothing and footwear	All clothing, footwear and accessories, including cleaning, repair and hire.
4	Housing, fuel and power	Rent, service charges, household energy, water, refuse costs and maintenance of dwellings (including second homes).
5	Household goods and services	Furniture, floor coverings, household goods and appliances, domestic cleaning and repairs, gardening, tools and equipment.
6	Health	Prescriptions, medicines, medical products and medical, optical, dental and auxiliary services.
7	Transport	Motor vehicles, bicycles, spare parts, motor fuels, repairs and other services, parking and other motor fees, transport by railway, road, air and sea.
8	Communication	Postal services, telephone (fixed and mobile) and telefax equipment and services, broadband and other internet services.
9	Recreation and culture	Audio visual, photographic and information processing equipment, recreational items and equipment (including boats, horses, caravans and trailers), plants, flowers, pets, cultural services, newspapers, books, package holidays.
10	Education	Pre-primary, primary, secondary, tertiary and other educational courses.
11	Restaurants and hotels	Food and drinks (including alcoholic drinks) bought in restaurants, cafes, pubs, bars and take-aways. Catering and accommodation services.
12	Miscellaneous goods and services	Personal care products and services, including child care and home help. Personal effects not elsewhere classified, such as jewellery, bags and watches. Insurance, financial and other professional services and charges.
13	Other expenditure items	Mortgage interest payments, Tax on Real Property, parish rates, document duty, licences, fines, money spent on holidays, money gifts and transfers.
14	Other items recorded	Capital payments on mortgages, home improvements, savings, pensions.

1.3 Using and interpreting the information in this report

The monetary expenditure values presented in this report are all mean averages. Included are averages for households grouped by equivalised income quintile, tenure and household composition as well as overall averages. The means are presented as weekly or annual figures per household unless otherwise stated.

Analysis by household income quintile is presented after equivalisation. Equivalisation is an adjustment to the household income that takes into account the composition of the household. Two households with the same equivalised income are said to have the same standard of living.

Some of the figures presented in tables and charts may not sum exactly to the totals shown. This is due to the figures being rounded. The totals are calculated using un-rounded figures.

The proportional expenditure values are presented as percentages of all expenditure across the group of households or overall across all households. This is known as plutocratic, where those households that spend more have a greater influence on the average proportions. An alternative, democratic, approach is taken in the calculation of the weights for some of the inflation indices (see gov.gg/rpi), which gives each household an equal influence on the average proportions. However, that approach is not used within this report.

2018-2019 values are presented in nominal terms i.e. they have not been adjusted for the effects of inflation between 2018-2019 and the date of writing this report. 2012-2013 figures are presented on a comparable basis both in nominal terms (unadjusted) and real terms (adjusted to 2018-2019 prices, on a group by group basis). It should be noted that this presentation differs slightly to that in the 2012-2013 report, which was more closely aligned with the presentation of the Retail Price Indices (and therefore excluded some items, such as expenditure on home improvements, savings and pensions). To assist readers, the 2012-2013 information is re-presented within this report and includes previously excluded data on home improvements (some of which had been categorised as home maintenance before), savings and pensions.

Comparable data is not available from surveys before 2012-2013, which collected more limited information that was specifically relevant to the Retail Prices Indices at the time. A fuller picture of expenditure has been obtained during the past two surveys and that more recent information is the focus of this report. Although, as noted on [page 6](#), outright purchases of (or deposit payments on) dwellings are excluded, as are income tax, social insurance and employee pension contributions. The data collected via earlier surveys can be found in the Report from the 2012-2013 survey via gov.gg/household.

The sample has been statistically adjusted to make the results presented in this report as representative as possible of the range of Guernsey households. More information on the adjustments applied is included in the methodology section of this report on [page 53](#). Readers that wish to scale the figures up to understand whole Island sums should refer to gov.gg/population or gov.gg/household for the latest information on the number of households in the Island (and the number by income, tenure and composition). It should be noted that the survey (similar to the [Household Income Report](#)) included private households only and no institutions, such as care homes, hotels or the prison.

2.1 Overview of household expenditure

Overall average household expenditure detailed by expenditure category is shown in **Table 2.1.1**. As shown, the overall average expenditure in 2018-2019 was £1,121 per household per week or £58,279 per household per year. The largest portion of this expenditure (£9,858 or 17%) was on group fourteen; capital and investment items. Expenditure across the other groups, consisting of consumable goods and services, totalled £48,421 (83%).

Table 2.1.1: Overall household expenditure

Expenditure group		£s per week	£s per year	% of total expenditure
1	Food and non-alcoholic drinks	98	5,089	9
2	Alcoholic drink, tobacco and narcotics	21	1,114	2
3	Clothing and footwear	18	957	2
4	Housing, fuel and power	120	6,262	11
5	Household goods and services	63	3,293	6
6	Health	31	1,610	3
7	Transport	114	5,948	10
8	Communication	24	1,238	2
9	Recreation and culture	126	6,538	11
10	Education	29	1,490	3
11	Restaurants and hotels	71	3,689	6
12	Miscellaneous goods and services	90	4,663	8
13	Other expenditure items	126	6,530	11
14	Other items recorded	190	9,858	17
Total expenditure		1,121	58,279	100

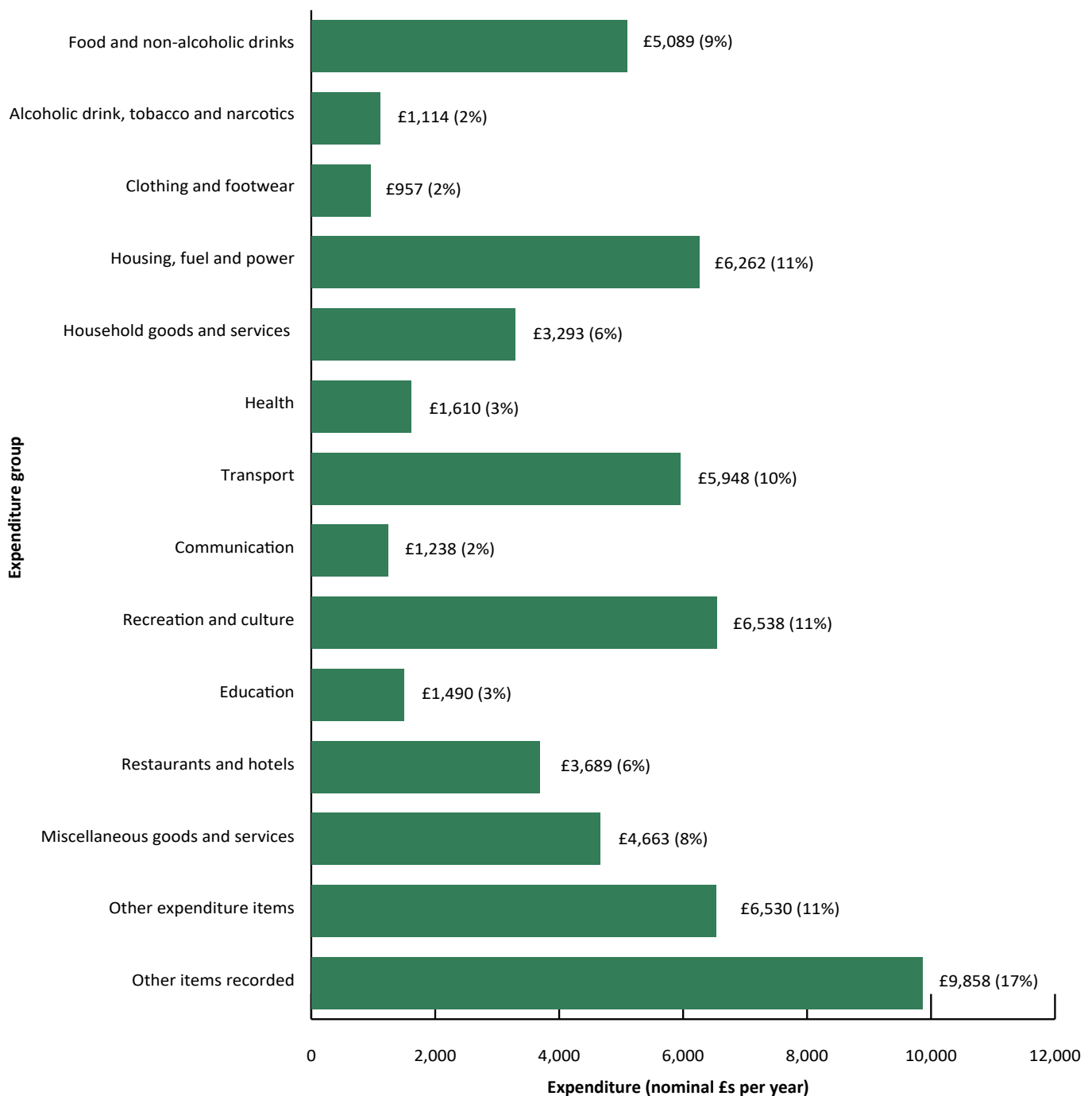
Appendix 1 provides a more detailed breakdown of the information displayed in **Table 2.1.1**. This can be used to identify the largest areas of expenditure within each group:

- 1 Food and non-alcoholic drinks; chocolate £392 per year
- 2 Alcoholic drink, tobacco and narcotics; wine (brought home) £389 per year
- 3 Clothing and footwear; women's outer garments £372 per year
- 4 Housing, fuel and power; rent £3,172 per year
- 5 Household goods and services; furniture £892 per year
- 6 Health; dental services £519 per year
- 7 Transport; air fares (outside Bailiwick) £1,341 per year
- 8 Communication; mobile phone account £430 per year
- 9 Recreation and culture; package holidays (outside Bailiwick) £2,187 per year
- 10 Education; university education £694 per year
- 11 Restaurants and hotels; restaurant and café meals £1,252 per year
- 12 Miscellaneous goods and services; medical insurance premiums £614 per year
- 13 Other expenditure items; mortgage interest payments £2,105 per year
- 14 Other items recorded; capital repayment of mortgage £3,595 per year

2.1 Overview of household expenditure

As can be seen in **Figure 2.1.1**, The largest portion of this expenditure (£9,858 or 17%) was on group fourteen; capital and investment items (including capital payments on mortgages and home improvements). Expenditure across the other groups, consisting of consumable goods and services, totalled £48,421 (83%). Within the groups of consumable goods and services, expenditure was highest on housing, fuel and power, recreation and culture and other expenditure items (including mortgage interest payments, Tax on Real Property, parish rates, document duty, licences, fines, money spent on holidays, money gifts and transfers); each representing 11% of total expenditure.

Figure 2.1.1: Overall household expenditure



2.1 Overview of household expenditure

Table 2.1.1 and **Figure 2.1.1** show the overall average expenditures by group for all survey respondents, which include all tenures, compositions and a wide range of household incomes. It is representative of the Guernsey population of private households in 2018-2019 and presented in a manner that enables comparison with the equivalent UK and Jersey information.

Section 3 of this report shows this information in comparison with the equivalent results from the 2012-2013 Guernsey survey.

Section 4 provides analysis by household income, tenure and composition, which is intended to help readers better understand the factors influencing the cost of living in Guernsey. Differences observed between these results and those from other jurisdictions and the 2012-2013 Guernsey survey will result from differences in the make-up of the population (and the tenure of housing they live in) as well as differences in expenditure patterns.

For context, the average unequivalised gross household income of the survey respondents was £1,329 pounds per household per week or £69,120 pounds per household per year. It should be noted that average household incomes based on whole population (rather than survey sample) data are available from the **Annual Guernsey Household Income Report** via gov.gg/household. In that report, time series information can be found along with more information on the sources of household incomes. The average for 2018-2019 survey respondents is 6% lower than the average for the whole population in 2018. However, a small number of very high incomes skews the whole population figure upwards and if these are removed, the survey average can be seen to be representative.

As explained in **section 1.3**, expenditure on income tax, social insurance and employee pension contributions, which tend to be netted of employee wages are not included in this report. It can be seen from whole population information, that the average household income net of these is reduced by 20%. For the survey respondents, this would mean a net income of £55,454 per year.

For the first time, survey respondents were asked whether they funded their non house purchase related expenditure during the survey using credit, savings or alternative sources of finance other than their income. 38% of the households indicated that they had and overall. The average value of the funding from other sources was £155 per week or £8,037 per year, as shown in **Table 2.1.2** below.

Table 2.1.2: Overall household income and other sources of funding

	£s per week	£s per year
Gross income	1,329	69,120
Less income tax, social insurance and employee pension*	-263	-13,666
Plus other sources of funding	+155	+8,037
Funding available for expenditure	1,221	63,491

* Average estimated using whole population electronic census data

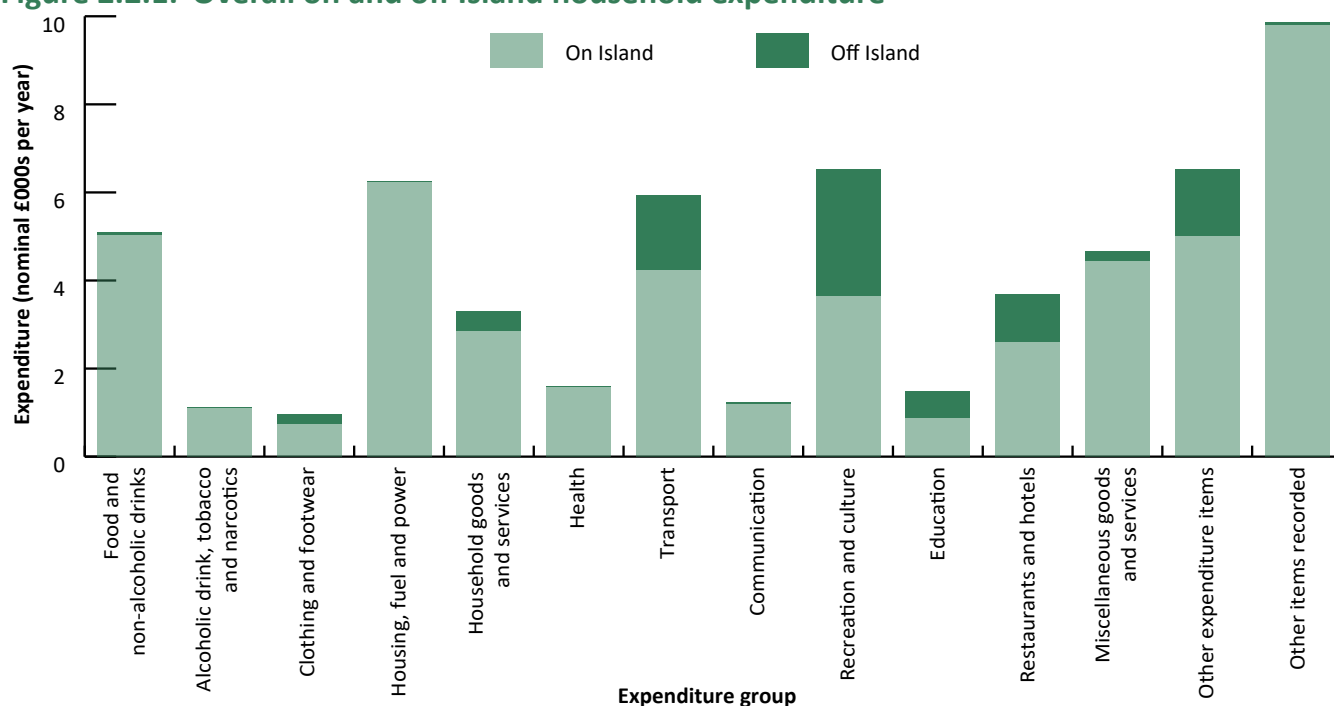
2.2 Proportion of household expenditure on and off Island

For the first time, all expenditure was categorised as to whether it was on or off Island. Off Island includes goods and services bought from off Island suppliers whether online, by phone or in person when travelling off the Island. This information is presented in [Table 2.2.1](#) and [Figure 2.2.1](#).

Table 2.2.1: Overall on and off Island household expenditure

Expenditure group		£s on Island per year	£s off Island per year	% of group off Island
1	Food and non-alcoholic drinks	5,035	55	1
2	Alcoholic drink, tobacco and narcotics	1,099	16	1
3	Clothing and footwear	739	218	23
4	Housing, fuel and power	6,255	7	0
5	Household goods and services	2,846	447	14
6	Health	1,588	22	1
7	Transport	4,252	1,696	29
8	Communication	1,194	44	4
9	Recreation and culture	3,657	2,882	44
10	Education	884	606	41
11	Restaurants and hotels	2,620	1,069	29
12	Miscellaneous goods and services	4,444	219	5
13	Other expenditure items	5,011	1,518	23
14	Other items recorded	9,797	60	1
Total expenditure		49,421	8,858	15

Figure 2.2.1: Overall on and off Island household expenditure



2.2 Proportion of household expenditure on and off Island

As shown in **Table 2.2.1** and **Figure 2.2.1**, the overall average expenditure off Island in 2018-2019 was £8,858 pounds per household per year (15% of overall expenditure).

The largest portion of this expenditure was on group nine; recreation and culture (which includes package holidays), at £2,882 per year or 44% of the expenditure within that group.

Appendix 1 provides a full breakdown of the information displayed in **Figure 2.2.1**. This can be used to identify the largest areas of expenditure within each group:

- 1 Food and non-alcoholic drinks; coffee £11 per year
- 2 Alcoholic drink, tobacco and narcotics; beer, lager, ciders and perry (brought home) £6 per year
- 3 Clothing and footwear; women's outer garments £90 per year
- 4 Housing, fuel and power; equipment hire and small materials £3 per year
- 5 Household goods and services; furniture £165 per year
- 6 Health; medicines and medical goods £8 per year
- 7 Transport; air fares (outside Channel Islands) £1,309 per year
- 8 Communication; mobile phone purchase £23
- 9 Recreation and culture; package holidays (outside Channel Islands) £2,187 per year
- 10 Education; university education fees £361 per year
- 11 Restaurants and hotels; holiday outside Channel Islands £1,020 per year
- 12 Miscellaneous goods and services; jewellery, clocks and watches £37 per year
- 13 Other expenditure items; money spent outside Channel Islands £1,339 per year
- 14 Other items recorded; DIY improvements (double glazing, kitchen units, sheds etc) £18 per year

A breakdown at a greater level of detail is included in **Appendix 1**. A table of this data is available to download from gov.gg/household.

It should be noted that expenditure while travelling off the Island is captured in less detail than expenditure while living on the Island, so for example, "money spent outside the Channel Islands" (included in group 13) could in practice include expenditure on other groups e.g. food, alcoholic drinks or clothes. The annual value of expenditure while outside the Channel Islands and on duty free goods was £1,352 in 2018-2019.

The third report of findings from the **2020 Community Survey** includes information on the impacts of lockdown on the suppliers people used e.g. whether they switched to using more on or off Island suppliers. This is available from gov.gg/covid19data.

2.3 Impacts of lockdown - model of 2020 expenditure

While this report was being written, the coronavirus pandemic began to impact on the Island. In February, travel restrictions were implemented, followed by social distancing measures. On 25th March 2020, the Island went into “lockdown”, when strict social distancing measures were enforced and many businesses were unable to provide their normal goods and services to consumers. The measures were removed in phases, which started on 9th April 2020. By 20th June 2020, the only restrictions remaining related to travel outside the Bailiwick.

It was agreed that it was important for this report to reflect how different expenditure may have been for households in 2020 compared with 2018-2019. In order to model this, expenditure was categorised (at the detailed sub-group level) as to whether it was non-discretionary, discretionary or not possible during each phase, using categorisations provided by the UK ONS (see ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/expenditure/articles/morethanonefifthofusualhouseholdspendinghasbeenlargelypreventedduringlockdown/2020-06-11). The number of days each phase lasted for was then applied to this information in order to determine an annual figure. For example, during the days between 25th March and 9th April 2020, 33% of spending was not possible, but this figure then decreased as the phases of exit from lockdown progressed. Travel restrictions remained in place at the time of writing this (in November 2020) and for the purpose of these calculations, it has been assumed that they will remain in place until the end of 2020.

The figures presented in **Table 2.3.1** and **Figure 2.3.1** are intended to help show how different household expenditure patterns may have looked in 2020 (on the whole, over the year). The figures are presented as nominal 2018-2019 values for ease of comparison with **section 2.2** (relating to off Island expenditure) and **section 3.4** (which compares non-discretionary spend between 2018-2019 and 2012-2013). The same information is presented as percentages in **Table 2.3.2** and **Figure 2.3.2**. It should be noted that no attempt has been made to model how households may have redirected the money not spent on purchases that were not possible. The third **Community Survey Report**, available from gov.gg/covid19data, includes information on how households’ incomes were impacted

Non-discretionary spending

This is spending on essential goods and services, where the consumer has little choice but to continue to buy regardless of price and income pressures. They are staple items such as basic food, non-alcoholic drink, housing and energy payments, which were available throughout the phases.

Discretionary spending

This is spending on goods and services where the consumer exercises some degree of choice over whether or not to buy and how much they spend (the price and amount purchased). Some goods and services that could not be bought during strict lockdown moved into this category in later phases.

Spending that was not possible

This covers goods and services that would normally be classified as discretionary, but could not be purchased or provided. It also includes spending on items where purchasing would have been more difficult than normal. At the time of writing this report, items relating to spending and travel outside the Bailiwick were the only items to remain in this category.

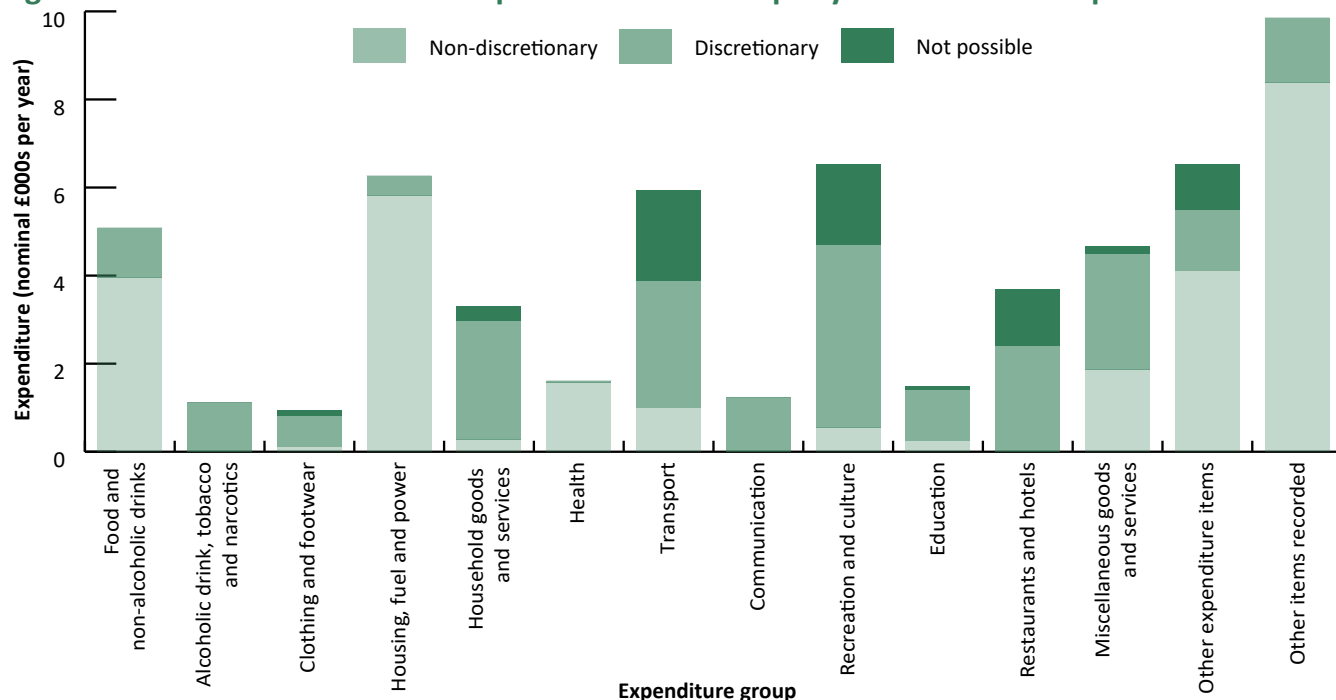
Further information on the impacts on household incomes and payments was collected via the 2020 Community Survey, the results of which are available from gov.gg/covid19data.

2.3 Impacts of lockdown - model of 2020 expenditure

Table 2.3.1: Overall household expenditure in £s per year - model of impacts of lockdown

Expenditure group		Non-discretionary	Discretionary	Not possible
1	Food and non-alcoholic drinks	3,959	1,131	0
2	Alcoholic drink, tobacco and narcotics	0	1,114	0
3	Clothing and footwear	113	708	136
4	Housing, fuel and power	5,828	434	0
5	Household goods and services	278	2,690	324
6	Health	1,567	44	0
7	Transport	994	2,900	2,053
8	Communication	0	1,238	0
9	Recreation and culture	546	4,156	1,836
10	Education	249	1,166	75
11	Restaurants and hotels	0	2,417	1,272
12	Miscellaneous goods and services	1,874	2,621	167
13	Other expenditure items	4,104	1,384	1,042
14	Other items recorded	8,386	1,472	0
Total expenditure		27,898	23,476	6,905

Figure 2.3.1: Overall household expenditure in £000s per year - model of impacts of lockdown



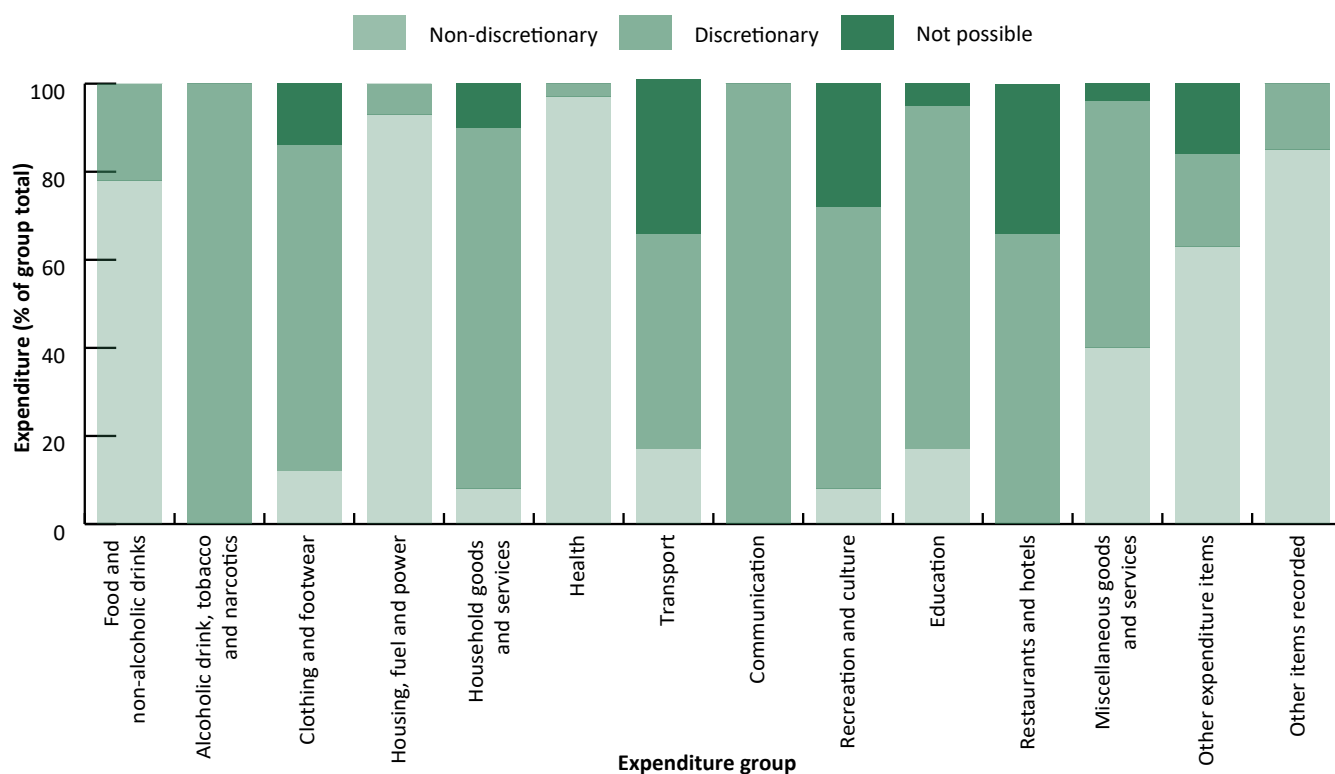
As shown in **Table 2.3.1** and **Figure 2.3.1**, it is estimated that £6,905 of the overall average expenditure of £58,279 would not have been possible if the impacts of lockdown were applied to 2018-2019 figures. The largest amount of expenditure that would not have been possible (£2,053) was within group seven (transport including air and sea travel to destinations outside the Channel Islands).

2.3 Impacts of lockdown - model of 2020 expenditure

Table 2.3.2: Overall household expenditure as % of group - model of impacts of lockdown

Expenditure group		Non-discretionary	Discretionary	Not possible
1	Food and non-alcoholic drinks	78	22	0
2	Alcoholic drink, tobacco and narcotics	0	100	0
3	Clothing and footwear	12	74	14
4	Housing, fuel and power	93	7	0
5	Household goods and services	8	82	10
6	Health	97	3	0
7	Transport	17	49	35
8	Communication	0	100	0
9	Recreation and culture	8	64	28
10	Education	17	78	5
11	Restaurants and hotels	0	66	34
12	Miscellaneous goods and services	40	56	4
13	Other expenditure items	63	21	16
14	Other items recorded	85	15	0
Total expenditure		48	40	12

Figure 2.3.2: Overall household expenditure - model of impacts of lockdown



As shown in [Table 2.3.2](#) and [Figure 2.3.2](#), it is estimated that 12% of overall average expenditure would not have been possible if the impacts of lockdown were applied to 2018-2019 figures. 35% of expenditure within group seven (transport, which includes air and sea travel) would not have been possible and 34% within group eleven (recreation and culture, which includes package holidays).

3.1 Comparison with 2012-2013 Survey - nominal monetary values

Expenditure data collected via the 2012-2013 and the 2018-2019 surveys are comparable. It is possible to see how the expenditure has changed in monetary terms and also as a proportion of total expenditure. **Table 3.1.1** and **Figure 3.1.1** show the expenditure in nominal monetary terms i.e. without having been adjusted for price inflation. **Figure 3.1.2** shows the percentage change for each group. It can be seen that total, average household expenditure increased by 7% between 2012-2013 and 2018-2019. The largest monetary increase (£957) was in group seven (transport) and the largest percentage increase (45%) was in group ten (education). The largest monetary and percentage decrease (£337 or 26%) was in group three (clothing and footwear, specifically outer garments).

Table 3.1.1: Overall household expenditure in £s per year - nominal

Expenditure group		2012-2013	2018-2019	£ change	% change
1	Food and non-alcoholic drinks	4,920	5,089	+170	+3
2	Alcoholic drink, tobacco and narcotics	1,137	1,114	-22	-2
3	Clothing and footwear	1,294	957	-337	-26
4	Housing, fuel and power	6,494	6,262	-232	-4
5	Household goods and services	2,950	3,293	+343	+12
6	Health	1,468	1,610	+142	+10
7	Transport	4,991	5,948	+957	+19
8	Communication	872	1,238	+367	+42
9	Recreation and culture	6,147	6,538	+391	+6
10	Education	1,031	1,490	+459	+45
11	Restaurants and hotels	3,717	3,689	-28	-1
12	Miscellaneous goods and services	4,308	4,663	+355	+8
13	Other expenditure items	6,247	6,530	+283	+5
14	Other items recorded	9,146	9,858	+712	+8
Total expenditure		54,721	58,279	+3,558	+7

Table 3.1.2: Overall gross household income in £s per year - nominal

	2012-2013	2018-2019	£ change	% change
Gross income	64,015	69,120	+5,105	+8

For context, the average gross incomes of the households that completed the survey in 2012-2013 and 2018-2019 are included in **Table 3.1.2**. Data on funding sources other than income (such as from savings or various forms of borrowing or credit) was gathered in 2018-2019 (as shown on [page 9](#)) but not in 2012-2013. Whole population data on income tax, social insurance and employee pension contributions, which tend to be netted of employee wages are only available for 2014 onwards. As such, only gross incomes are presented. For fuller information on household incomes, sourced from the electronic census, see the [Household Income Report](#) available from gov.gg/household.

It can be seen that, while average expenditures increased by 7%, average gross incomes increased by 8%. It is worth noting the changes in the tenure profile of respondents between 2012-2013 and 2018-2019 and how that links to changes in expenditure patterns.

3.1 Comparison with 2012-2013 Survey - nominal monetary values

Figure 3.1.1: Overall household expenditure in £000s per year - nominal

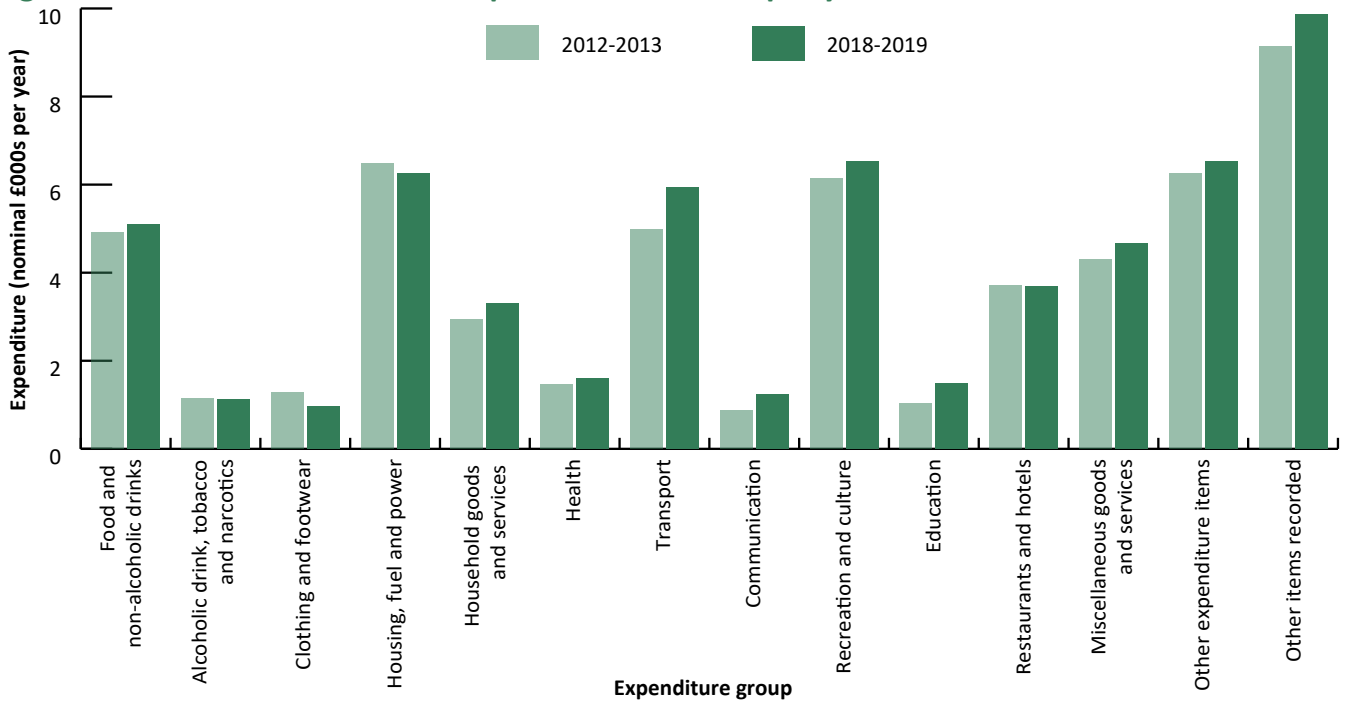
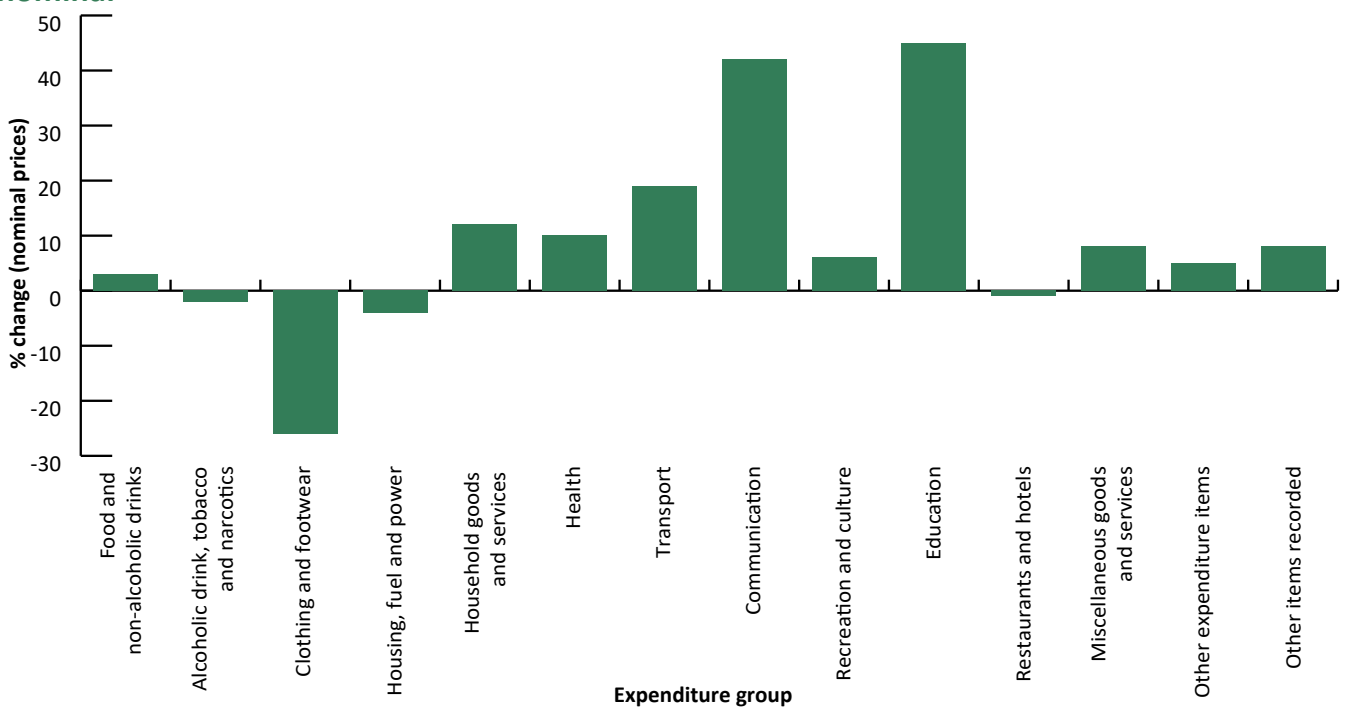


Figure 3.1.2: % change between 2012-2013 and 2018-2019 in overall household expenditure - nominal



3.2 Comparison with 2012-2013 Survey - real monetary values

Expenditure data collected via the 2012-2013 and the 2018-2019 surveys are comparable. It is possible to see how the expenditure has changed in monetary terms and also as a proportion of total expenditure. **Table 3.2.1** and **Figure 3.2.1** show the expenditure in real monetary terms i.e. after having been adjusted for price inflation (specific to the expenditure group) between 2012-2013 and 2018-2019. **Figure 3.2.2** shows the percentage change for each group. It can be seen that total, average household expenditure decreased by 1% between 2012-2013 and 2018-2019 in real terms. The largest monetary increase (£617) was in group seven (transport) and the largest percentage increase (42%) was in group ten (education). The largest monetary and percentage decrease (£464) was in group eleven (restaurants and hotels) and the largest percentage decrease (23%) was in group three (clothing and footwear).

Table 3.2.1: Overall household expenditure in £s per year - real (2018-2019 prices)

Expenditure group		2012-2013	2018-2019	£ change	% change
1	Food and non-alcoholic drinks	4,975	5,089	+114	2
2	Alcoholic drink, tobacco and narcotics	1,303	1,114	-189	-15
3	Clothing and footwear	1,244	957	-287	-23
4	Housing, fuel and power	6,947	6,262	-685	-10
5	Household goods and services	3,006	3,293	+287	10
6	Health	1,649	1,610	-39	-2
7	Transport	5,330	5,948	+618	12
8	Communication	953	1,238	+285	30
9	Recreation and culture	6,249	6,538	+289	5
10	Education	1,048	1,490	+442	42
11	Restaurants and hotels	4,153	3,689	-464	-11
12	Miscellaneous goods and services	4,869	4,663	-206	-4
13	Other expenditure items	7,156	6,530	-626	-9
14	Other items recorded	10,079	9,858	-221	-2
Total expenditure		58,963	58,279	-684	-1

Table 3.2.2: Overall household income in £s per year - real (2018-2019 prices)

	2012-2013	2018-2019	£ change	% change
Total income	71,889	69,120	-2,769	-4

For context, the average gross incomes of the households that completed the survey in 2012-2013 (shown in 2018-2019 prices) and 2018-2019 are included in **Table 3.2.2**. Data on funding sources other than income (such as from savings or various forms of borrowing or credit) was gathered in 2018-2019 (as shown on [page 9](#)) but not in 2012-2013. Whole population data on income tax, social insurance and employee pension contributions, which tend to be netted of employee wages are only available for 2014 onwards. As such, only gross incomes are presented. For fuller information on household incomes, sourced from the electronic census, see the **Household Income Report** available from gov.gg/household.

It can be seen that the average expenditure decreased by 1% and the average income decreased by 4%.

3.2 Comparison with 2012-2013 Survey - real monetary values

Figure 3.2.1: Overall household expenditure in £000s per year - real (2018-2019 prices)

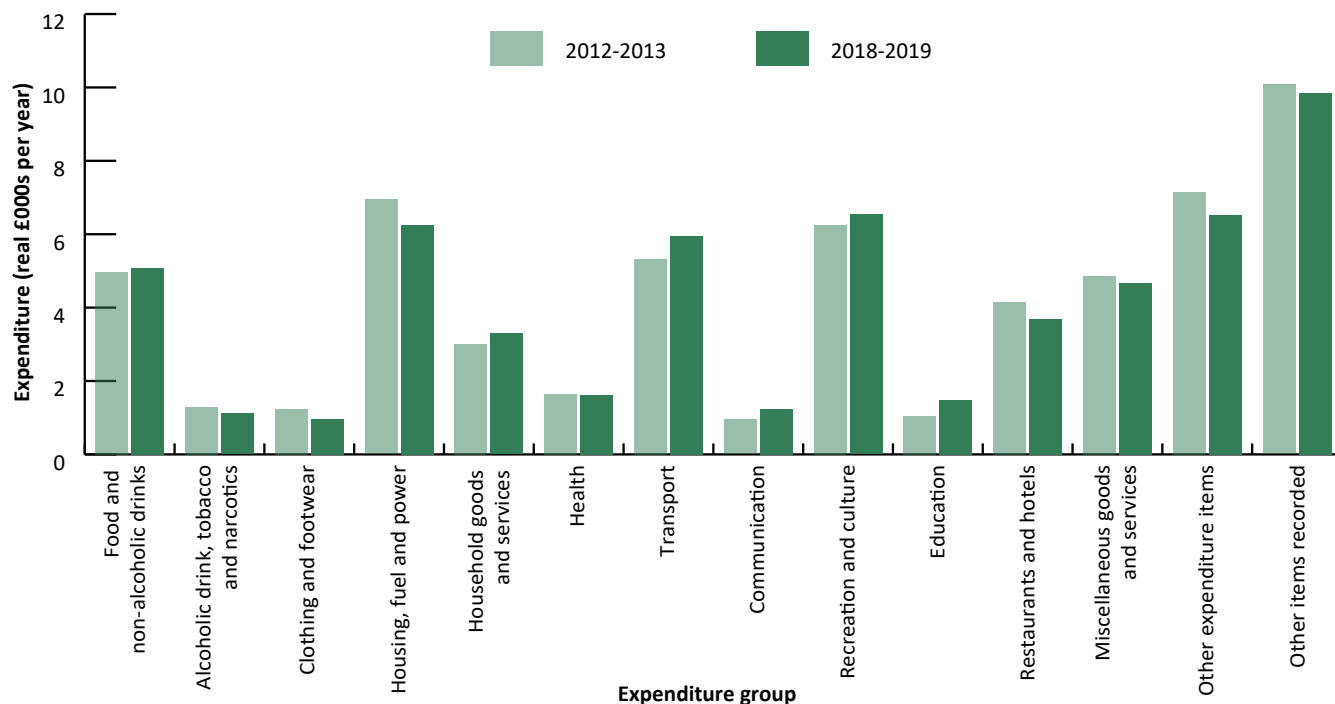
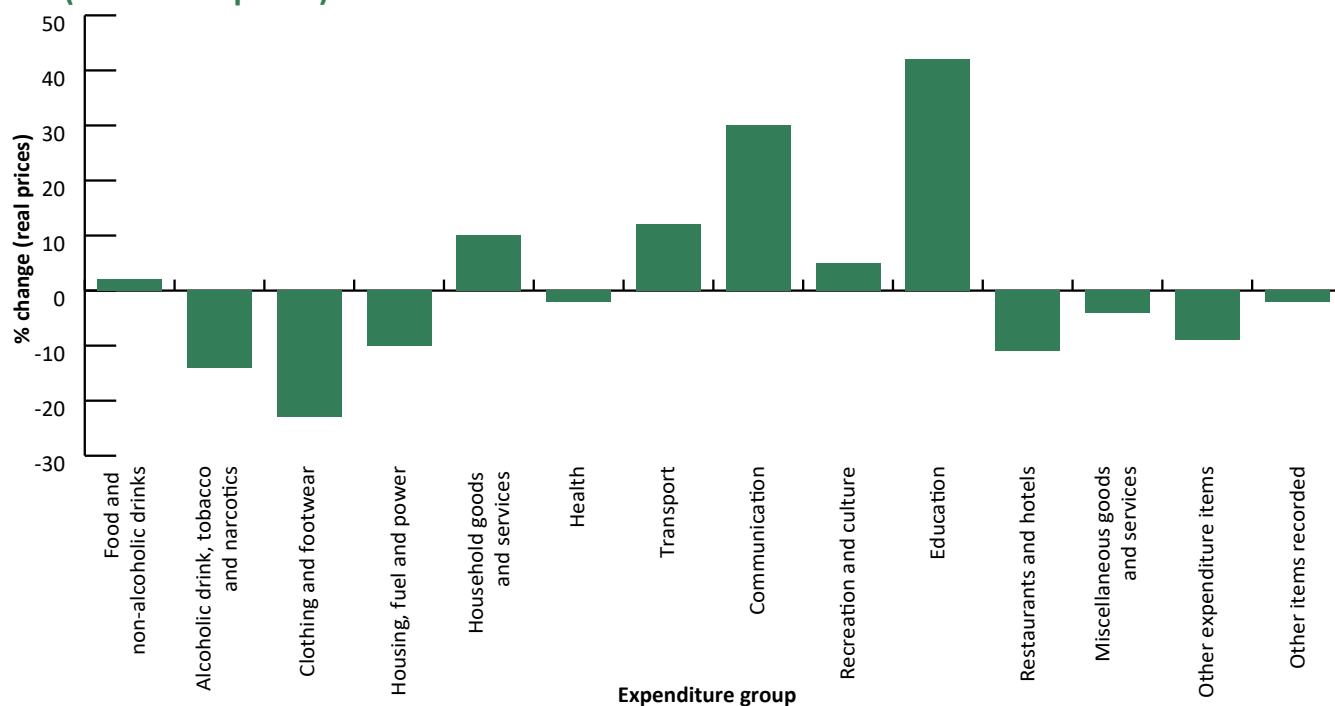


Figure 3.2.2: % change between 2012-2013 and 2018-2019 in overall household expenditure - real (2018-2019 prices)



Tables of the data from [section 3](#) at the same level of detail as that included in [Appendix 1](#) is available to download from gov.gg/household.

3.3 Comparison with 2012-2013 Survey - proportions

Table 3.3.1: Overall household expenditure as a % of total expenditure (nominal)

Expenditure group		2012-2013	2018-2019
1	Food and non-alcoholic drinks	9	9
2	Alcoholic drink, tobacco and narcotics	2	2
3	Clothing and footwear	2	2
4	Housing, fuel and power	12	11
5	Household goods and services	5	6
6	Health	3	3
7	Transport	9	10
8	Communication	2	2
9	Recreation and culture	11	11
10	Education	2	3
11	Restaurants and hotels	7	6
12	Miscellaneous goods and services	8	8
13	Other expenditure items	11	11
14	Other items recorded	17	17
Total expenditure		100	100

Figure 3.3.1: Overall household expenditure as a % of total expenditure (nominal)

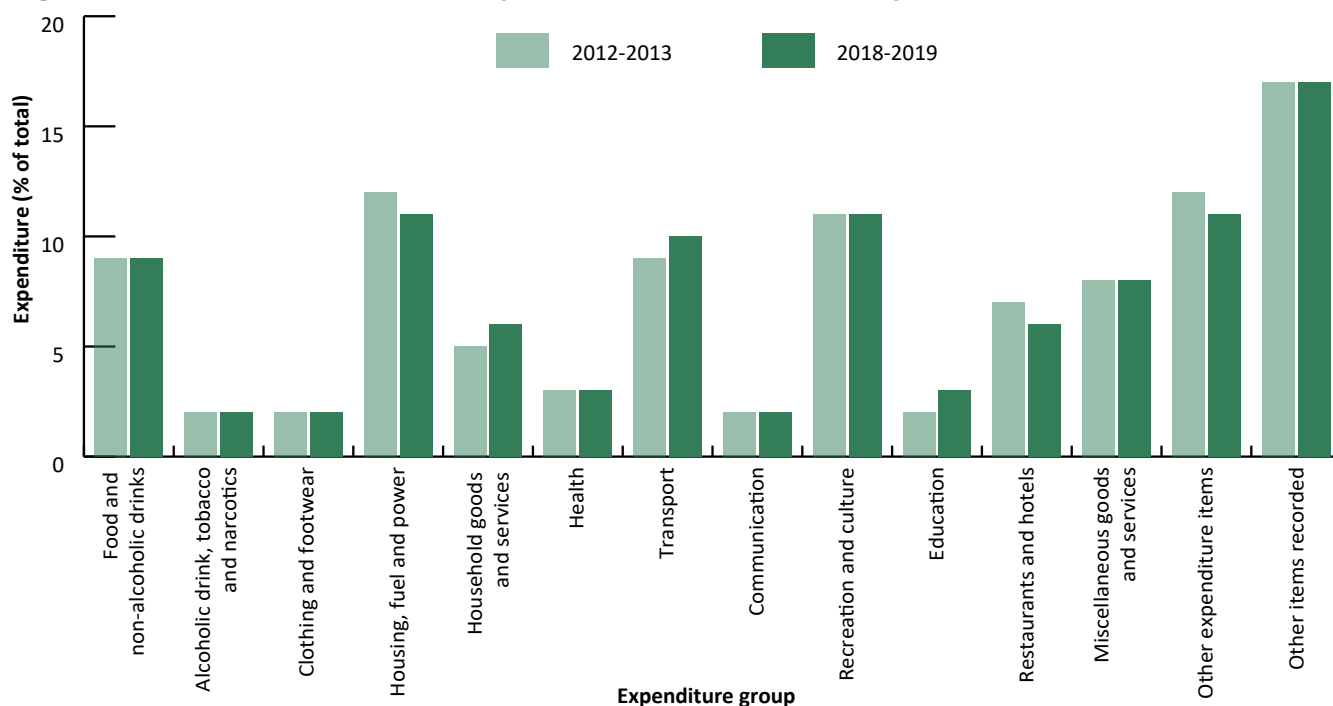


Table 3.3.1 and **Figure 3.3.1** show the overall household expenditure as a percentage of total expenditure in 2012-2013 compared with 2018-2019 (both in nominal terms). Proportionally, the profiles of expenditure by group are very similar.

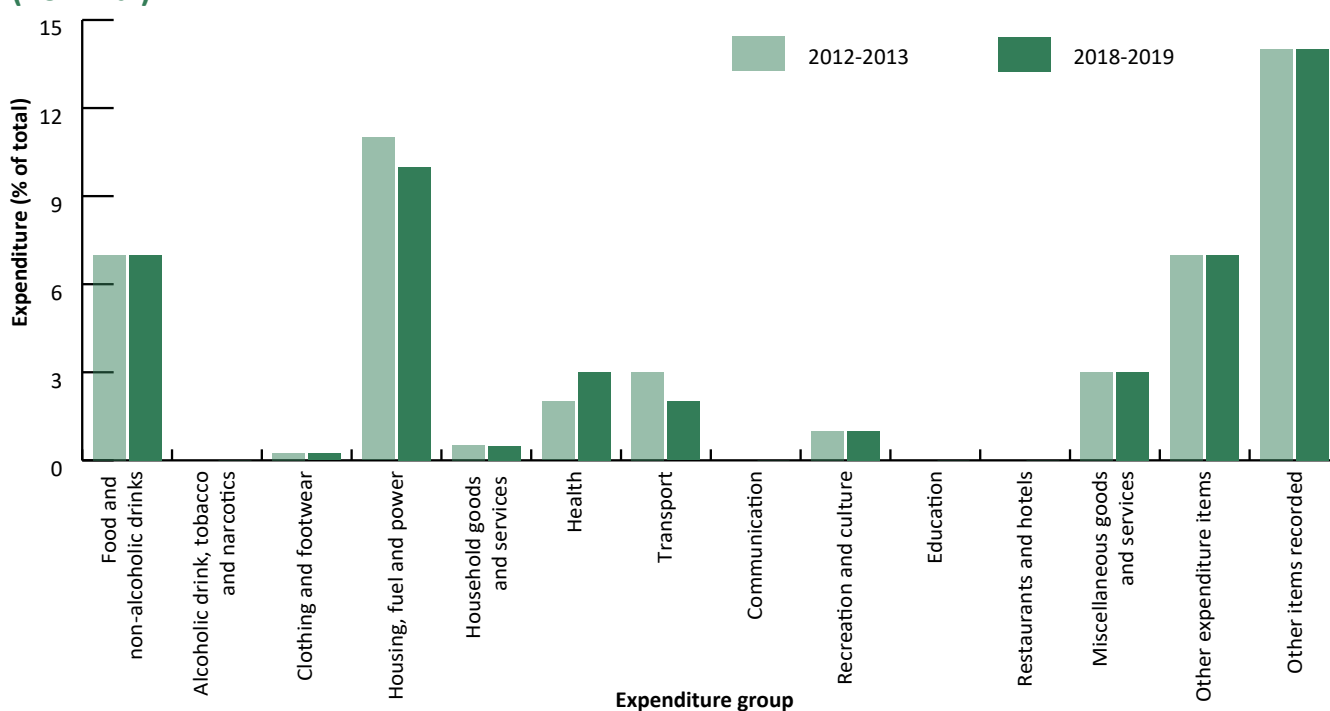
3.4 Comparison with 2012-2013 Survey - non-discretionary spend

Expenditure data collected via the 2012-2013 and the 2018-2019 surveys have been categorised as discretionary or non-discretionary (following a UK model, as described on [page 12](#)). **Table 3.4.1** and **Figure 3.4.1** show how the distribution of expenditure categorised as non-discretionary across the groups and overall has changed between 2012-2013 and 2018-2019.

Table 3.4.1: Overall non-discretionary household expenditure as a % of total expenditure (nominal)

Expenditure group		2012-2013	2018-2019
1	Food and non-alcoholic drinks	7	7
2	Alcoholic drink, tobacco and narcotics	0	0
3	Clothing and footwear	<1	<1
4	Housing, fuel and power	11	10
5	Household goods and services	1	<1
6	Health	2	3
7	Transport	3	2
8	Communication	0	0
9	Recreation and culture	1	1
10	Education	0	0
11	Restaurants and hotels	0	0
12	Miscellaneous goods and services	3	3
13	Other expenditure items	7	7
14	Other items recorded	14	14
Total expenditure		49	48

Figure 3.4.1: Overall non-discretionary household expenditure as a % of total expenditure (nominal)



4.1 Analysis by household income quintile

Households were asked about their gross income, which often strongly correlates with the total household expenditure and the distribution of expenditure across the groups. Households containing more employed or self-employed adults tend to have higher incomes, but the standard of living achieved also depends on the number of people living on that income and their ages as well as various other factors. A process called equivalisation has been applied to each household's income to work out a more comparable income per household member for each household. After equivalisation the households were ranked in equivalised income order and grouped into five equal sized groups, called quintiles. More information on equivalisation and quintiles is contained in the methodology section at the end of this report. This process is used purely to better group households; in practice it is the unequivalised income that the household can spend, save, gift etc.

The mean average unequivalised income of the households in each quintile is shown in **Table 4.1.1**.

Table 4.1.1: Income and funding from other sources by household income quintile

Quintile	Average gross income	Less income tax, social insurance and employee pension*	Plus average funding from other sources	Funding available for expenditure	Weighted count of respondents
1	17,824	-2,445	+9,679	25,058	201
2	34,932	-5,804	+4,316	33,444	201
3	56,041	-11,426	+6,703	51,318	201
4	79,969	-16,785	+5,949	69,133	201
5	157,167	-34,545	+14,079	136,701	201

* Average estimated using whole population electronic census data

Quintile one contains the first 20% of households when ordered by equivalised income (from lowest to highest). This quintile contains more households with one or more people with disabilities than the other quintiles. It also contains more households with one or more people aged 65 or over than the other quintiles. It contains less households composed of two people aged 16 to 64 with no children than the other quintiles. More households in this quintile live in affordable market properties (which includes both social rental or partial ownership) or in private market owner occupied properties with no mortgage.

Quintiles two, three, four and five contain decreasing numbers of households with one or more people with disabilities and people aged 65 or over. They contain increasing number of households in private market owner occupied properties with mortgages and increasingly fewer households in affordable market properties and in private market owner occupied properties with no mortgage.

Quintile three contains the most households living in partially owned properties within the affordable market.

Quintile four contains the most households with one or more people aged 15 or under. It also contains the most households living in private rental properties.

Quintile five contains the most households comprised of one or two adults aged 16 to 64. It also contains the most households living in private market owner occupied properties with a mortgage.

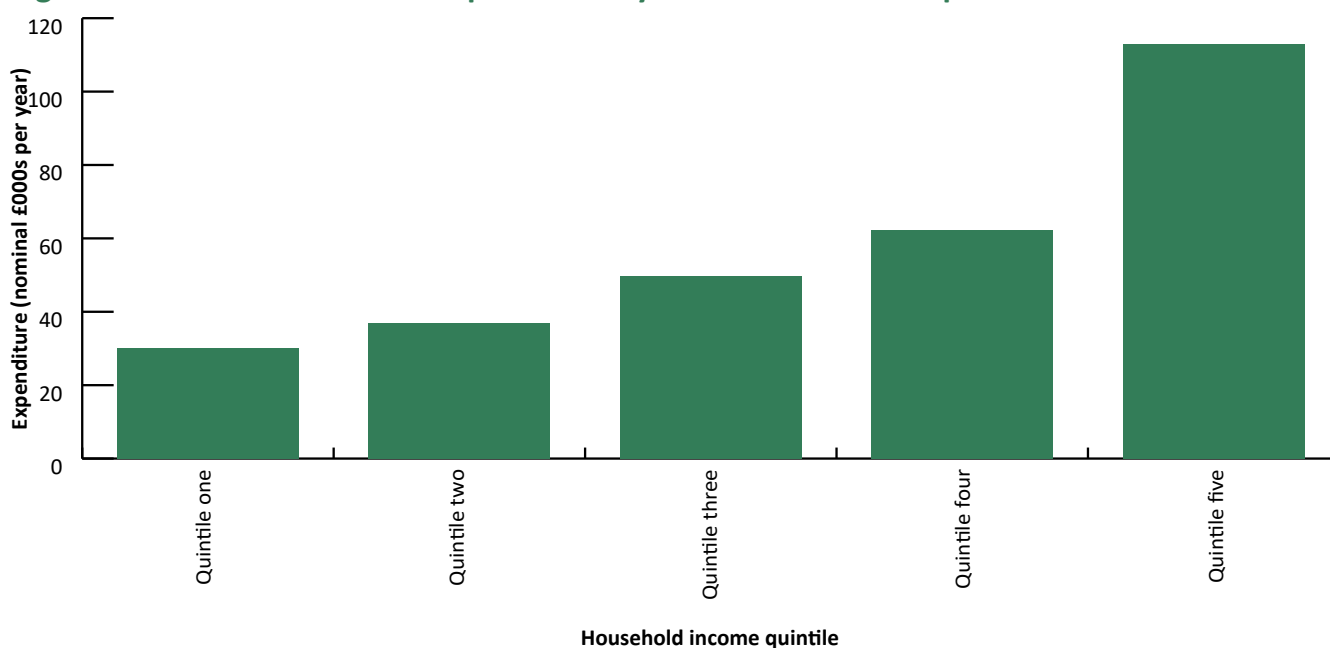
4.1 Analysis by household income quintile

Table 4.1.2 and **Figure 4.1.3** show how the expenditure across each group and in total varies across the income quintiles. A table showing this information broken down into more detailed expenditure sub-groups is available from gov.gg/household.

Table 4.1.2: Household expenditure in £s per year by household income quintile

Expenditure group		Quintile one	Quintile two	Quintile three	Quintile four	Quintile five
1	Food and non-alcoholic drinks	3,683	4,547	5,228	5,819	6,174
2	Alcoholic drink, tobacco and narcotics	1,060	1,048	1,040	1,079	1,349
3	Clothing and footwear	378	607	967	1,220	1,616
4	Housing, fuel and power	5,523	6,564	5,983	6,216	7,026
5	Household goods and services	1,726	1,885	2,605	3,317	6,969
6	Health	1,069	1,379	1,624	1,717	2,266
7	Transport	2,517	3,015	5,456	7,290	11,515
8	Communication	785	1,010	1,366	1,382	1,649
9	Recreation and culture	3,546	4,032	5,623	7,523	12,024
10	Education	314	509	875	1,386	4,396
11	Restaurants and hotels	1,894	2,313	2,881	4,374	7,020
12	Miscellaneous goods and services	2,655	2,957	4,143	4,789	8,809
13	Other expenditure items	3,342	2,485	5,657	8,371	12,869
14	Other items recorded	1,681	4,472	6,252	7,679	29,385
Total expenditure		30,172	36,822	49,699	62,162	113,066

Figure 4.1.1: Total household expenditure by household income quintile



4.1 Analysis by household income quintile

Table 4.1.3: Household expenditure as a % of total expenditure by household income quintile

Expenditure group		Quintile one	Quintile two	Quintile three	Quintile four	Quintile five
1	Food and non-alcoholic drinks	12	12	11	9	5
2	Alcoholic drink, tobacco and narcotics	4	3	2	2	1
3	Clothing and footwear	1	2	2	2	1
4	Housing, fuel and power	18	18	12	10	6
5	Household goods and services	6	5	5	5	6
6	Health	4	4	3	3	2
7	Transport	8	8	11	12	10
8	Communication	3	3	3	2	1
9	Recreation and culture	12	11	11	12	11
10	Education	1	1	2	2	4
11	Restaurants and hotels	6	6	6	7	6
12	Miscellaneous goods and services	9	8	8	8	8
13	Other expenditure items	11	7	11	13	11
14	Other items recorded	6	12	13	12	26
Total expenditure		100	100	100	100	100

Table 4.1.3 shows how the proportional expenditure across each group varies by income quintile.

Since expenditure on rent is captured in group four, whereas expenditure on mortgages and buying a home is captured in groups thirteen and fourteen, there are differences to be seen in the proportions of expenditure on those groups. This is due to the tenure profile differing by quintile, as described on [page 21](#).

A table of this data at the same level of detail as that included in [Appendix 1](#) is available to download from gov.gg/household. The equivalent information for 2012-2013 is also available from the same place.

4.1 Analysis by household income quintile

Table 4.1.4 shows how the non-discretionary expenditure across each group varies by income quintile.

Table 4.1.4: Non-discretionary household expenditure as a % of total expenditure by household income quintile

Expenditure group		Quintile one	Quintile two	Quintile three	Quintile four	Quintile five
1	Food and non-alcoholic drinks	9	9	8	7	4
2	Alcoholic drink, tobacco and narcotics	0	0	0	0	0
3	Clothing and footwear	<1	<1	<1	<1	<1
4	Housing, fuel and power	17	17	11	9	6
5	Household goods and services	1	1	1	1	<1
6	Health	3	4	3	3	2
7	Transport	2	2	2	2	1
8	Communication	0	0	0	0	0
9	Recreation and culture	1	1	1	1	1
10	Education	0	0	0	0	0
11	Restaurants and hotels	0	0	0	0	0
12	Miscellaneous goods and services	4	3	4	4	3
13	Other expenditure items	6	4	8	9	7
14	Other items recorded	5	11	11	10	22
Total expenditure		49	53	49	46	46

The income quintile with the highest proportion of non-discretionary expenditure is quintile two, at 53%. Income quintiles one and three both had a proportion of 49% and income quintiles four and five both had a proportion of 46%.

4.2 Analysis by household tenure

Households were asked about the tenure of the property they live in, which often strongly correlates with the total household (income and) expenditure and the distribution of expenditure across the groups. The tenures provided by survey respondent have been grouped under the five headings shown below. The “other” category includes staff accommodation, those living rent free in a family property and in other tenures not covered by the other four categories.

The mean average unequivalised income of the households in each tenure group is shown in **Table 4.2.1**. As shown, households living in private market owner occupied properties with a mortgage tended to have higher incomes than those in other tenures.

Table 4.2.1: Income and funding from other sources by household tenure group

Tenure group	Average gross income	Less income tax, social insurance and employee pension*	Plus average funding from other sources	Funding available for expenditure	Weighted count of respondents
Private market: owner occupier with mortgage	102,162	-19,027	+10,155	93,290	300
Private market: owner occupier without mortgage	57,679	-13,951	+8,324	52,052	440
Private market: renter	65,037	-12,303	+7,607	60,341	157
Affordable market: Social renter or partial owner	30,732	-2,724	+1,504	29,512	92
Other	26,106	-4,913	+7,770	28,963	17

* Average estimated using whole population electronic census data

52% of the households in the private market owner occupier without mortgage group had a composition of one or two adults aged 65 or over.

62% of the households in the private market owner occupier with mortgage group had a composition of two adults aged 16 to 64 (either with or without a child or children in the household). This tenure group had the lowest proportion of households containing one or more person with a disability or illness that limited their activities and the highest proportion with a person aged 15 or under.

56% of households in the private market renters group had a composition of one or two adults aged 16 to 64.

62% of households in the affordable market (which includes both social renters and partial owners) group were one adult households (aged 16 and upward, either with or without a child or children in the household). This tenure group had the highest proportion of households containing one or more person with a disability or illness that limited their activities.

70% of households in the other group were one adult households (aged 16 and upward).

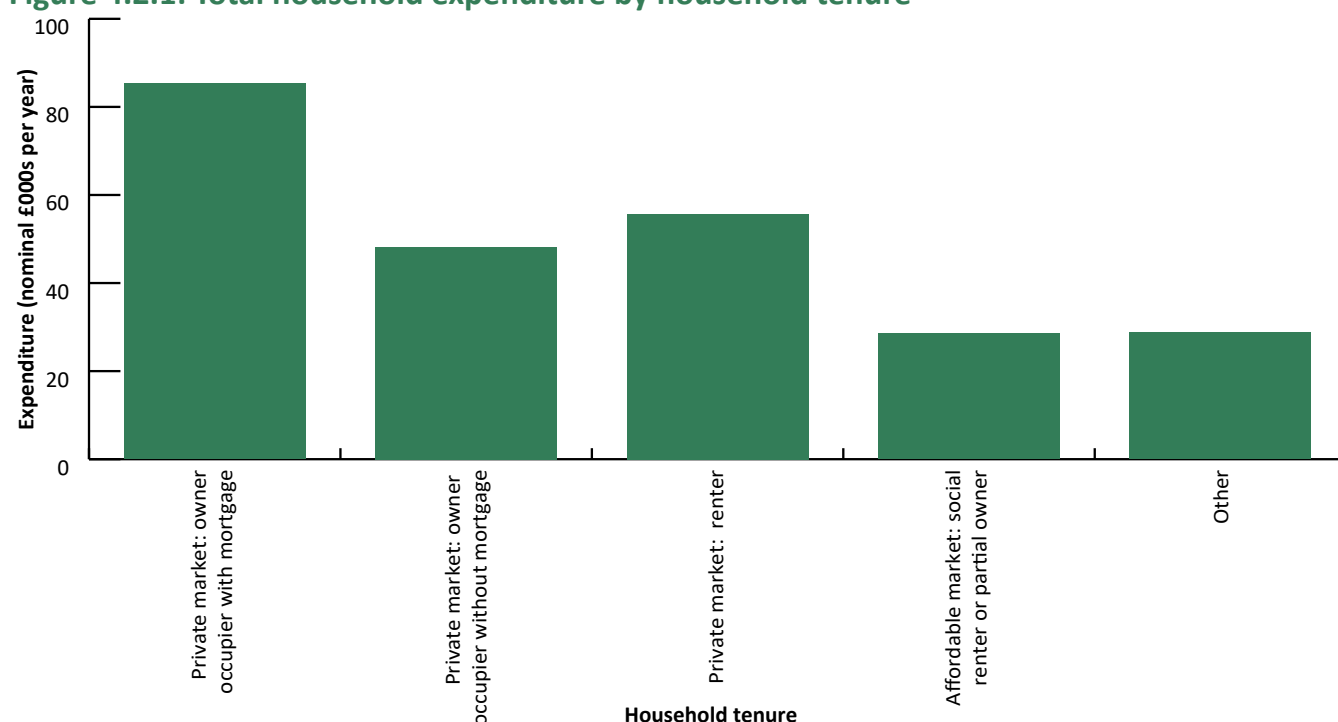
4.2 Analysis by household tenure

Table 4.2.2 and **Figure 4.2.1** show how the expenditure across each group and in total varies across the tenure groups. A table showing this information broken down into more detailed expenditure sub-groups is available from gov.gg/household.

Table 4.2.2: Household expenditure in £s per year by household tenure

Expenditure group		Private market: owner occupier with mortgage	Private market: owner occupier without mortgage	Private market: private renter	Affordable market: social renter or partial owner	Other
1	Food and non-alcoholic drinks	6,096	4,885	4,599	3,780	4,252
2	Alcoholic drink, tobacco and narcotics	1,125	1,038	1,195	1,258	1,375
3	Clothing and footwear	1,366	834	904	425	299
4	Housing, fuel and power	3,739	3,561	16,314	10,671	3,687
5	Household goods and services	4,900	3,048	2,168	1,288	2,543
6	Health	1,808	1,864	1,225	610	527
7	Transport	7,697	5,783	6,100	1,523	1,918
8	Communication	1,602	1,003	1,371	1,059	636
9	Recreation and culture	7,646	7,411	4,974	2,206	2,374
10	Education	2,690	1,147	1,003	179	825
11	Restaurants and hotels	4,952	3,778	2,646	1,246	1,995
12	Miscellaneous goods and services	6,461	4,225	4,593	1,633	1,313
13	Other expenditure items	11,916	4,468	4,830	1,732	6,546
14	Other items recorded	23,302	5,124	3,717	932	441
Total expenditure		85,300	48,171	55,638	28,540	28,731

Figure 4.2.1: Total household expenditure by household tenure



4.2 Analysis by household tenure

Table 4.2.3: Household expenditure as a % of total expenditure by household tenure

Expenditure group		Private market: owner occupier with mortgage	Private market: owner occupier without mortgage	Private market: private renter	Affordable market: social renter or partial owner	Other
1	Food and non-alcoholic drinks	7	10	8	13	15
2	Alcoholic drink, tobacco and narcotics	1	2	2	4	5
3	Clothing and footwear	2	2	2	1	1
4	Housing, fuel and power	4	7	29	37	13
5	Household goods and services	6	6	4	5	9
6	Health	2	4	2	2	2
7	Transport	9	12	11	5	7
8	Communication	2	2	2	4	2
9	Recreation and culture	9	15	9	8	8
10	Education	3	2	2	1	3
11	Restaurants and hotels	6	8	5	4	7
12	Miscellaneous goods and services	8	9	8	6	5
13	Other expenditure items	14	9	9	6	23
14	Other items recorded	27	11	7	3	2
Total expenditure		100	100	100	100	100

Table 4.2.3 shows how the proportional expenditure across each group varies by tenure group.

Since expenditure on rent is captured in group four, whereas expenditure on mortgages and buying a home is captured in groups thirteen and fourteen, there are differences to be seen in the proportions of expenditure on those groups when analysed by tenure.

A table of this data at the same level of detail as that included in **Appendix 1** is available to download from gov.gg/household. The equivalent information for 2012-2013 is also available from the same place.

4.2 Analysis by household tenure

Table 4.2.4 shows how the non-discretionary expenditure across each group varies by tenure group.

Table 4.2.4: Non-discretionary household expenditure as a % of total expenditure by household tenure

Expenditure group		Private market: owner occupier with mortgage	Private market: owner occupier without mortgage	Private market: private renter	Affordable market: social renter or partial owner	Other
1	Food and non-alcoholic drinks	6	8	6	9	12
2	Alcoholic drink, tobacco and narcotics	0	0	0	0	0
3	Clothing and footwear	<1	<1	<1	<1	0
4	Housing, fuel and power	4	6	29	37	13
5	Household goods and services	<1	1	<1	1	<1
6	Health	2	4	2	2	2
7	Transport	2	2	2	2	1
8	Communication	0	0	0	0	0
9	Recreation and culture	1	1	1	1	1
10	Education	0	0	0	0	0
11	Restaurants and hotels	0	0	0	0	0
12	Miscellaneous goods and services	3	3	5	4	2
13	Other expenditure items	11	3	4	5	17
14	Other items recorded	24	8	5	2	1
Total expenditure		53	36	54	64	47

The tenure group with the highest proportion of non-discretionary expenditure is the affordable market (social renters and partial owners), at 64%. The tenure group with the lowest proportion of non-discretionary expenditure is private market owner occupiers without mortgages, at 36%.

4.3 Analysis by household composition

Households were asked for the age of all members of the household. The number and ages of people in the household often strongly correlates with the total household (income and) expenditure and the distribution of expenditure across the groups. Any household members aged 15 and under were categorised as children, all others were categorised as adults (even if they were the child of another in the household). Adults were split as those aged 16 to 64 and those aged 65 and over. This matches the thresholds used for dependency ratios in other publications, which use the internationally comparable definitions for the “working age” and “dependent age” populations. These categorisations were then used to group households by composition. The “other” group includes any composition other than those specifically defined.

The mean average unequivalised income of the households in each composition group is shown in **Table 4.3.1**. As can be seen, some of the groups contain a relatively small number of respondents, so some caution should be used when extrapolating the averages presented for those groups.

Table 4.3.1: Income and funding from other sources by household composition group

Composition group	Average gross income	Less income tax, social insurance and employee pension*	Plus average funding from other sources	Funding available for expenditure	Weighted count of respondents
One adult (16-64)	46,259	-8,535	+7,038	44,762	147
One adult (65 and over)	23,145	-6,147	+4,167	21,165	144
Two adults (16-64)	78,415	-15,556	+8,989	71,848	197
Two adults (one 16-64, one 65 and over)	49,026	-12,332	+4,879	41,573	137
Two adults (65 and over)	48,021	-15,810	+6,169	38,380	42
Three and four adults (16-64)	153,902	-28,793	+12,386	137,495	65
One adult (16-64) with child(ren)	45,474	-4,682	+2,691	43,483	42
Two adults (16-64) with child(ren)	96,164	-16,152	+12,195	92,207	179
Other	112,462	-21,190	+11,634	102,906	53

* Average estimated using whole population electronic census data

The households with composition of one adult aged 16 to 64 (and no children in the household) were spread evenly across the equivalised income quintiles, whereas the households with two, three and four adults aged 16 to 64 (and no children in the household) were more often found in the higher quintiles than the lower ones. The households with two adults aged 16 to 64 (with or without children in the household) had one of the lowest proportions of households containing one or more person with a disability or illness that limited their activities. 54% of the two adult aged 16 to 64 with child(ren) household composition households were in the highest two equivalised income quintiles.

The one adult aged 16 to 64 with child(ren) household composition had the highest proportion of households containing one or more person with a disability or illness that limited their activities. 60% of one adult aged 16 to 64 with child(ren) households were in the lowest two equivalised income quintiles.

The households with composition of one or two adult(s) aged 65 and over (and no children in the household) were more often found in the lowest equivalised income quintile than any other quintile.

4.3 Analysis by household composition

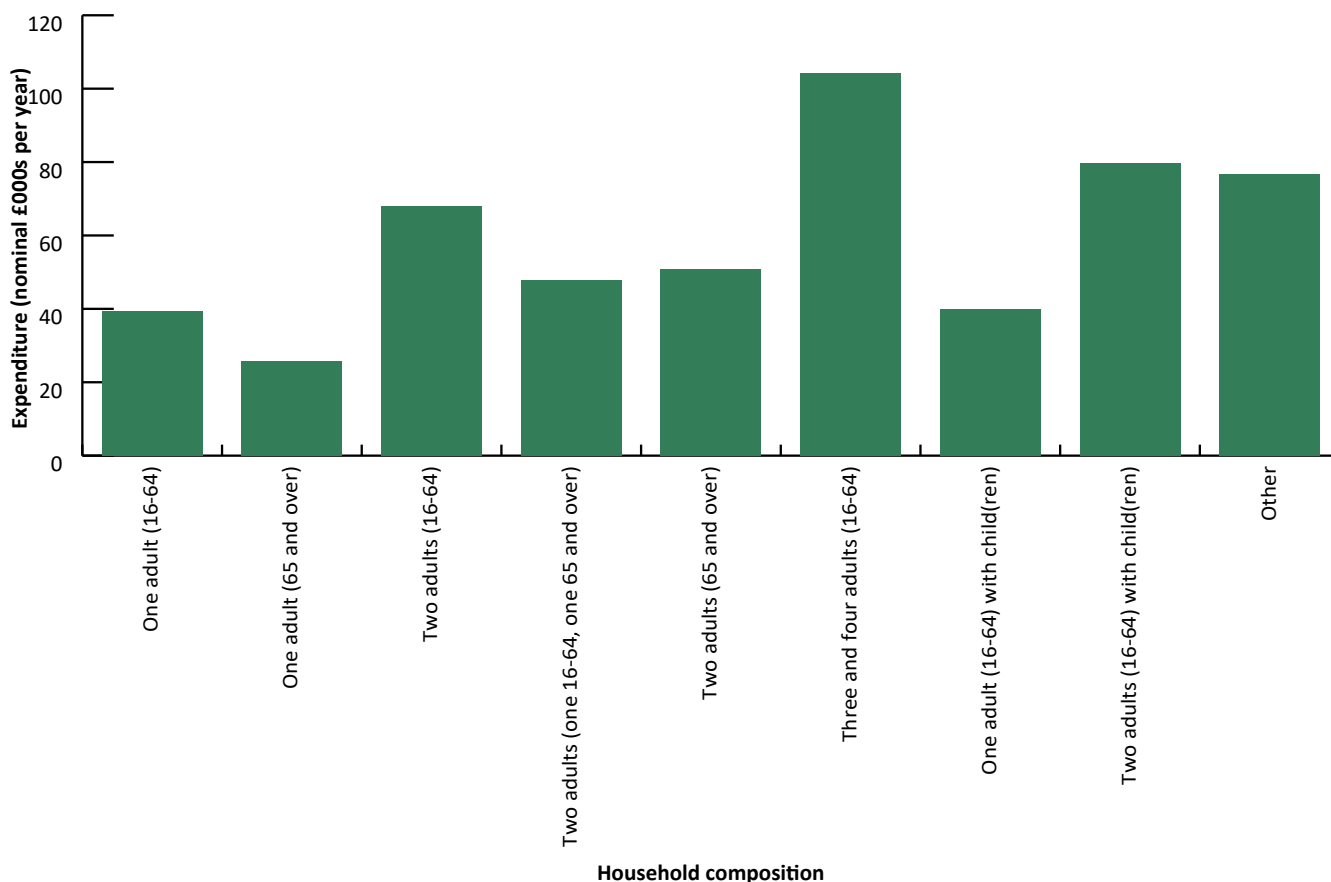
Table 4.3.2 and **Figure 4.3.1** show how the expenditure across each group and in total varies across the composition groups. A table showing this information broken down into more detailed expenditure sub-groups is available from gov.gg/household.

Table 4.3.2: Household expenditure in £s per year by household composition

Expenditure group		One adult (16-64)	One adult (65 and over)	Two adults (16-64)	Two adults (one 16-64, one 65 and over)	Two adults (65 and over)	Three and four adults (16-64)	One adult (16-64) with child(ren)	Two adults (16-64) with child(ren)	Other
1	Food and non-alcoholic drinks	2,858	2,569	5,243	5,690	5,068	7,739	4,202	7,097	7,822
2	Alcoholic drink, tobacco and narcotics	844	527	1,368	2,349	972	1,205	738	1,184	1,863
3	Clothing and footwear	753	331	1,044	680	790	1,326	702	1,541	1,330
4	Housing, fuel and power	6,476	4,437	6,216	5,044	4,226	6,251	10,578	8,157	7,204
5	Household goods and services	2,269	1,782	3,733	2,613	2,999	7,385	1,939	4,246	2,732
6	Health	788	1,572	1,399	1,979	2,336	2,116	541	1,977	1,614
7	Transport	3,555	1,718	6,452	6,328	5,793	10,445	2,937	8,611	10,183
8	Communication	857	633	1,326	1,000	904	1,822	1,362	1,740	2,152
9	Recreation and culture	3,902	2,470	6,692	5,658	10,340	12,252	3,167	7,047	9,186
10	Education	364	464	1,111	43	213	5,496	1,381	3,054	3,139
11	Restaurants and hotels	2,603	1,430	4,374	4,172	4,078	5,868	1,130	4,358	6,000
12	Miscellaneous goods and services	2,310	2,580	4,369	3,714	4,827	9,167	3,302	7,394	4,616
13	Other expenditure items	4,873	3,755	7,186	3,633	5,167	10,349	4,444	10,419	5,884
14	Other items recorded	6,872	1,568	17,448	4,868	2,988	22,694	3,401	12,926	13,073
Total expenditure		39,325	25,836	67,963	47,771	50,702	104,114	39,822	79,749	76,799

4.3 Analysis by household composition

Figure 4.3.1: Total household expenditure by household composition



The total expenditure can be seen to increase with the number of adults in the household; more so for adults aged 16 to 64 than those aged 65 and over.

The difference in expenditure between households without children and those with children indicates a contrast between one adult households (where there is little difference in the total expenditure, but the distribution of expenditure across the groups does differ) and two adult households (where the total expenditure as well as the distribution differ).

A table of this data at the same level of detail as that included in [Appendix 1](#) is available to download from gov.gg/household. The equivalent information for 2012-2013 is also available from the same place.

4.3 Analysis by household composition

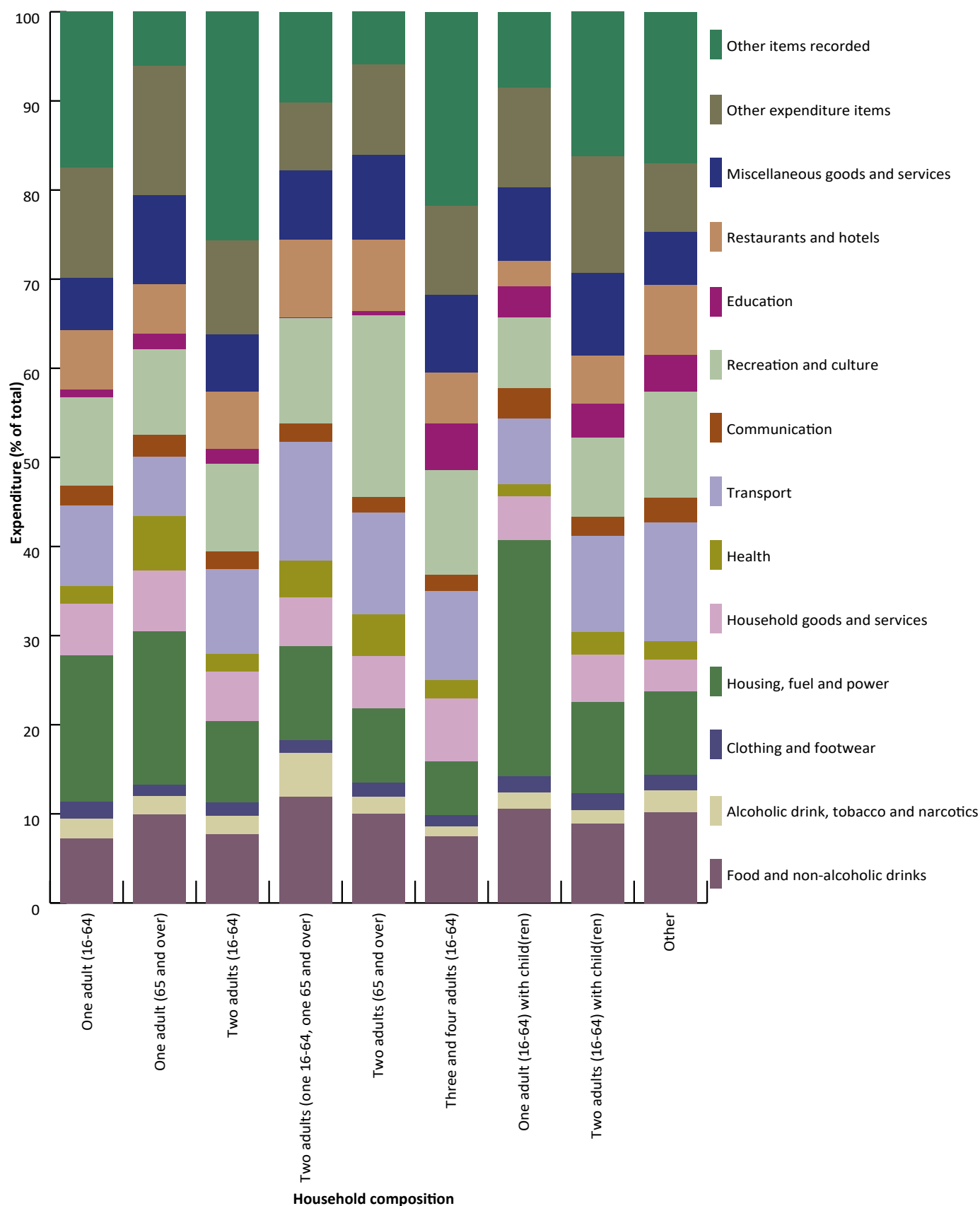
Table 4.3.3 and **Figure 4.3.2** show how the expenditure across each group and in total varies across the composition groups.

Table 4.3.3: Household expenditure as a % of total expenditure by household composition

Expenditure group		One adult (16-64)	One adult (65 and over)	Two adults (16-64)	Two adults (one 16-64, one 65 and over)	Two adults (65 and over)	Three and four adults (16-64)	One adult (16-64) with child(ren)	Two adults (16-64) with child(ren)	Other
1	Food and non-alcoholic drinks	7	10	8	12	10	7	11	9	10
2	Alcoholic drink, tobacco and narcotics	2	2	2	5	2	1	2	1	2
3	Clothing and footwear	2	1	2	1	2	1	2	2	2
4	Housing, fuel and power	16	17	9	11	8	6	27	10	9
5	Household goods and services	6	7	5	5	6	7	5	5	4
6	Health	2	6	2	4	5	2	1	2	2
7	Transport	9	7	9	13	11	10	7	11	13
8	Communication	2	2	2	2	2	2	3	2	3
9	Recreation and culture	10	10	10	12	20	12	8	9	12
10	Education	1	2	2	<0	<0	5	3	4	4
11	Restaurants and hotels	7	6	6	9	8	6	3	5	8
12	Miscellaneous goods and services	6	10	6	8	10	9	8	9	6
13	Other expenditure items	12	15	11	8	10	10	11	13	8
14	Other items recorded	17	6	26	10	6	22	9	16	17
Total expenditure		100	100	100	100	100	100	100	100	100

4.3 Analysis by household composition

Figure 4.3.2: Household expenditure as a % of total expenditure by household composition



4.3 Analysis by household composition

Table 4.3.4 shows how the proportional expenditure across each group varies by tenure group. As shown, the composition with the highest proportion of non-discretionary expenditure is one adult (16-64) with child(ren), at 62%. The composition with the lowest proportion of non-discretionary expenditure is two adults (65 and over), at 35%.

Table 4.3.4: Non-discretionary household expenditure as a % of total expenditure by household composition

Expenditure group		One adult (16-64)	One adult (65 and over)	Two adults (16-64)	Two adults (one 16-64, one 65 and over)	Two adults (65 and over)	Three and four adults (16-64)	One adult (16-64) with child(ren)	Two adults (16-64) with child(ren)	Other
1	Food and non-alcoholic drinks	6	8	6	9	8	6	7	7	8
2	Alcoholic drink, tobacco and narcotics	0	0	0	0	0	0	0	0	0
3	Clothing and footwear	<0	<0	<0	<0	<0	<0	1	1	<0
4	Housing, fuel and power	16	16	8	10	7	5	26	10	9
5	Household goods and services	<0	1	<0	1	1	1	<0	<0	<0
6	Health	2	6	2	4	4	2	1	2	2
7	Transport	2	2	2	2	2	2	2	2	2
8	Communication	0	0	0	0	0	0	0	0	0
9	Recreation and culture	1	1	1	1	1	1	1	1	1
10	Education	0	0	0	0	0	0	0	0	0
11	Restaurants and hotels	0	0	0	0	0	0	0	0	0
12	Miscellaneous goods and services	2	3	2	3	4	2	5	5	3
13	Other expenditure items	7	7	7	3	3	7	10	10	5
14	Other items recorded	14	5	23	7	5	17	7	14	14
Total expenditure		49	48	51	39	35	43	62	53	44

4.4 Analysis of households containing one or more people aged 15 or under

In addition to the analysis by household composition, a simpler categorisation to indicate whether or not the household contained one or more person aged 15 years or under has been included here.

The mean average unequivalised income of the households in each group is shown in **Table 4.4.1**.

Table 4.4.1: Income and funding from other sources for households containing one or more people aged 15 or under

Group	Average gross income	Less income tax, social insurance and employee pension*	Plus average funding from other sources	Funding available for expenditure	Weighted count of respondents
One or more people aged 15 or under in household	92,409	-15,432	+10,821	87,798	250
No people aged 15 or under in household	61,238	-13,581	+7,234	54,891	756

* Average estimated using whole population electronic census data

As shown above, the households containing one or more people aged 15 or under tended to have higher incomes. The highest proportion of them were in the fourth equivalised income quintile. By tenure, the highest proportion were private market owner occupiers with mortgages. Compared with households containing no people aged 15 or under there were more households containing one or more people aged 15 or under in all the tenures other than private market owner occupiers without mortgages.

There was little difference in the proportion of households containing a person with a disability or illness that limited their activities between those that contained a person aged 15 or under and those that did not.

There tended to be more two adult than one adult household compositions in the households that contained a person aged 15 or under. There were fewer households containing both one or more person aged 15 or under and one or more person aged 65 than just a person one or more person aged 15 or under.

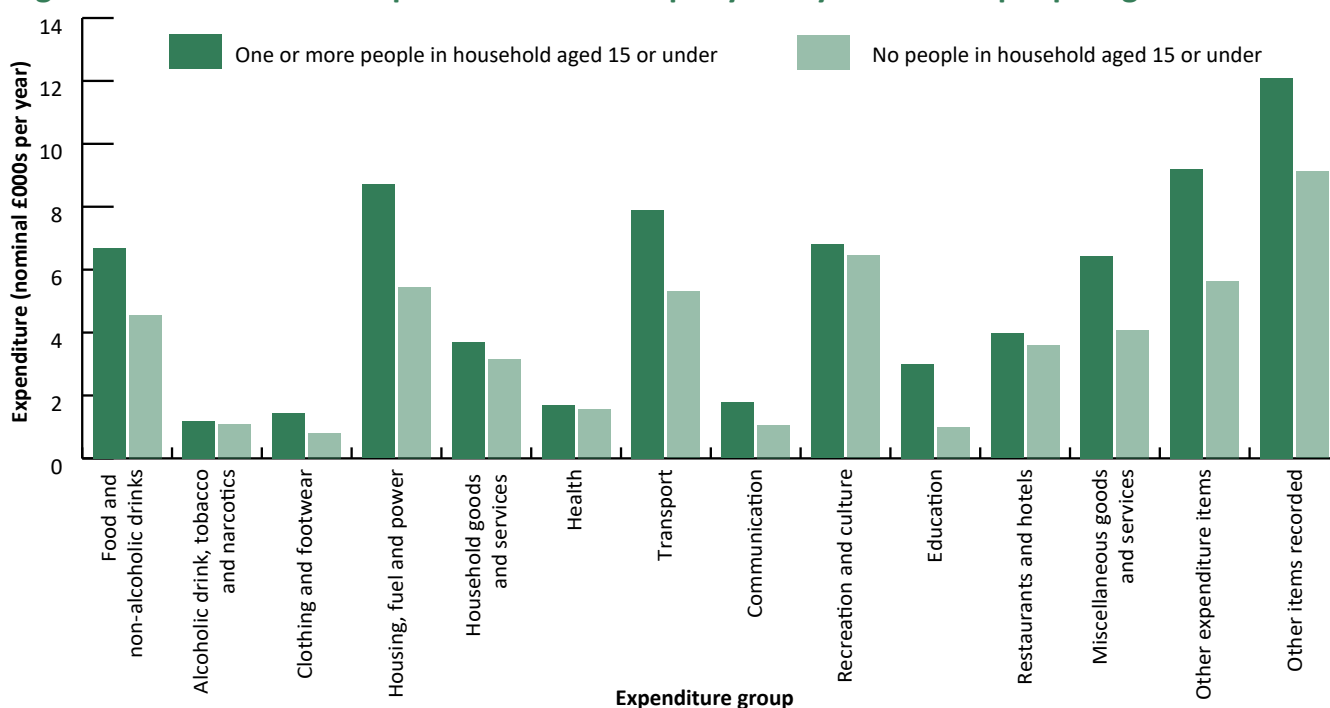
4.4 Analysis of households containing one or more person aged 15 or under

Table 4.4.2 and Figure 4.4.1 show how the expenditure across each group and in total varies depending on whether or not the household contains one or more person aged 15 or under. A table showing this information broken down into more detailed expenditure sub-groups is available from gov.gg/household.

Table 4.4.2: Household expenditure in £s per year by number of people aged 15 or under

Expenditure group		One or more people aged 15 or under in household	No people aged 15 or under in household
1	Food and non-alcoholic drinks	6,679	4,564
2	Alcoholic drink, tobacco and narcotics	1,190	1,090
3	Clothing and footwear	1,445	795
4	Housing, fuel and power	8,710	5,452
5	Household goods and services	3,712	3,154
6	Health	1,696	1,582
7	Transport	7,891	5,305
8	Communication	1,773	1,061
9	Recreation and culture	6,803	6,451
10	Education	3,002	990
11	Restaurants and hotels	3,970	3,596
12	Miscellaneous goods and services	6,436	4,076
13	Other expenditure items	9,195	5,648
14	Other items recorded	12,081	9,122
Total expenditure		74,583	52,886

Figure 4.4.1: Household expenditure in £000s per year by number of people aged 15 or under



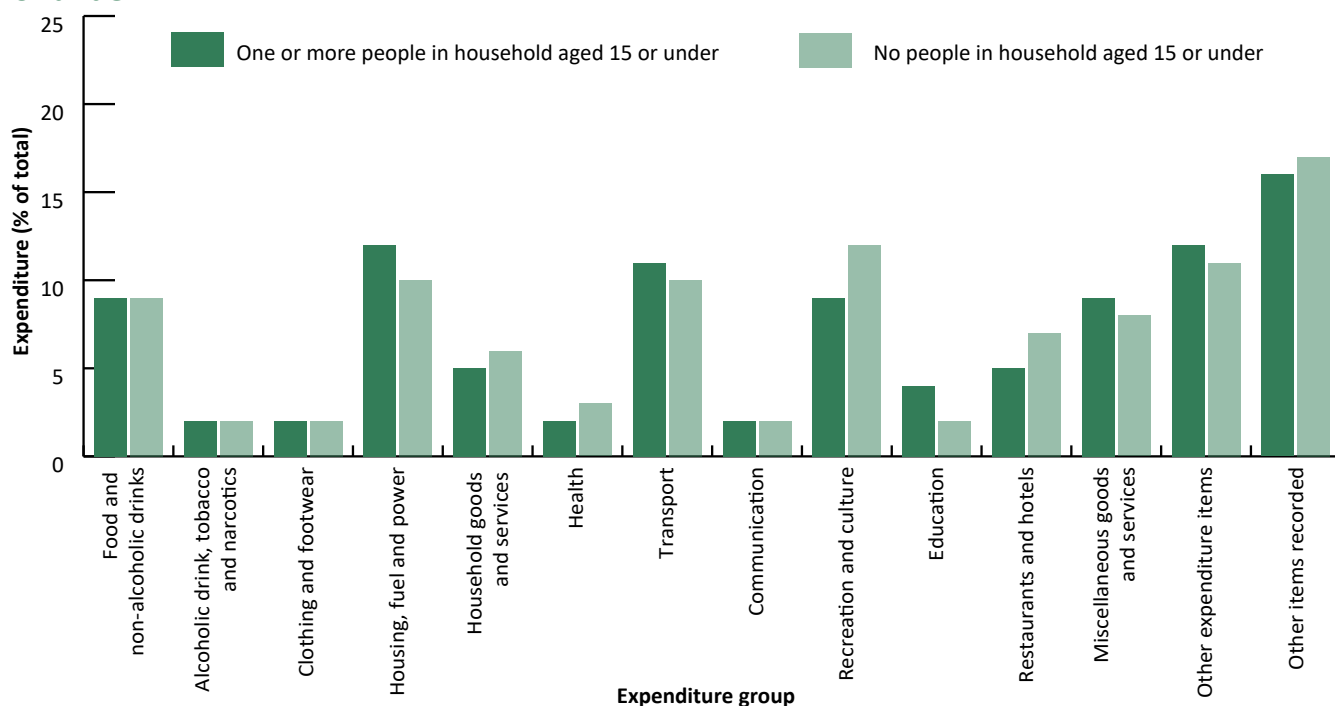
4.4 Analysis of households containing one or more person aged 15 or under

Table 4.4.3 and Figure 4.4.2 show how the proportional expenditure across each group varies depending on whether or not the household contains one or more person aged 15 or under.

Table 4.4.3: Household expenditure as % of total expenditure by number of people aged 15 or under

Expenditure group		One or more people aged 15 or under in household	No people aged 15 or under in household
1	Food and non-alcoholic drinks	9	9
2	Alcoholic drink, tobacco and narcotics	2	2
3	Clothing and footwear	2	2
4	Housing, fuel and power	12	10
5	Household goods and services	5	6
6	Health	2	3
7	Transport	11	10
8	Communication	2	2
9	Recreation and culture	9	12
10	Education	4	2
11	Restaurants and hotels	5	7
12	Miscellaneous goods and services	9	8
13	Other expenditure items	12	11
14	Other items recorded	16	17
Total expenditure		100	100

Figure 4.4.2: Household expenditure as % of total expenditure by number of people aged 15 or under



4.4 Analysis of households containing one or more person aged 15 or under

As shown in the tables and graphs above, the households containing one or more people aged 15 or under had higher average expenditure across all expenditure groups than the households containing no people aged 15 or under.

The largest portion of this expenditure for both household categories was on group fourteen; capital and investment items. Expenditure across the other groups, consisting of consumable goods and services, totalled £62,502 (84% of total expenditure) for households containing one or more people aged 15 or under. It totalled £43,764 (83%) for households containing no people aged 15 or under.

Appendix 1 provides a full breakdown of the information displayed in **Table 4.4.2** and **Figure 4.4.1**. This can be used to identify the largest areas of expenditure within each group for households containing one or more people aged 15 or under:

- 1 Food and non-alcoholic drinks; chocolate £550 per year
- 2 Alcoholic drink, tobacco and narcotics; wine (brought home) £362 per year
- 3 Clothing and footwear; women's outer garments £395 per year
- 4 Housing, fuel and power; rent £5,408 per year
- 5 Household goods and services; household furniture and furnishings £1,055 per year
- 6 Health; dental services £683 per year
- 7 Transport; outright purchase of second hand car/van £2,138 per year
- 8 Communication; mobile phone account payments £672 per year
- 9 Recreation and culture; package holidays outside the Channel Islands £1,298 per year
- 10 Education; secondary education fees £1,062 per year
- 11 Restaurants and hotels; restaurant and café meals £1,200 per year
- 12 Miscellaneous goods and services; moving house £630 per year
- 13 Other expenditure items; mortgage interest payments £4,633 per year
- 14 Other items recorded; capital repayment of mortgage £6,342

A table of this data at the same level of detail as that included in **Appendix 1** is available to download from gov.gg/household. The equivalent information for 2012-2013 is also available from the same place.

4.5 Analysis of households containing one or more person aged 65 or over

In addition to the analysis by household composition, a simpler categorisation to indicate whether or not the household contained one or more person aged 65 years or over has been included here.

The mean average unequivalised income of the households in each group is shown in **Table 4.5.1**.

Table 4.5.1: Income and funding from other sources for households containing one or more people aged 65 or over

Group	Average gross income	Less income tax, social insurance and employee pension*	Plus average funding from other sources	Funding available for expenditure	Weighted count of respondents
One or more people aged 65 or over in household	39,814	-10,628	+5,368	34,554	345
No people aged 65 or over in household	84,265	-15,245	+9,566	78,586	661

* Average estimated using whole population electronic census data

As shown above, the households containing one or more people aged 65 or over tended to have lower incomes. The highest proportion of these (38%) were in the lowest equivalised income quintile and 83% were private market owner occupiers without mortgages.

Of the households that contained one or more people aged 65 or over: 41% had a composition of one adult aged 65 and over, 40% had a composition of two adults both aged 65 and over, 12% had a composition of one adult aged 65 and over and one adult aged 16 to 64 and the remaining 7% had other compositions.

20% of the households containing one or more people aged 65 or over contained a person with a disability or illness that limited their activities. This compared to 13% for the households containing no people aged 65 or over.

There were fewer households containing both one or more person aged 15 or under and one or more person aged 65 or over than just one or more person aged 65 or over.

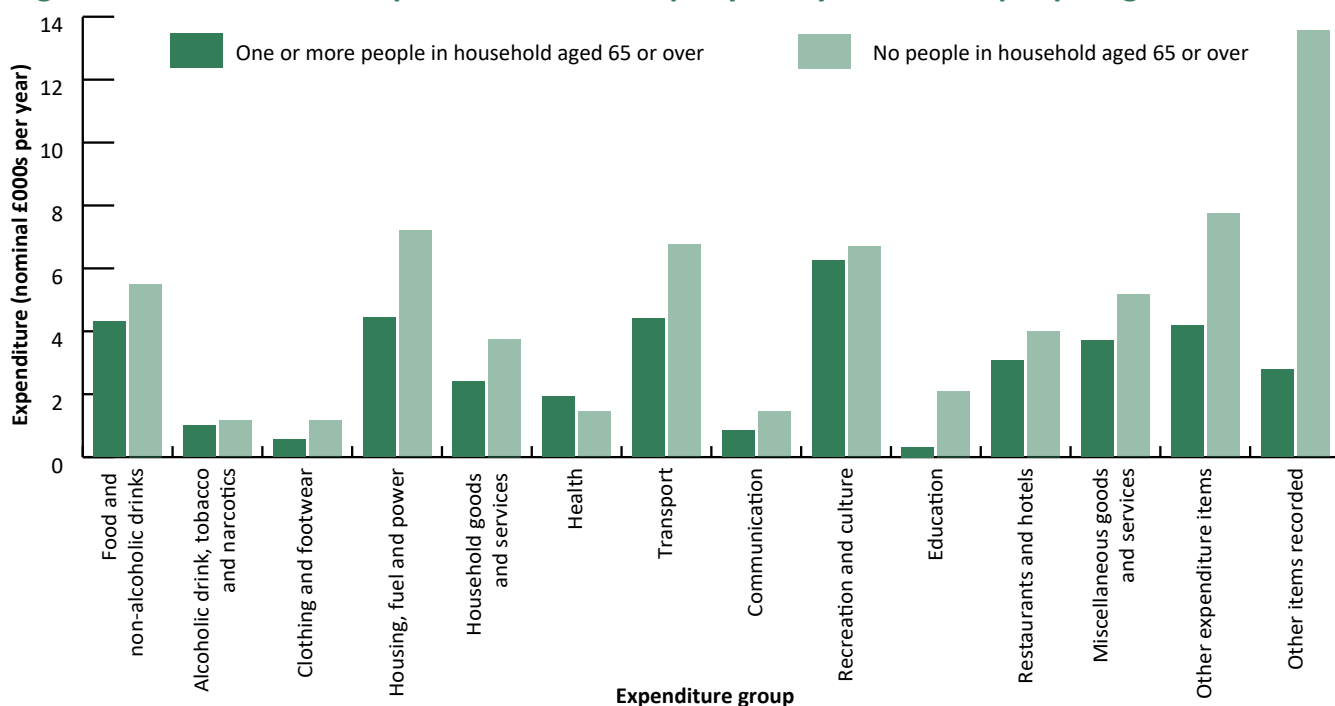
4.5 Analysis of households containing one or more person aged 65 or over

Table 4.5.2 and Figure 4.5.1 show how the expenditure across each group and in total varies depending on whether or not the household contains one or more person aged 65 or over. A table showing this information broken down into more detailed expenditure sub-groups is available from gov.gg/household.

Table 4.5.2: Household expenditure in £s per year by number of people aged 65 or over

Expenditure group		One or more people aged 65 or over in household	No people aged 65 or over in household
1	Food and non-alcoholic drinks	4,301	5,502
2	Alcoholic drink, tobacco and narcotics	1,014	1,167
3	Clothing and footwear	566	1,161
4	Housing, fuel and power	4,440	7,214
5	Household goods and services	2,406	3,756
6	Health	1,930	1,443
7	Transport	4,401	6,756
8	Communication	853	1,440
9	Recreation and culture	6,242	6,693
10	Education	324	2,099
11	Restaurants and hotels	3,072	4,011
12	Miscellaneous goods and services	3,702	5,164
13	Other expenditure items	4,190	7,753
14	Other items recorded	2,775	13,559
Total expenditure		40,218	67,718

Figure 4.5.1: Household expenditure in £000s per year by number of people aged 65 or over



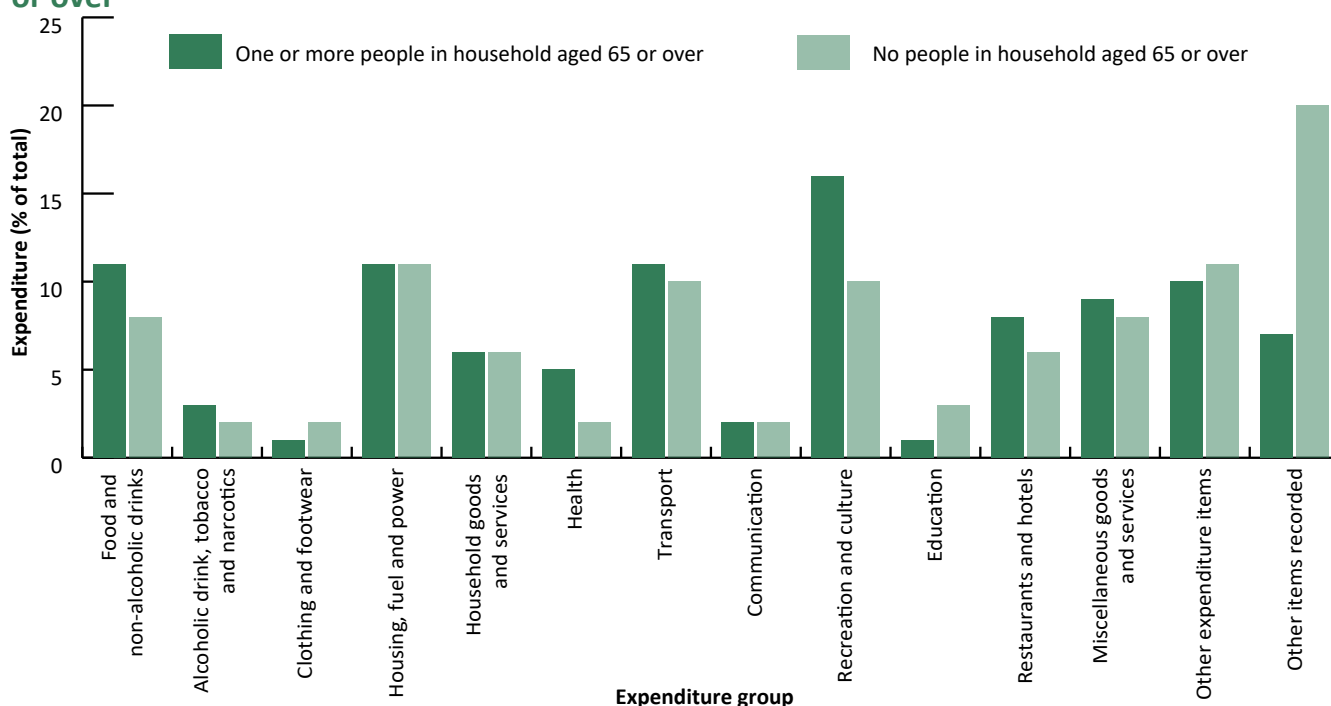
4.5 Analysis of households containing one or more person aged 65 or over

Table 4.5.3 and Figure 4.5.2 show how the proportional expenditure across each group varies depending on whether or not the household contains one or more person aged 65 or over.

Table 4.5.3: Household expenditure as % of total expenditure by number of people aged 65 or over

Expenditure group		One or more people aged 65 or over in household	No people aged 65 or over in household
1	Food and non-alcoholic drinks	11	8
2	Alcoholic drink, tobacco and narcotics	3	2
3	Clothing and footwear	1	2
4	Housing, fuel and power	11	11
5	Household goods and services	6	6
6	Health	5	2
7	Transport	11	10
8	Communication	2	2
9	Recreation and culture	16	10
10	Education	1	3
11	Restaurants and hotels	8	6
12	Miscellaneous goods and services	9	8
13	Other expenditure items	10	11
14	Other items recorded	7	20
Total expenditure		100	100

Figure 4.5.2: Household expenditure as % of total expenditure by number of people aged 65 or over



4.5 Analysis of households containing one or more person aged 65 or over

As shown in the tables and graphs above, the households containing one or more people aged 65 or over had lower average expenditure across all expenditure groups except group six (health) than the households containing no people aged 65 or over.

The largest portion (16%) of the expenditure for households containing one or more people aged 65 or over was on group nine; Recreation and culture. Whereas, the largest portion (20%) of the expenditure for households containing no people aged 65 or over was on group fourteen; capital and investment items.

Expenditure across the groups, consisting of consumable goods and services, totalled £37,442 (93% of total expenditure) for households containing one or more people aged 65 or over. It totalled £54,159 (80%) for households containing no people aged 65 or over.

Appendix 1 provides a full breakdown of the information displayed in **Table 4.5.2** and **Figure 4.5.1**. This can be used to identify the largest areas of expenditure within each group for households containing one or more people aged 65 or over:

- 1 Food and non-alcoholic drinks; chocolate £288 per year
- 2 Alcoholic drink, tobacco and narcotics; wine (brought home) £397 per year
- 3 Clothing and footwear; women's outer garments £250 per year
- 4 Housing, fuel and power; rent £1,346 per year
- 5 Household goods and services; domestic services, including cleaners, gardeners, au pairs £755 per year
- 6 Health; medical services £659 per year
- 7 Transport; outright purchase of new car/van £1,267 per year
- 8 Communication; telephone account payments £233 per year
- 9 Recreation and culture; package holidays outside the Channel Islands £2,837 per year
- 10 Education; university education fees £143 per year
- 11 Restaurants and hotels; restaurant and café meals £1,230 per year
- 12 Miscellaneous goods and services; medical insurance premiums £776 per year
- 13 Other expenditure items; money spent outside the Channel Islands £947 per year
- 14 Other items recorded; home improvements contracted out £866

A table of this data at the same level of detail as that included in **Appendix 1** is available to download from gov.gg/household. The equivalent information for 2012-2013 is also available from the same place.

4.6 Analysis of households containing one or more person with a disability or long-term illness that limits their activities

Householders were asked if they or any other household members had a disability or long-term illness, including the following examples:

- Mental health condition
- Chronic illness
- Brain injury
- Hearing or sight impairment
- Learning difficulty
- Mobility impairment
- Severe back pain
- Disfigurement
- Autism
- Speech or communication difficulty
- Any other substantial health condition which has lasted (or will last) at least 12 months

They were then asked if the disability or illness limited their activities. This information has been used to group households for the analysis provided in this section i.e. those that answered yes to both of these questions are counted as having a disability or long-term illness that limits their activities.

The mean average unequivalised gross income and the funding from other sources of the households in each group is shown in **Table 4.6.1**. Whole population information is not available for this breakdown in order to estimate the income tax, social insurance and employee pension payments.

Table 4.6.1: Income and funding from other sources for households containing one or more people with a disability or long-term illness that limits their activities

Group	Average gross income	Average funding from other sources	Weighted count of respondents
One of more person in household with a disability or long-term illness that limits their activities	48,349	6,065	156
No people in household with a disability or long-term illness that limits their activities	72,882	8,504	850

As shown above, the households containing one or more people with a disability or illness that limited their activities tended to have lower incomes. The highest proportion of these (35%) were in the lowest equivalised income quintile. In terms of tenures, 43% were owner occupiers without a mortgage. 39% were social renters or partial owners, compared with 20% of households containing no people with a disability or illness that limited their activities. 14% were private market owner occupiers with mortgages, compared with 33% of households containing no people with a disability or illness that limited their activities.

Of the households containing one or more people with a disability or illness that limited their activities, 43% were one adult households and 42% were two adult households (either with or without children in the household).

Households that contained one or more people with a disability or illness that limited their activities tended to contain more adults aged 65 and over than in those that did not. However, broadly the same proportion contained children, when comparing household containing one or more people with a disability or illness that limited their activities with those with none.

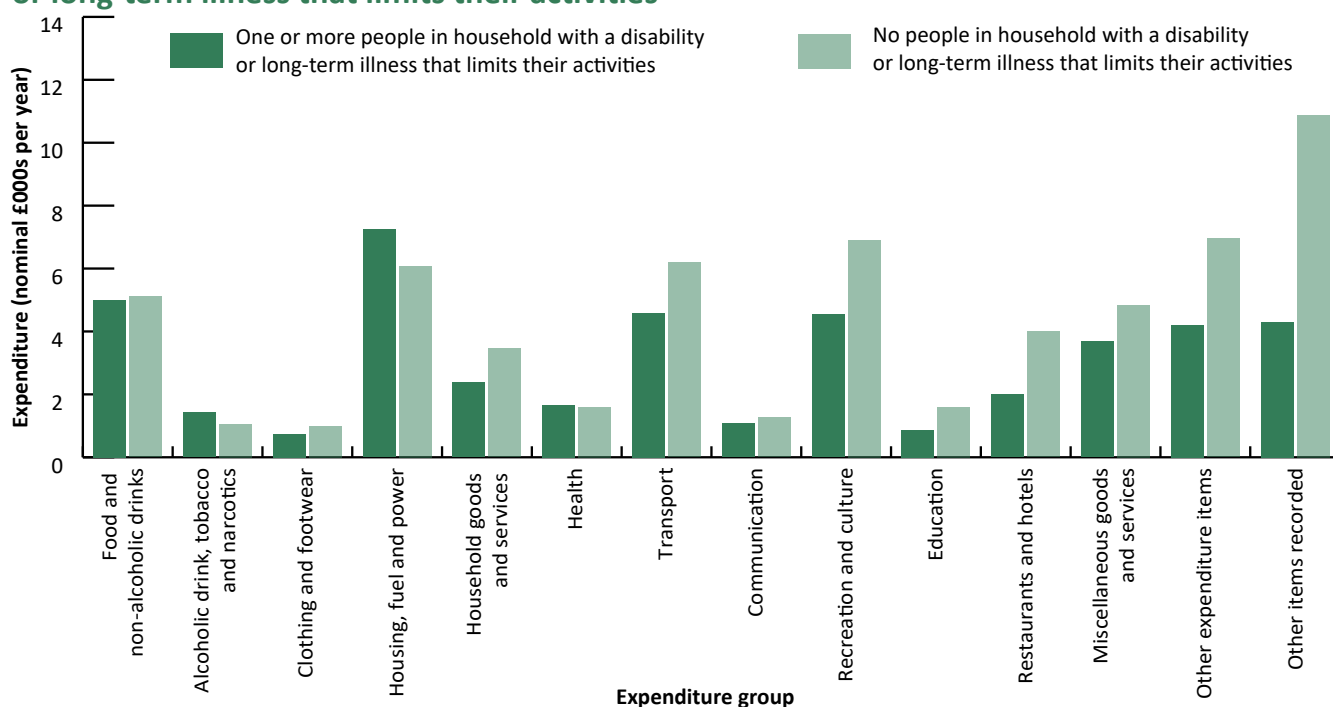
4.6 Analysis of households containing one or more person with a disability or long-term illness that limits their activities

Table 4.6.2 and **Figure 4.6.1** show how the expenditure across each group and in total varies depending on whether or not the household contains one or more person with a disability or long-term illness that limits their activities. A table showing this information broken down into more detailed expenditure sub-groups is available from gov.gg/household.

Table 4.6.2: Household expenditure in £s per year by number of people with a disability or long-term illness that limits their activities

Expenditure group		One or more person in household with a disability or long-term illness that limits their activities	No people in household with a disability or long-term illness that limits their activities
1	Food and non-alcoholic drinks	4,999	5,106
2	Alcoholic drink, tobacco and narcotics	1,421	1,058
3	Clothing and footwear	747	995
4	Housing, fuel and power	7,236	6,083
5	Household goods and services	2,380	3,460
6	Health	1,669	1,599
7	Transport	4,590	6,197
8	Communication	1,068	1,270
9	Recreation and culture	4,535	6,907
10	Education	872	1,604
11	Restaurants and hotels	1,991	4,001
12	Miscellaneous goods and services	3,683	4,843
13	Other expenditure items	4,205	6,957
14	Other items recorded	4,296	10,880
Total expenditure		43,692	60,960

Figure 4.6.1: Household expenditure in £000s per year by number of people with a disability or long-term illness that limits their activities



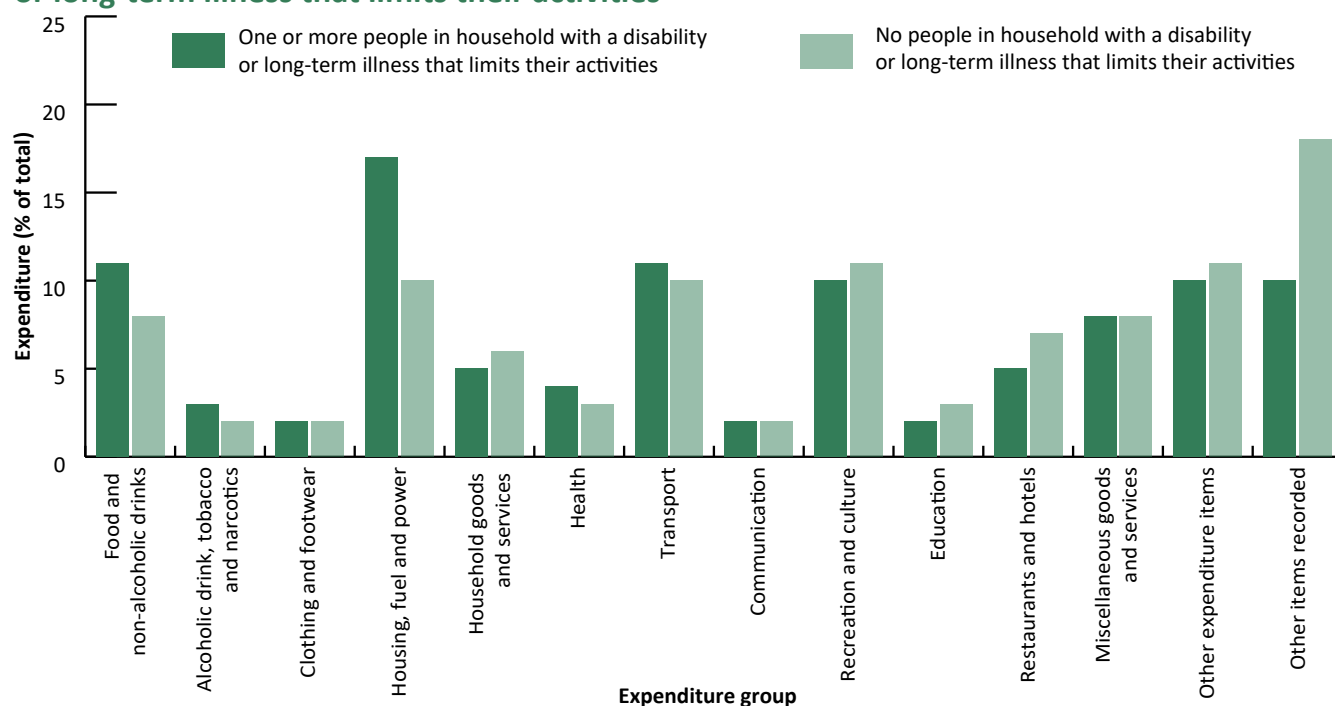
4.6 Analysis of households containing one or more person with a disability or long-term illness that limits their activities

Table 4.6.3 and Figure 4.6.2 show how the proportional expenditure across each group varies depending on whether or not the household contains one or more person with a disability or long-term illness that limits their activities. .

Table 4.6.3: Household expenditure as % of total expenditure by number of people with a disability or long-term illness that limits their activities

Expenditure group		One or more person in household with a disability or long-term illness that limits their activities	No people in household with a disability or long-term illness that limits their activities
1	Food and non-alcoholic drinks	11	8
2	Alcoholic drink, tobacco and narcotics	3	2
3	Clothing and footwear	2	2
4	Housing, fuel and power	17	10
5	Household goods and services	5	6
6	Health	4	3
7	Transport	11	10
8	Communication	2	2
9	Recreation and culture	10	11
10	Education	2	3
11	Restaurants and hotels	5	7
12	Miscellaneous goods and services	8	8
13	Other expenditure items	10	11
14	Other items recorded	10	18
Total expenditure		100	100

Figure 4.6.2: Household expenditure in £000s per year by number of people with a disability or long-term illness that limits their activities



4.6 Analysis of households containing one or more person with a disability or long-term illness that limits their activities

As shown in the tables and graphs above, the households containing one or more people with a disability or long-term illness that limits their activities had lower average expenditure across all expenditure groups except groups two, four and six: alcoholic drink, tobacco and narcotics, housing, fuel and power and health.

The largest portion (17%) of the expenditure for households containing one or more people with a disability or long-term illness that limits their activities was on group four; housing, fuel and power. Whereas, the largest portion (18%) of the expenditure for households containing no people with a disability or long-term illness that limits their activities was on group fourteen; capital and investment items.

Expenditure across the groups, consisting of consumable goods and services, totalled £39,396 (90% of total expenditure) for households containing one or more people aged 65 or over. It totalled £50,080 (82%) for households containing no people aged 65 or over.

Appendix 1 provides a full breakdown of the information displayed in **Table 4.6.2** and **Figure 4.6.1**. This can be used to identify the largest areas of expenditure within each group for households containing one or more people aged 65 or over:

- 1 Food and non-alcoholic drinks; chocolate £403 per year
- 2 Alcoholic drink, tobacco and narcotics; cigarettes £680 per year
- 3 Clothing and footwear; women's outer garments £251 per year
- 4 Housing, fuel and power; rent £4,732 per year
- 5 Household goods and services; furnitures £597 per year
- 6 Health; dental services £437 per year
- 7 Transport; outright purchase of new car/van £1,002 per year
- 8 Communication; mobile phone account payments £423 per year
- 9 Recreation and culture; package holidays outside the Channel Islands £610 per year
- 10 Education; secondary education fees £301 per year
- 11 Restaurants and hotels; restaurant and café meals £761 per year
- 12 Miscellaneous goods and services; medical insurance premiums £582 per year
- 13 Other expenditure items; interest on credit cards £1,264 per year
- 14 Other items recorded; home improvements contracted out £1,286

A table of this data at the same level of detail as that included in **Appendix 1** is available to download from gov.gg/household.

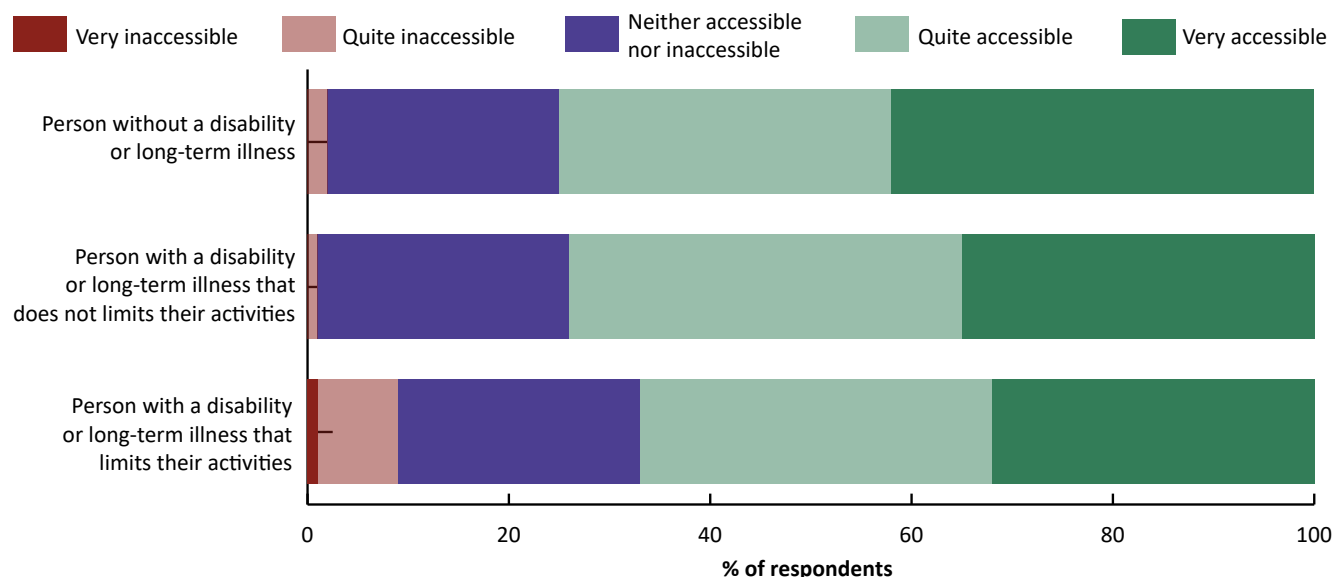
4.7 Shopping accessibility

In addition to questions on individual and household expenditure, all adult survey respondents were individually asked the question “How accessible do you find shopping in Guernsey?” and given the opportunity to provide comments. These responses are shown in [Table 4.7.4](#) and [Figure 4.7.4](#), for those that considered themselves to have a disability or long-term illness compared with those that did not. In total, 1,927 adults answered both the question on accessibility of shopping and the question on disability or long-term illness. 216 (or 11%) of those considered themselves to have a disability or long-term illness (and 147 of those or 8% of all respondents said this limited their activities).

Table 4.7.4: Responses to the question “How accessible do you find shopping in Guernsey?”

Respondent group	Very inaccessible	Quite inaccessible	Neither accessible nor inaccessible	Quite accessible	Very accessible
% of respondents without a disability or long-term illness	0	2	23	33	42
% of respondents with a disability or long term illness that does not limit activities	0	1	25	39	35
% of respondents with a disability or long term illness that limits activities	1	8	23	35	32

Figure 4.7.4: Responses to the question “How accessible do you find shopping in Guernsey?”



As shown in [Table 4.7.4](#) and [Figure 4.7.4](#), 9% of those with a disability or long-term illness that limits their activities said they found shopping in Guernsey very or quite inaccessible compared with 2% of those without a disability or long-term illness and 1% of those with a disability or long-term illness that limits their activities. A summary of the comments is included on [page 48](#).

4.7 Shopping accessibility

People were asked to provide reasons for their response to the question “How accessible do you find shopping in Guernsey?”; 968 comments were recorded. There were some common themes across the comments, which aid understanding of the factors respondents had considered when they rated shopping accessibility. These are summarised as follows:

- Distance from home to shops
- Mode(s) of transport available
- Availability of car parking and/or bus stops close to shops and home
- Availability of parking spaces for blue badge holders and those with young children
- Range and prices of products available in local shops
- Opening hours of shops

There were some more specific comments also, which again were reflected by respondents with and without a disability or long-term illness:

- Town less accessible than the bridge
- Larger supermarkets more accessible than other shops
- Smaller shops (closer to home) are more expensive, but larger shops are never very far away due to size of Island
- Most items are available locally, but shopping online can be more convenient, cheaper and offer more choice

Some particular issues were identified by those with a disability or long-term illness, these related to the following:

- Hills, steps and cobbled road surfaces in town
- Toilet facilities in/near shops
- Lighting in shops
- Noise levels in shops
- Labelling of items (small print) in shops

This qualitative analysis may give some context to the information in [section 2.2](#) on the proportion of expenditure on and off Island. It may also aid understanding of some of the information presented on [page 34](#) regarding the proportion of expenditure on discretionary items by household composition.

There is information within the third report of findings from the 2020 Community Survey (available from gov.gg/covid19data) regarding people’s experiences of shopping during lockdown.

5.1 Methodology

A Household Expenditure Survey is undertaken in Guernsey every six or seven years. The first Survey of this type in Guernsey was conducted over 50 years ago and, although the format of the Survey has changed over time, the main principles remain the same. Information describing the household (for example, composition, tenure and income) is collected alongside detailed information on all the goods and services bought on a regular and an ad hoc basis by household members.

The most recent survey was conducted over the twelve months from May 2018 to April 2019 and 1,028 households took part. The project was undertaken in-house by the Data & Analysis team, with additional staff being employed on a temporary basis to undertake the fieldwork and data inputting.

The survey was formed of two parts, a face-to-face interview with the whole household (covering recurring, large and shared expenditure items) and a two week spending diary completed by all the household members, either separately or together (covering all smaller items bought during a two week period). The interview was input directly into a database by the fieldworker, using a laptop computer. The diaries could be completed on paper or online and were input by one member of the team and then checked by another.

325 households volunteered to take part after hearing about the survey. 703 agreed to take part after being selected by address (via a stratified sampling method). Letters were sent to the selected addresses and then followed up by (up to four) visits by a fieldworker. Letters were sent in batches in order to spread the surveys out over 12 months to capture seasonal differences in expenditure.

The letters and follow up visits produced the following result:

- 18% agreed to take part (31% of those with whom contact was made on doorstep)
- 11% refused by phone call to the office on receipt of letter
- 41% refused when face-to-face contact was made by fieldworker
- 19% could not be contacted face-to-face
- 11% of addresses appeared to be vacant or could not be found by fieldworkers

Households were incentivised to take part with a choice between a £25 meal voucher or a ticket for one of four prize draws, each with six prizes (£500, £250, £100 and three £50 prizes). A media campaign ran throughout and various events and shops were attended by members of the team in order to raise awareness, encourage participation and provide confidence that it wasn't a scam. For more details and copies of media releases, see gov.gg/hes.

The budget approved for the project was £180,200 and the actual costs were within budget. This sum does not include the cost of the time (estimated at 2,000 hours) of permanent Data & Analysis team members, but does include temporary staff, incentives, IT (computers and phones) and printing. The team collaborated with counterparts in Jersey, which kept IT costs down and the incentive vouchers cost less than their face value. Project management, data cleaning and analysis and report compilation were undertaken by permanent staff members to ensure value for money and a high quality output.

5.1 Methodology

Two factors impacted on the length of time between completing the fieldwork and publishing the results. In order to keep costs within budget, some of the data inputting and cleaning tasks were completed in sequence, where they could have been undertaken in parallel (at a higher cost) in order to provide the results more quickly. The project was largely put on hold during lockdown, to enable Data & Analysis team resources to be redirected to undertake coronavirus related tasks such as the 2020 Community Survey. This decision was guided by directions issued by the UK Office for National Statistics, which included a recommendation to not make any methodological changes to the Retail Price Indices during lockdown. The updates to the RPI basket and weights planned for June 2020 (for which the survey results need to be finalised) were post-poned to 2021, but the survey results were published as soon as possible after being finalised. Information on the updates to the RPI basket and weights, which would usually be included within this report, will be provided separately closer to the time of them being implemented.

Data cleaning included:

- Ensuring consistent and full application of discounts (for example, for staff, old age pensioners and via vouchers and loyalty cards).
- Ensuring all items had been recorded and coded correctly.
- Sorting items by code and looking for outliers.
- Checking any items recorded in diaries that were valued at over £100.
- Checking volumes of conveyances, weddings, funerals against population information.
- Imputing a value for delivery where it was not specified (e.g. for milk and newspapers).
- Imputing a value for broadband vs. phone where purchased as a bundle.
- Apportioning expenditure which could not be coded specifically across codes within group.
- Imputing average diary expenditures for 22 households that completed the interview but no diary.
- Correcting for under-reporting on food, drink and cigarettes (using the scaling factors that had been used in 2012-2103 to ensure comparability).
- Comparing provisional results with 2012-13 and UK and Jersey equivalent information and checking the data underlying any significant differences.
- Revisiting the 2012-2013 data and ensuring consistent handling of data, which resulted in one minor re-categorisation within the Food and non-alcoholic drinks group and some more major re-categorisations of mortgage payments and also services, such as builders, decorators, plumbers, carpenters etc, which resulted in some of the expenditure previously reported within the Housing, fuel and power group (maintainence) being reported in the Other expenditure items (mortgage interest payments) and Other items recorded groups (mortgage capital payments and home improvements).

5.1 Methodology

While the addresses selected were stratified to ensure coverage of all parishes and tenures (with an over sampling of affordable housing), the profile of households that agreed to take part did not match the profile of households in the Island. The factors assessed against whole population information were the parish, tenure, composition and gross income of the household and also the age, gender and economic status of householders.

To ensure the results are representative, responses have been weighted. Various approaches were trialled, but the optimal correction was achieved by weighting the responses by income and composition. This resolved or improved the representativeness of the sample by tenure and economic status as well as by income and composition; all factors that strongly correlate with household expenditure. The result of the weighting correction is shown in [tables 5.1.1, 5.1.2 and 5.1.3](#).

Table 5.1.1: Population and respondents by gross unequivalised household income band

	% of population	% of survey respondents before weighting	% of survey respondents after weighting
Under £9,999.99	3	1	3
£10,000-£19,999.99	11	8	12
£20,000-£29,999.99	12	10	12
£30,000-£39,999.99	10	12	11
£40,000-£49,999.99	10	11	10
£50,000-£59,999.99	8	11	9
£60,000-£69,999.99	8	9	8
£70,000-£79,999.99	6	9	7
£80,000-£89,999.99	5	6	6
£90,000-£99,999.99	5	4	4
£100,000-£109,999.99	4	4	4
£110,000-£119,999.99	3	3	3
£120,000-£129,999.99	3	3	3
£130,000-£139,999.99	2	1	1
£140,000-£149,999.99	2	1	1
£150,000 and over	9	9	9

It should be noted that while the highest income bracket contains the correct proportion of respondents compared with the population, the highest income households did not match the incomes of the highest in the population. The effect of this is that the overall mean gross household income for survey respondents is lower than the overall mean for the population, which was £73,834 in 2018 (as it is skewed upwards by a small number of very high income households). Some additional testing was undertaken to ensure confidence in representativeness of the survey sample. For example, a winsorised mean gross household income for the whole population i.e. with the top and bottom 2.5% of households excluded, was calculated. The mean for the survey sample sat mid way between the winsorised and the original mean for the whole population.

5.1 Methodology

Table 5.1.2: Population and respondents by household tenure group

	% of population	% of survey respondents before weighting	% of survey respondents after weighting
Owner occupier with mortgage	26	34	30
Owner occupier without mortgage	45	43	44
Private renter	19	17	15
Social renter or partial owner	11	5	9
Other	0	1	2

Table 5.1.3: Population and respondents by household composition group

	% of population	% of survey respondents before weighting	% of survey respondents after weighting
One adult (16-64)	15	14	16
One adult (65 and over)	11	11	15
Two adults (16-64)	16	21	20
Two adults (one 16-64, one 65 and over)	5	4	4
Two adults (65 and over)	10	13	14
Three and four adults (16-64)	10	7	7
One adult (16-64) with child(ren)	4	4	4
Two adults (16-64) with child(ren)	13	19	19
Other	14	6	6

All the results presented in this report are based on weighted responses. The statistical confidence interval for figures presented in this report is plus or minus 3% at a confidence level of 95%.

Additional tables to supplement the information in this report are available from gov.gg/household. These are provided in a more open format, for ease of use.

6.1 Contact details

All of the Data & Analysis publications are available from gov.gg/data. If you would like further information on this report or any of our other publications, please contact us:

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Appendix 1 - Overall average expenditure in detail

A table of all the data shown in **Appendix 1** is available to download from gov.gg/household.

1: Food and non-alcoholic drinks (£5,089 expenditure per year, £5,035 of which was on Island)

Expenditure group				Total £s per year	On Island £s per year
1.1	Food (£4,641 expenditure per year, £4,603 of which was on Island)				
	1.1.1	Bread, rice and cereals		387	383
		1.1.1.1	Rice	25	
		1.1.1.2	Bread	199	
		1.1.1.3	Other breads and cereals	164	
	1.1.2	Pasta products		35	34
	1.1.3	Buns, cakes, biscuits etc		276	273
		1.1.3.1	Buns, crispbread and biscuits	164	
		1.1.3.2	Cakes and puddings	112	
	1.1.4	Pastry (savoury)		70	70
	1.1.5	Beef (fresh, chilled or frozen)		147	147
	1.1.6	Pork (fresh, chilled or frozen)		47	47
	1.1.7	Lamb (fresh, chilled or frozen)		39	39
	1.1.8	Poultry (fresh, chilled or frozen)		166	166
	1.1.9	Bacon and ham		57	57
	1.1.10	Other meats and meat preparations		416	415
		1.1.10.1	Sausages	70	
		1.1.10.2	Offal, pate etc	9	
		1.1.10.3	Other preserved or processed meat and meat preparations	334	
		1.1.10.4	Other fresh, chilled or frozen edible meat	3	
	1.1.11	Fish and fish products		250	250
		1.1.11.1	Fish (fresh, chilled or frozen)	131	
		1.1.11.2	Seafood, dried, smoked or salted fish	34	
		1.1.11.3	Other preserved or processed fish and seafood	85	
	1.1.12	Milk		228	224
		1.1.12.1	Whole milk	22	
		1.1.12.2	Low fat milk	196	
		1.1.12.3	Preserved milk	10	
	1.1.13	Cheese and curd		169	168
	1.1.14	Eggs		64	64
	1.1.15	Other milk products		168	167
		1.1.15.1	Other milk products	87	
		1.1.15.2	Yoghurt	81	

Appendix 1 - Overall average expenditure in detail

1: Food and non-alcoholic drinks (continued)

Expenditure group			Total £s per year		On Island £s per year
1.1.16	Butter			49	49
1.1.17	Margarine, other vegetable fats and peanut butter			28	28
1.1.18	Cooking oils and fats			29	29
	1.1.18.1	<i>Olive oil</i>	17		
	1.1.18.2	<i>Edible oils and other edible animal fats</i>	13		
1.1.19	Fresh fruit			327	327
	1.1.19.1	<i>Citrus fruits (fresh)</i>	46		
	1.1.19.2	<i>Bananas (fresh)</i>	36		
	1.1.19.3	<i>Apples (fresh)</i>	49		
	1.1.19.4	<i>Pears (fresh)</i>	15		
	1.1.19.5	<i>Stone fruits (fresh)</i>	52		
	1.1.19.6	<i>Berries (fresh)</i>	129		
1.1.20	Other fresh, chilled or frozen fruits			38	38
1.1.21	Dried fruit and nuts			90	86
1.1.22	Preserved fruit and fruit based products			13	13
1.1.23	Fresh vegetables			378	378
	1.1.23.1	<i>Leaf and stem vegetables (fresh or chilled)</i>	94		
	1.1.23.2	<i>Cabbages (fresh or chilled)</i>	41		
	1.1.23.3	<i>Vegetables grown for their fruit (fresh, chilled or frozen)</i>	129		
	1.1.23.4	<i>Root crops, non-starchy bulbs and mushrooms (fresh, chilled or frozen)</i>	115		
1.1.24	Dried vegetables			4	4
1.1.25	Other preserved or processed vegetables			127	126
1.1.26	Potatoes			54	54
1.1.27	Other tubers and products of tuber vegetables			123	123
1.1.28	Sugar and sugar products			24	24
	1.1.28.1	<i>Sugar</i>	12		
	1.1.28.2	<i>Other sugar products</i>	13		
1.1.29	Jams, marmalades			25	25
1.1.30	Chocolate			392	387
1.1.31	Confectionery products			115	112
1.1.32	Edible ices and ice cream			118	118
1.1.33	Other food products			186	175
	1.1.33.1	<i>Sauces, condiments</i>	95		
	1.1.33.2	<i>Baker's yeast, dessert preparations, soups</i>	19		
	1.1.33.3	<i>Salt, spices, culinary herbs and other food products</i>	72		

Appendix 1 - Overall average expenditure in detail

1: Food and non-alcoholic drinks (continued)

Expenditure group			Total £s per year	On Island £s per year
1.2	Non-alcoholic drinks (£449 expenditure per year, £432 of which was on Island)			
	1.2.1	Coffee	67	56
	1.2.2	Tea	31	29
	1.2.3	Cocoa and powdered chocolate	7	7
	1.2.4	Fruit and vegetable juices	115	115
	1.2.5	Mineral or spring waters	44	44
	1.2.6	Soft drinks (inc. fizzy and ready to drink fruit drinks)	186	182

2: Alcoholic drink, tobacco and narcotics (£1,114 expenditure per year, £1,099 of which was on Island)

Expenditure group				Total £s per year	On Island £s per year
2.1	Alcoholic drinks (£749 expenditure per year, £739 of which was on Island)				
	2.1.1	Spirits and liqueurs (brought home)		126	124
	2.1.2	Wines, fortified wines (brought home)		473	470
		2.1.2.1	Wine from grape or other fruit (brought home)	389	
		2.1.2.2	Fortified wine (brought home)	9	
		2.1.2.3	Champagne and sparkling wines (brought home)	75	
	2.1.3	Beer, lager, ciders and perry (brought home)		148	142
		2.1.3.1	Beer and lager (brought home)	36	
		2.1.3.2	Ciders and perry (brought home)	112	
	2.1.4	Alcopops (brought home)		3	3
2.2	Tobacco and narcotics (£365 expenditure per year, £360 of which was on Island)				
	2.2.1	Cigarettes		274	274
	2.2.2	Cigars, other tobacco products and narcotics		91	86

Appendix 1 - Overall average expenditure in detail

3: Clothing and footwear (£957 expenditure per year, £739 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
3.1	Clothing (£803 expenditure per year, £624 of which was on Island)			
	3.1.1	Men's outer garments	140	103
	3.1.2	Men's under garments	30	27
	3.1.3	Women's outer garments	372	282
	3.1.4	Women's under garments	73	58
	3.1.5	Boys' outer garments (5-15)	41	29
	3.1.6	Girls' outer garments (5-15)	30	25
	3.1.7	Infants' outer garments (under 5)	8	6
	3.1.8	Children's under garments (under 16)	18	17
	3.1.9	Accessories	51	45
		3.1.9.1 Men's accessories	14	
		3.1.9.2 Women's accessories	27	
		3.1.9.3 Children's accessories	4	
		3.1.9.4 Protective head gear (crash helmets)	6	
	3.1.10	Haberdashery, clothing materials and clothing hire	22	13
	3.1.11	Dry cleaners, laundry and dyeing	18	18
		3.1.11.1 Dry cleaners and dyeing	13	
		3.1.11.2 Laundry, launderettes	5	
3.2	Footwear (£154 expenditure per year, £115 of which was on Island)			
	3.2.1	Footwear for men	34	25
	3.2.2	Footwear for women	81	60
	3.2.3	Footwear for children (5-15) and infants (under 5)	35	26
	3.2.4	Repair and hire of footwear	4	3

Appendix 1 - Overall average expenditure in detail

4: Housing, fuel and power (£6,262 expenditure per year, £6,255 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
4.1	Actual rentals for housing (£3,175 expenditure per year, £3,175 of which was on Island)			
	4.1.1	Rent	3,172	3,172
	4.1.2	Second dwelling - rent	3	3
4.2	Maintenance and repair of dwelling (£434 expenditure per year, £428 of which was on Island)			
	4.2.1	Central heating repairs	28	25
	4.2.2	House maintenance etc	273	272
	4.2.3	Paint, wallpaper, timber	63	63
	4.2.4	Equipment hire, small materials	70	67
4.3	Water supply and miscellaneous services relating to the dwelling (£717 expenditure per year, £716 of which was on Island)			
	4.3.1	Water charges	326	326
	4.3.2	Other regular housing payments including service charge for rent	161	161
	4.3.3	Refuse collection, including skip hire	229	229
4.4	Electricity, gas and other fuels (£1,936 expenditure per year, £1,936 of which was on Island)			
	4.4.1	Electricity	1,113	1,113
	4.4.2	Gas	276	276
	4.4.3	Other fuels	547	547
	4.4.3.1	Coal and coke	60	
	4.4.3.2	Oil for central heating	458	
	4.4.3.3	Paraffin, wood, peat, hot water etc	30	

Appendix 1 - Overall average expenditure in detail

5: Household goods and services (£3,293 expenditure per year, £2,846 of which was on Island)

Expenditure group				Total £s per year	On Island £s per year
5.1	Furniture and furnishings, carpets and other floor coverings (£1,224 expenditure per year, £1,023 of which was on Island)				
	5.1.1	Furniture and furnishings		1,065	868
		5.1.1.1	Furniture	892	
		5.1.1.2	Fancy, decorative goods	87	
		5.1.1.3	Garden furniture	86	
	5.1.2	Floor coverings		159	154
		5.1.2.1	Soft floor coverings	140	
		5.1.2.2	Hard floor coverings	19	
5.2	Household textiles (£195 expenditure per year, £147 of which was on Island)				
	5.2.1	Bedroom textiles, including duvets and pillows		53	39
	5.2.2	Other household textiles, including cushions, towels, curtains		142	108
5.3	Household appliances (£455 expenditure per year, £365 of which was on Island)				
	5.3.1	Gas cookers		0	0
	5.3.2	Electric cookers, combined gas/electric cookers		88	84
	5.3.3	Clothes washing machines and drying machines		74	68
	5.3.4	Refrigerators, freezers and fridge-freezers		87	67
	5.3.5	Other major electrical appliances, dishwashers, microwaves, vacuum cleaners, heaters etc		162	117
	5.3.6	Fire extinguisher, water softener, safes etc		<1	0
	5.3.7	Small electric household appliances, excluding hairdryers		31	17
	5.3.8	Repairs to gas and electrical appliances and spare parts		14	11
	5.3.9	Rental/hire of major household appliances		0	0
5.4	Glassware, tableware and household utensils (£139 expenditure per year, £105 of which was on Island)				
	5.4.1	Glassware, china, pottery, cutlery and silverware		47	35
	5.4.2	Kitchen and domestic utensils		54	42
	5.4.3	Repair of glassware, tableware and household utensils		0	0
	5.4.4	Storage and other durable household articles		38	27
5.5	Tools and equipment for house and garden (£278 expenditure per year, £228 of which was on Island)				
	5.5.1	Electrical tools		34	26
	5.5.2	Garden tools, equipment and accessories eg lawn mowers etc		108	95
	5.5.3	Small tools		31	30
	5.5.4	Door, electrical and other fittings		52	32
	5.5.5	Electrical consumables		54	45

Appendix 1 - Overall average expenditure in detail

5: Household goods and services (continued)

Expenditure group				Total £s per year	On Island £s per year
5.6	Goods and services for routine household maintenance (£1,001 expenditure per year, £978 of which was on Island)				
	5.6.1	Cleaning materials		150	146
		5.6.1.1 Detergents, washing-up liquid, washing powder	64		
		5.6.1.2 Disinfectants, polishes, other cleaning materials etc	85		
	5.6.2	Household goods and hardware		128	117
		5.6.2.1 Kitchen disposables	66		
		5.6.2.2 Household hardware and appliances, matches	38		
		5.6.2.3 Kitchen gloves, cloths etc	12		
		5.6.2.4 Pins, needles, tape measures, nails, nuts and bolts etc	13		
	5.6.3	Domestic services, carpet cleaning, hire/repair of furniture/furnishings		723	716
		5.6.3.1 Domestic services, including cleaners, gardeners, au pairs	702		
		5.6.3.2 Carpet cleaning, ironing service, window cleaner	5		
		5.6.3.3 Hire/repair of household furniture and furnishings	16		

6: Health (£1,610 expenditure per year, £1,588 of which was on Island)

Expenditure group				Total £s per year	Off Island £s per year
6.1	Medical products, appliances and equipment (£339 expenditure per year, £320 of which was on Island)				
	6.1.1	Medicines, prescriptions and healthcare products		295	279
		6.1.1.1 Prescription charges and payments	68		
		6.1.1.2 Medicines and medical goods	178		
		6.1.1.3 Other medical products	16		
		6.1.1.4 Non-optical appliances and equipment	34		
	6.1.2	Spectacles, lenses, accessories and repairs		44	41
		6.1.2.1 Purchase of spectacles, lenses, prescription sunglasses	39		
		6.1.2.2 Accessories/repairs to spectacles/lenses	5		
6.2	Medical services (£1,272 expenditure per year, £1,268 of which was on Island)				
	6.2.1	Medical, optical, dental and auxillary services		1,245	1,241
		6.2.1.1 Medical services	458		
		6.2.1.2 Optical services	146		
		6.2.1.3 Dental services	519		
		6.2.1.4 Services of medical auxiliaries	98		
		6.2.1.5 Ambulance services	24		
	6.2.2	Hospital services		26	26

Appendix 1 - Overall average expenditure in detail

7: Transport (£5,948 expenditure per year, £4,252 of which was on Island)

Expenditure group				Total £s per year	On Island £s per year
7.1	Purchase of vehicles (£2,711 expenditure per year, £2,654 of which was on Island)				
	7.1.1	Purchase of new cars and vans		1,149	1,127
		7.1.1.1	Outright purchases	1,104	
		7.1.1.2	Loan/Hire Purchase of new car/van	45	
	7.1.2	Purchase of second hand cars or vans		1,402	1,402
		7.1.2.1	Outright purchases	1,313	
		7.1.2.2	Loan/Hire Purchase of second hand car/van	88	
	7.1.3	Purchase of motorcycles		160	125
		7.1.3.1	Outright purchases of new or second hand motorcycles	80	
		7.1.3.2	Loan/Hire Purchase of new or second hand motorcycles	3	
		7.1.3.3	Purchase of bicycles and other vehicles	77	
7.2	Operation of personal transport (£1,269 expenditure per year, £1,252 of which was on Island)				
	7.2.1	Spares and accessories		113	102
		7.2.1.1	Car/van accessories and fittings	13	
		7.2.1.2	Car/van spare parts	70	
		7.2.1.3	Motorcycle accessories and spare parts	3	
		7.2.1.4	Bicycle accessories, repairs and other costs	26	
	7.2.2	Petrol, diesel and other motor oils		806	806
		7.2.2.1	Petrol	686	
		7.2.2.2	Diesel oil	117	
		7.2.2.3	Other motor oils	3	
	7.2.3	Repairs and servicing		230	230
		7.2.3.1	Car or van repairs, servicing and other work	230	
		7.2.3.2	Motorcycle repairs and servicing	0	
	7.2.4	Other motoring costs		120	114
		7.2.4.1	Motoring organisation subscription (eg AA and RAC)	9	
		7.2.4.2	Garage rent, other costs (excluding fines), car washing etc	87	
		7.2.4.3	Parking fees, tolls, and permits (excluding motoring fines)	13	
		7.2.4.4	Driving lessons	8	
		7.2.4.5	Anti-freeze, battery water, cleaning materials	4	

Appendix 1 - Overall average expenditure in detail

7: Transport (continued)

Expenditure group			Total £s per year	On Island £s per year
7.3	Transport services (£1,968 expenditure per year, £347 of which was on Island)			
7.3.1	Rail and tube fares		12	7
7.3.2	Bus and coach fares		26	26
7.3.3	Combined fares		0	0
7.3.4	Other travel and transport		1,931	314
	7.3.4.1	Air fares (within Channel Islands)	83	
	7.3.4.2	Air fares (outside Channel Islands)	1,341	
	7.3.4.3	School travel	0	
	7.3.4.4	Taxis and hired cars with drivers	32	
	7.3.4.5	Other personal travel and transport services	33	
	7.3.4.6	Hire of self-drive cars, vans, bicycles	123	
	7.3.4.7	Car leasing	0	
	7.3.4.8	Water travel, ferries and season tickets	318	

8: Communication (£1,238 expenditure per year, £1,194 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
8.1	Postal services (£30 expenditure per year, £27 of which was on Island)			
8.1.1	Postal services		30	27
8.2	Telephone and telefax equipment (£218 expenditure per year, £195 of which was on Island)			
8.2.1	Telephone purchase		5	5
8.2.2	Mobile phone purchase		213	191
8.2.3	Answering machine, fax machine, modem purchase		0	0
8.3	Telephone and telefax services (£672 expenditure per year, £664 of which was on Island)			
8.3.1	Telephone account		191	191
8.3.2	Telephone coin and other payments		25	25
8.3.3	Mobile phone account		430	430
8.3.4	Mobile phone - other payments		26	18
8.4	Internet subscription fees (£318 expenditure per year, £308 of which was on Island)			
8.4.1	Internet subscription fees		318	308

Appendix 1 - Overall average expenditure in detail

9: Recreation and culture (£6,538 expenditure per year, £3,657 of which was on Island)

Expenditure group				Total £s per year	On Island £s per year
9.1	Audio-visual, photographic and information processing equipment (£612 expenditure per year, £397 of which was on Island)				
	9.1.1	Audio equipment and accessories, CD players		66	37
		9.1.1.1	Audio equipment, CD players including in car	35	
		9.1.1.2	Audio accessories eg tapes, headphones etc	31	
	9.1.2	TV, video and computers		487	342
		9.1.2.1	Purchase of TV and digital decoder	180	
		9.1.2.2	Satellite dish purchase and installation	5	
		9.1.2.3	Cable TV connection	2	
		9.1.2.4	Video recorder	0	
		9.1.2.5	DVD player/recorder	4	
		9.1.2.6	Blank, pre-recorded video cassettes, DVDs	14	
		9.1.2.7	Personal computers, printers and calculators	276	
		9.1.2.8	Spare parts for TV, video, audio	1	
		9.1.2.9	Repair of audio-visual, photographic and information processing	4	
	9.1.3	Photographic, cine and optical equipment		59	18
		9.1.3.1	Photographic and cine equipment	55	
		9.1.3.2	Camera films	2	
		9.1.3.3	Optical instruments, binoculars, telescopes, microscopes	2	
9.2	Other major durables for recreation and culture (£460 expenditure per year, £353 of which was on Island)				
	9.2.1	Purchase of boats, trailers and horses		321	236
	9.2.2	Purchase of caravans, mobile homes (including decoration)		12	12
	9.2.3	Accessories for boats, horses, caravans and motor caravans		11	8
	9.2.4	Musical instruments (purchase and hire)		112	94
	9.2.5	Purchase, maintenance and repair of major durables for indoor recreation		3	3

Appendix 1 - Overall average expenditure in detail

9: Recreation and culture (continued)

Expenditure group			Total £s per year	On Island £s per year
9.3	Other recreational items and equipment, gardens and pets (£1,151 expenditure per year, £942 of which was on Island)			
	9.3.1	Games, toys and hobbies	172	126
	9.3.2	Computer software and games	62	28
	9.3.2.1	<i>Computer software and game cartridges</i>	6	
	9.3.2.2	<i>Computer games consoles</i>	56	
	9.3.3	Equipment for sport, camping and open-air recreation	155	72
	9.3.4	Horticultural goods, garden equipment and plants etc	216	201
	9.3.4.1	<i>BBQ and swings</i>	12	
	9.3.4.2	<i>Plants, flowers, seeds, fertilisers, insecticides</i>	193	
	9.3.4.3	<i>Garden decorative</i>	11	
	9.3.4.4	<i>Artificial flowers, pot pourri</i>	0	
	9.3.5	Pets and pet food	546	514
	9.3.5.1	<i>Pet food</i>	195	
	9.3.5.2	<i>Pet purchase and accessories</i>	65	
	9.3.5.3	<i>Veterinary and other services for pets identified separately</i>	286	
9.4	Recreational and cultural services (£1,680 expenditure per year, £1,593 of which was on Island)			
	9.4.1	Sports admissions, subscriptions, leisure class fees and equipment hire	837	805
	9.4.1.1	<i>Spectator sports: admission charges</i>	39	
	9.4.1.2	<i>Participant sports (excluding subscriptions)</i>	312	
	9.4.1.3	<i>Subscriptions to sports and social clubs</i>	360	
	9.4.1.4	<i>Leisure class fees</i>	47	
	9.4.1.5	<i>Hire of equipment for sport and open air recreation</i>	80	
	9.4.2	Cinema, theatre and museums etc	129	92
	9.4.2.1	<i>Cinemas</i>	17	
	9.4.2.2	<i>Live entertainment: theatre, concerts, shows</i>	101	
	9.4.2.3	<i>Museums, zoological gardens, theme parks, houses and gardens</i>	10	
	9.4.3	TV, video, satellite rental, cable subscriptions and TV licences	489	488
	9.4.3.1	<i>TV licences</i>	143	
	9.4.3.2	<i>Satellite subscriptions</i>	345	
	9.4.3.3	<i>Other TV, video and satellite rental and cable subscriptions</i>	1	

Appendix 1 - Overall average expenditure in detail

9: Recreation and culture (continued)

Expenditure group				Total £s per year		On Island £s per year
	9.4.4	Miscellaneous entertainments			109	102
		9.4.4.1	Admissions to clubs, dances, discos, bingo	43		
		9.4.4.2	Social events and gatherings	4		
		9.4.4.3	Subscriptions for leisure activities and other subscriptions	62		
	9.4.5	Development of film, deposit for film development, passport photos, holiday and school photos			22	18
	9.4.6	Gambling payments			94	89
		9.4.6.1	Football pools stakes	0		
		9.4.6.2	Bingo stakes excluding admission	5		
		9.4.6.3	Lottery	51		
		9.4.6.4	Bookmaker, tote, other betting stakes	39		
9.5	Newspapers, books and stationery (£411 expenditure per year, £342 of which was on Island)					
	9.5.1	Books			76	41
	9.5.2	Stationery, diaries, address books, art materials			56	49
	9.5.3	Cards, calendars, posters and other printed matter			80	71
	9.5.4	Newspapers			142	138
	9.5.5	Magazines and periodicals			58	43
9.6	Package holidays (£2,224 expenditure per year, £30 of which was on Island)					
	9.6.1	Package holidays - within Channel Islands			37	30
	9.6.2	Package holidays - outside Channel Islands			2,187	0

Appendix 1 - Overall average expenditure in detail

10: Education (£1,490 expenditure per year, £884 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
10.1	Education fees (£1,175 expenditure per year, £750 of which was on Island)			
	10.1.1	Nursery and primary education	238	238
	10.1.2	Secondary education	374	332
	10.1.3	Sixth form college/college education	11	10
	10.1.4	University education	426	65
	10.1.5	Other education	126	106
10.2	Payments for school trips, other ad-hoc expenditure (£315 expenditure per year, £134 of which was on Island)			
	10.2.1	Nursery and primary education	1	1
	10.2.2	Secondary education	44	44
	10.2.3	Sixth form college/college education	1	1
	10.2.4	University education	268	86
	10.2.5	Other education	1	1

11: Restaurants and hotels (£3,689 expenditure per year, £2,620 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
11.1	Catering services (£2,539 expenditure per year, £2,536 of which was on Island)			
	11.1.1	Restaurant and café meals	1,252	1,252
	11.1.2	Alcoholic drinks (away from home)	987	987
	11.1.3	Take away meals eaten at home	194	193
	11.1.4	Other take-away and snack food	18	18
	11.1.5	Contract catering (food)	78	76
	11.1.6	Canteens	11	11
	11.1.6.1	School meals	5	
	11.1.6.2	Meals bought and eaten at the workplace	6	
11.2	Accommodation services (£1,150 expenditure per year, £84 of which was on Island)			
	11.2.1	Holiday within Channel Islands	111	66
	11.2.2	Holiday outside Channel Islands	1,020	0
	11.2.3	Room hire	18	18

Appendix 1 - Overall average expenditure in detail

12: Miscellaneous goods and services (£4,663 expenditure per year, £4,444 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
12.1	Personal care (£834 expenditure per year, £779 of which was on Island)			
	12.1.1	Hairdressing, beauty treatment	322	317
	12.1.2	Toilet paper	49	46
	12.1.3	Toiletries and soap	163	151
	12.1.3.1	<i>Toiletries (disposable including tampons, lip balm, toothpaste etc)</i>	112	
	12.1.3.2	<i>Bar of soap, liquid soap, shower gel etc</i>	26	
	12.1.3.3	<i>Toilet requisites (durable including razors, hairbrushes, toothbrushes etc)</i>	25	
	12.1.4	Baby toiletries and accessories (disposable)	28	23
	12.1.5	Hair products, cosmetics and electrical appliances for personal care	272	242
	12.1.5.1	<i>Hair products</i>	60	
	12.1.5.2	<i>Cosmetics and related accessories</i>	190	
	12.1.5.3	<i>Electrical appliances for personal care, including hairdryers, shavers etc</i>	23	
12.2	Personal effects (£571 expenditure per year, £486 of which was on Island)			
	12.2.1	Jewellery, clocks and watches and other personal effects	468	430
	12.2.2	Leather and travel goods (excluding baby items)	57	31
	12.2.3	Sunglasses (non-prescription)	4	3
	12.2.4	Baby equipment (excluding prams and pushchairs)	23	11
	12.2.5	Prams, pram accessories and pushchairs	12	6
	12.2.6	Repairs to personal goods	7	7
12.3	Social protection (£624 expenditure per year, £624 of which was on Island)			
	12.3.1	Home help	34	34
	12.3.2	Nursery, crèche, playschools	309	309
	12.3.3	Child care payments	282	282

Appendix 1 - Overall average expenditure in detail

12: Miscellaneous goods and services (continued)

Expenditure group			Total £s per year	On Island £s per year
12.4	Insurance (£1,599 expenditure per year, £1,541 of which was on Island)			
	12.4.1	Household insurances (structure, contents and appliances)	436	418
	12.4.2	Medical insurance premiums	614	580
	12.4.3	Vehicle insurance including boat insurance	520	518
	12.4.3.1	<i>Vehicle insurance</i>	493	
	12.4.3.2	<i>Boat insurance (not home)</i>	27	
	12.4.4	Non-package holiday, other travel insurance	3	3
	12.4.5	Other insurance	25	21
12.5	Other services (£1,035 expenditure per year, £1,014 of which was on Island)			
	12.5.1	Moving house	461	461
	12.5.2	Bank, building society, post office, credit card charges	127	127
	12.5.3	Other services and professional fees	447	426
	12.5.3.1	<i>Other professional fees including court fines</i>	72	
	12.5.3.2	<i>Legal fees</i>	271	
	12.5.3.3	<i>Funeral expenses</i>	44	
	12.5.3.4	<i>TU and professional organisations</i>	56	
	12.5.3.5	<i>Other payments for services eg photocopying</i>	3	

Appendix 1 - Overall average expenditure in detail

13: Other expenditure items (£6,530 expenditure per year, £5,011 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
13.1	Housing: mortgage interest payments, TRP, parish rates etc (£2,581 expenditure per year, £2,577 of which was on Island)			
	13.1.1	Mortgage interest payments	2,105	2,105
	13.1.2	Mortgage protection premiums	70	70
	13.1.3	TRP, parish rates	370	368
	13.1.4	Second dwelling	36	34
13.2	Licences, fines and transfers (£292 expenditure per year, £291 of which was on Island)			
	13.2.1	Stamp duty, licences and fines (excluding motoring fines)	283	282
	13.2.2	Motoring fines	5	5
	13.2.3	Motor vehicle import duty	3	3
13.3	Holiday spending (£1,352 expenditure per year, £0 of which was on Island)			
	13.3.1	Money spent outside the Channel Islands	1,339	0
	13.3.2	Duty free goods	13	0
13.4	Money transfers and credit (£2,305 expenditure per year, £2,143 of which was on Island)			
	13.4.1	Money, cash gifts given to children	138	137
		13.4.1.1 Money given to children for specific purposes	9	
		13.4.1.2 Cash gifts to children (no specific purpose)	130	
	13.4.2	Cash gifts and donations	936	780
		13.4.2.1 Money/presents given to those outside the household	258	
		13.4.2.2 Charitable donations and subscriptions	395	
		13.4.2.3 Money sent abroad	69	
		13.4.2.4 Maintenance allowance expenditure	213	
	13.4.3	Club instalment payments (child) and interest on credit cards	1,231	1,227
		13.4.3.1 Club instalment payment	3	
		13.4.3.2 Interest on credit cards	1,228	

It should be noted that expenditure while travelling off the Island is captured in less detail than expenditure while living on the Island, “money spent outside the Channel Islands” (included in group 13) could in practice include expenditure on other groups e.g. food, alcoholic drinks or clothes.

Appendix 1 - Overall average expenditure in detail

14: Other expenditure items (£9,858 expenditure per year, £9,797 of which was on Island)

Expenditure group			Total £s per year	On Island £s per year
14.1	Life assurance, contributions to personal pension funds (£1,390 expenditure per year, £1,381 of which was on Island)			
	14.1.1	Life assurance premiums eg mortgage endowment policies	277	268
	14.1.2	Personal pensions	1,113	1,113
14.2	Purchase or alteration of dwellings (contracted out), mortgages (£8,386 expenditure per year, £8,339 of which was on Island)			
	14.2.1	Capital repayment of mortgage	3,595	3,595
	14.2.2	Central heating installation	47	41
	14.2.3	DIY improvements: double glazing, kitchen units, sheds etc	1,161	1,142
	14.2.4	Home improvements - contracted out	2,525	2,513
	14.2.5	Bathroom fittings	579	567
	14.2.6	Purchase of materials for capital improvements	67	67
	14.2.7	Purchase of second dwelling	412	412
14.3	Savings and investments (£33 expenditure per year, £32 of which was on Island)			
	14.3.1	Savings, investments and additional voluntary contributions	24	23
	14.3.2	Food stamps, other food related expenditure	9	9
14.4	Pay off loan to clear other debt (£1 expenditure per year, £1 of which was on Island)			
	14.4.1	Pay off loan to clear other debt	1	1
14.5	Other items (£48 expenditure per year, £44 of which was on Island)			
	14.5.1	Other items	48	44

It should be noted that, data were not captured on the following items, for which there are categories within group 14 not shown in this table:

- Outright purchases of or deposit payments on dwellings, since they would tend to be funded from savings or release of capital from the sale of another dwelling.
- Income tax, social insurance and employee pension contributions that are often netted off employees' wages.

Data for the whole population and household incomes net of income tax, social insurance and employee pension contributions is available annually within the Household Income Report, which can be found on gov.gg/household.



For more information
go to gov.gg/data