

# Bailiwick of Guernsey Community Survey Report

Findings relating to income, expenditure and shopping experience

**Issue date** 4th December 2020

This report contains the third batch of findings from the survey that was undertaken in June and July 2020 to quantify how the community was impacted by lockdown. Respondents included those from the Islands of Guernsey, Alderney and Sark.



States of Guernsey  
Data and Analysis

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## 1.1 Introduction

This is the third in a series of reports that is being published containing the results of the 2020 Community Survey. It focuses on the experience of households with regards to income, expenditure and shopping experiences during lockdown. This report follows on from the second report on working, job seeking and studying in October 2020 and the report on preliminary overall findings that was published in August 2020. The survey was launched on 22nd June and closed on 30th July 2020; during phase five of the exit from lockdown (which is described in [gov.gg/phase5](https://gov.gg/phase5)). It was intended to encapsulate the community's experiences of lockdown and the coronavirus pandemic. Analysis covers responses to key questions that were asked within the survey.

The analysis has been undertaken topic by topic, enabling quicker publication of shorter reports. This helps ensure the information provided by the community is reflected back within a timescale that means it can be used to inform the early thinking regarding the recovery strategy and associated action plans. This report is being published alongside two other reports, which complement this information. One is the **Annual Household Income Report**, which provides information on the income levels for households in Guernsey as at the end of 2018. The other is the **2018-2019 Household Expenditure Survey**, which provides information on expenditure by household income, tenure and household composition (using groupings that align with those used in the **Annual Household Income Report**). Both of these reports are available from [gov.gg/household](https://gov.gg/household).

The Community Survey was made available online (in English, Latvian, Polish and Portuguese) and also on paper. An alternative (easy read) version was issued on the same day to Adult Disability Service users and was also made available on the website and promoted by the States Disability Officer.

In total, 3,699 people completed one of the surveys, which equates to 7% of the population of the Bailiwick aged 16 or over. The profile of respondents did not match the demographic profile of the population of the Bailiwick, but weightings have been applied to statistically adjust for this and ensure the quantitative results provided in this report are representative. More information on how the survey was promoted, the profile of respondents and the weights applied is provided in the methodology section at the end of this report.

Respondents were not asked for any information that would personally identify them and were able to answer as many or few questions as they wished. As such, the confidence interval varies by question, but the lowest confidence interval for figures in this report is plus or minus 2.5% at a confidence level of 95%. Questions that had 2,300 or more respondents have a confidence interval of 2%.

All the data presented in this report is sourced from the 2020 Community Survey unless otherwise stated. Please note that some of the numbers presented may not appear to total to 100% due to rounding.

## 1.2 Headlines

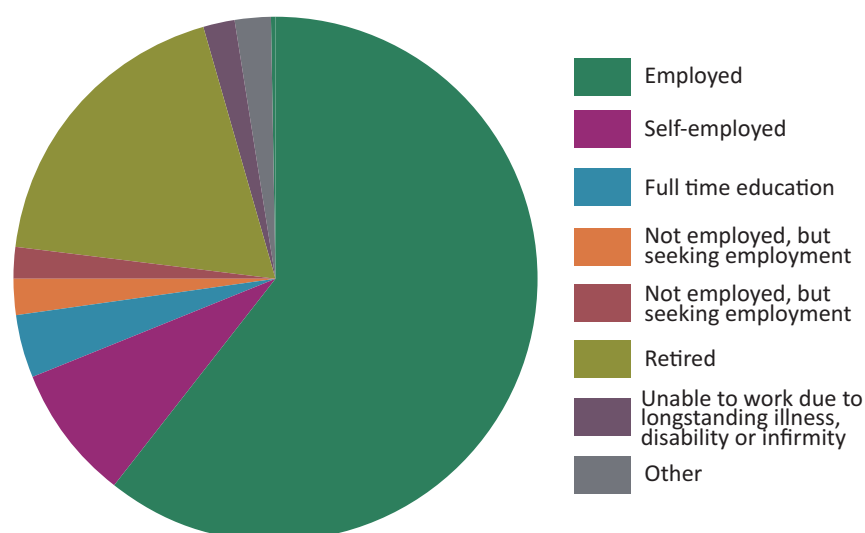
- Overall, 38% of survey respondents indicated a decrease in their household income due to lockdown.
- 54% indicated a decrease in their household expenditure.
- The age group least affected with regards to decreases in household income and increases in household expenditure were those aged 65 years or over.
- Looking at those aged under 65, the biggest negative effect on income was experienced by those starting in the lowest income bands. Household expenditure also did not decrease for as large a proportion within lower income brackets.
- Respondents born in places other than the Bailiwick of Guernsey, the UK, Republic of Ireland or Jersey and respondents in households with children aged 15 or under were the most likely to indicate a decrease in their household income.
- Household expenditure was more likely to have increased for respondents with a physical disability or a mental or emotional health condition compared to those without.
- 63% of all respondents indicated that their donations to charities had stayed the same during lockdown.
- 52% of respondents indicated that they had switched suppliers for some or all of their shopping during lockdown; 38% switched to using more suppliers based in the Bailiwick and 14% switched to using more suppliers based outside the Bailiwick.
- Female respondents were more likely to have increased their use of local suppliers (43% compared to 33% of men).
- 91% of respondents had visited local shops during the later stages of lockdown, younger respondents were more positive with regards to their experience.
- 70 to 75% of respondents indicated that they had ordered from local suppliers via phone, email or website. Ratings of the experience were generally positive.

## 2.1 Profile of respondents by employment status

**Table 2.1.1 Responses to the question, which of the following best describes your work situation just before lockdown?**

	% respondents
Employed	59
Self-employed	8
In full time education or training	4
Not employed, but seeking employment	2
Not employed and not seeking employment	2
Retired	18
Unable to work due to longstanding illness, disability or infirmity	2
Other	2
Prefer not to say	<1
Total	100

**Figure 2.1.1 Responses to the question, which of the following best describes your work situation just before lockdown?**



All survey respondents were asked the question, “Which of the following best describes your work situation just before lockdown?” Lockdown began on 25th March 2020. The responses of those that provided an answer (3,438 respondents) are shown in **Table 2.1.1** and **Figure 2.1.1**.

As shown, overall 59% of respondents were employed, either full-time or part-time, 8% were self-employed and 18% of respondents were retired. These figures vary in proportion when broken down by the different Bailiwick islands but are relevant in relation to the resident population. The information presented in this bulletin shows the responses of all respondents represented in **Figure 2.1.1**.

All respondents had been asked if they had any long-standing illness, disability or infirmity (including problems related to old age). They could select one or more of the following options: a physical disability; a long-term illness; a mental or emotional health condition or ‘other’. 24% of respondents indicated that they had a condition included within this description. Of those that responded ‘yes’, over half indicated that the condition was over 12 months in duration. When determined by type of long term condition, 5% of all respondents had a physical disability, 13% a long term illness and 12% a mental or emotional health condition.

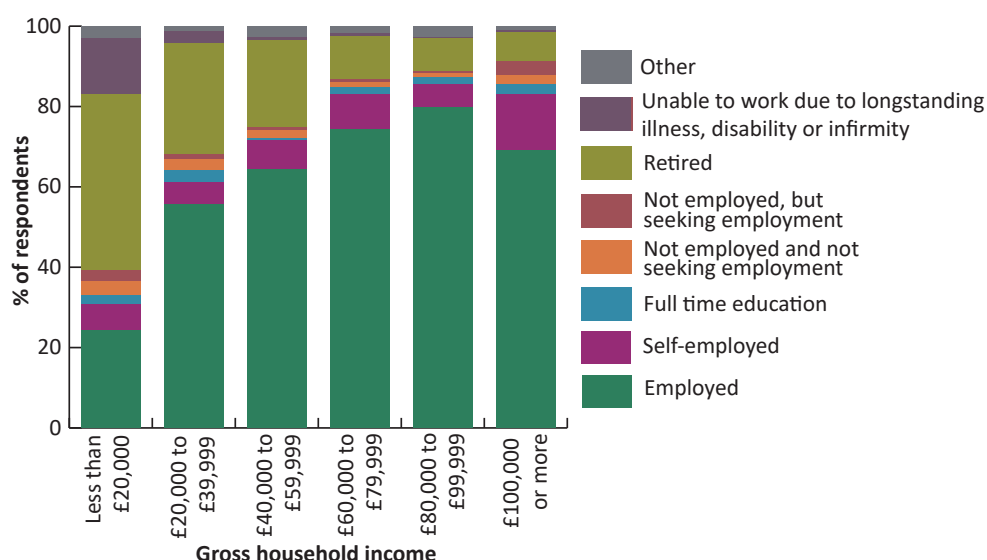
## 2.2 Profile of respondents by household income

**Table 2.2.1 Responses to the question, what was your total gross household income last year?**

Household income band	% respondents
Less than £20,000	10
£20,000 - £39,999	18
£40,000 - £59,999	19
£60,000 - £79,999	16
£80,000 - £99,999	13
£100,000 or more	23

All survey respondents were asked the question, “What was your total gross household income last year? (Please include all income from salaries, bonuses, businesses, investments, interest, family allowance, maintenance payments, benefits, pensions and any other income sources)?”. The responses of those that provided an answer (2,757 respondents) are shown in **Table 2.2.1** and **Figure 2.2.1**. 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](http://gov.gg/household).

**Figure 2.2.1 Responses to the question, what was your total gross household income last year? By employment status**



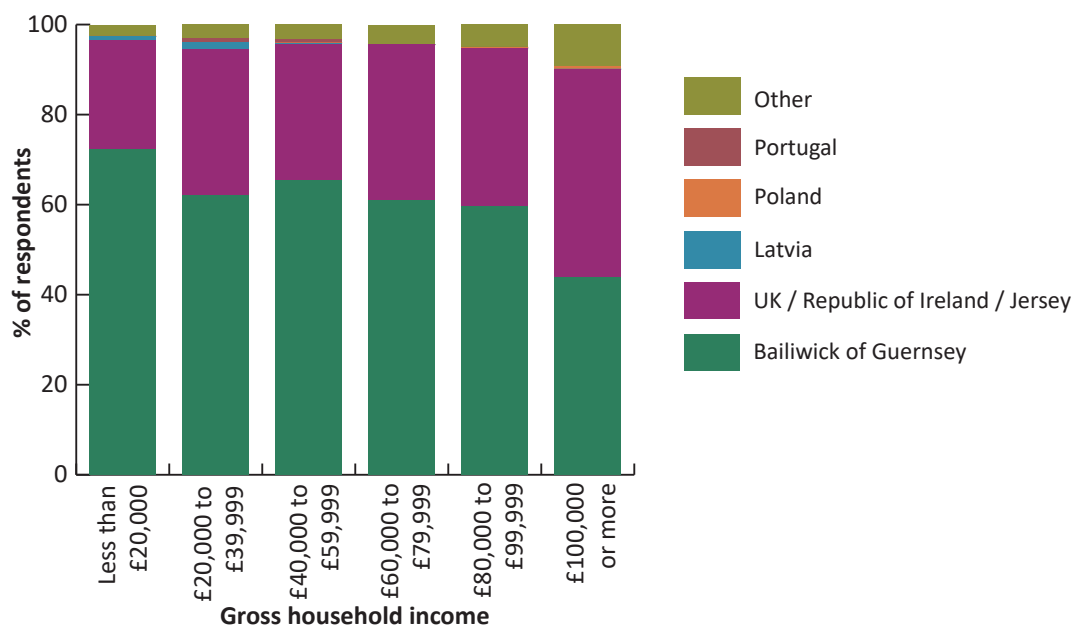
A large proportion of retired respondents comprise the survey population in the lowest income band, making up 44% of respondents with a household income of less than £20,000. The current maximum pension claimable from the States of Guernsey is £11,574 per annum and therefore this pattern is in line with what would be expected. Another representative group included in the lowest income band are those unable to work due to longstanding illness, disability or infirmity (14%). Proportionally, respondents in both these employment categories decrease with increasing gross household income.

Those who were employed or self-employed made up the majority of respondents in the gross household income bands of over £20,000, with the proportion of respondents in both categories generally increasing as gross household income increased, up to £100,000. In the £100,000 or more household income category, there is a slightly higher representation of respondents in full time education or training (potentially living with parents) and those not employed and not seeking employment in comparison to the other income bands.

Critical workers were evenly distributed across the gross household income bands of £20,000 to £99,999, representing approximately 40% of workers. Critical workers made up 25% or less of working respondents in the income brackets of less than £20,000 and greater than £100,000.

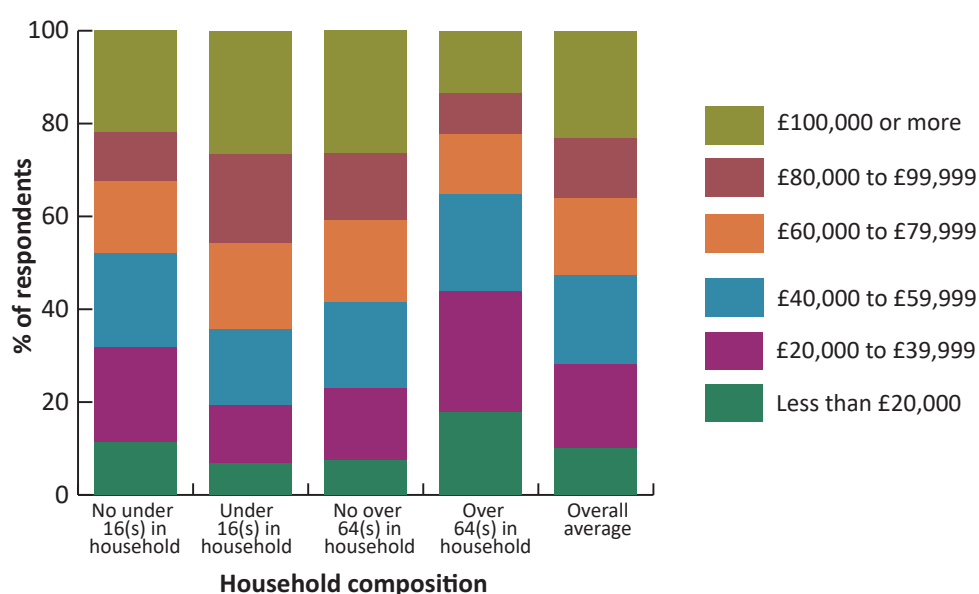
## 2.2 Profile of respondents by household income

**Figure 2.2.2 Responses to the question, what was your total gross household income last year? By country of birth**



As shown in **Figure 2.2.2** there is a notable difference in gross household income between respondents born in the Bailiwick and those born in other countries (including the UK, Republic of Ireland and Jersey). The proportion of respondents born in the Bailiwick is highest in the lowest income band, at 72%, and reduces to 44% in the highest income band. 46% of respondents in the highest income band were born in the UK, Republic of Ireland or Jersey and 10% were born in other countries.

**Figure 2.2.3 Responses to the question, what was your total gross household income last year? By household composition**



46% of respondents with children in their household (aged 0 to 15) had a household income of £80,000 or more, compared to just 22% if a household included at least one person aged 65 or over (see **Figure 2.2.3**). 44% of respondents with at least one person aged 65 or over in the household were within the two lowest income brackets, in keeping with the results presented in **Figure 2.2.1** on **page 6**.

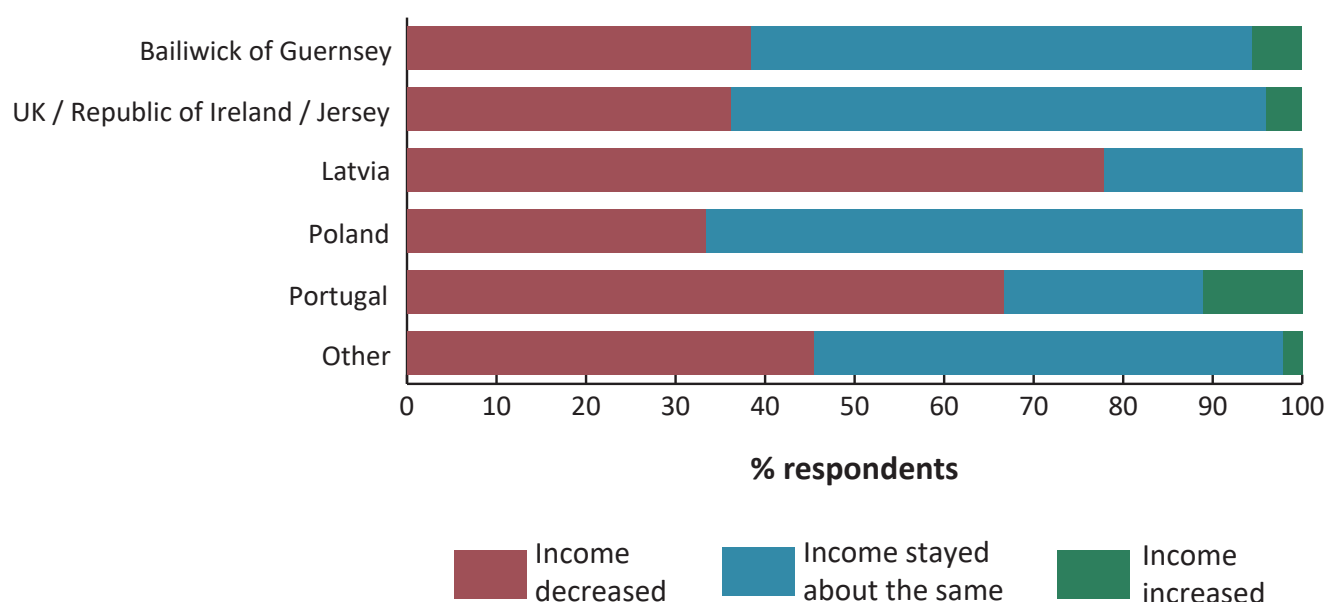
## 3.1 Impact on household income

**Table 3.1.1 Responses to the question, how was your household income impacted by lockdown?**

% It decreased	% It stayed about the same	% It increased
38	57	5

All survey respondents were asked the question, “How was your household income impacted by lockdown?” The responses of those that provided an answer other than “prefer not to say” and “don’t know” (2,712 respondents) are shown in **Table 3.1.1**.

**Figure 3.1.1 Responses to the question, how was your household income impacted by lockdown? By country of birth**



Overall, 38% of respondents indicated that their household income had been negatively impacted by lockdown (see **Table 3.1.1**). Those born in Latvia and Portugal were most likely to indicate a decrease in their household income (78% and 67%) in contrast to Bailiwick born respondents (38%) and those born in either the UK, Republic of Ireland or Jersey (36%). 11% of Portuguese respondents also experienced an increase in household income, a higher percentage than all other categories. It must be noted that some categories contain a small number of respondents.

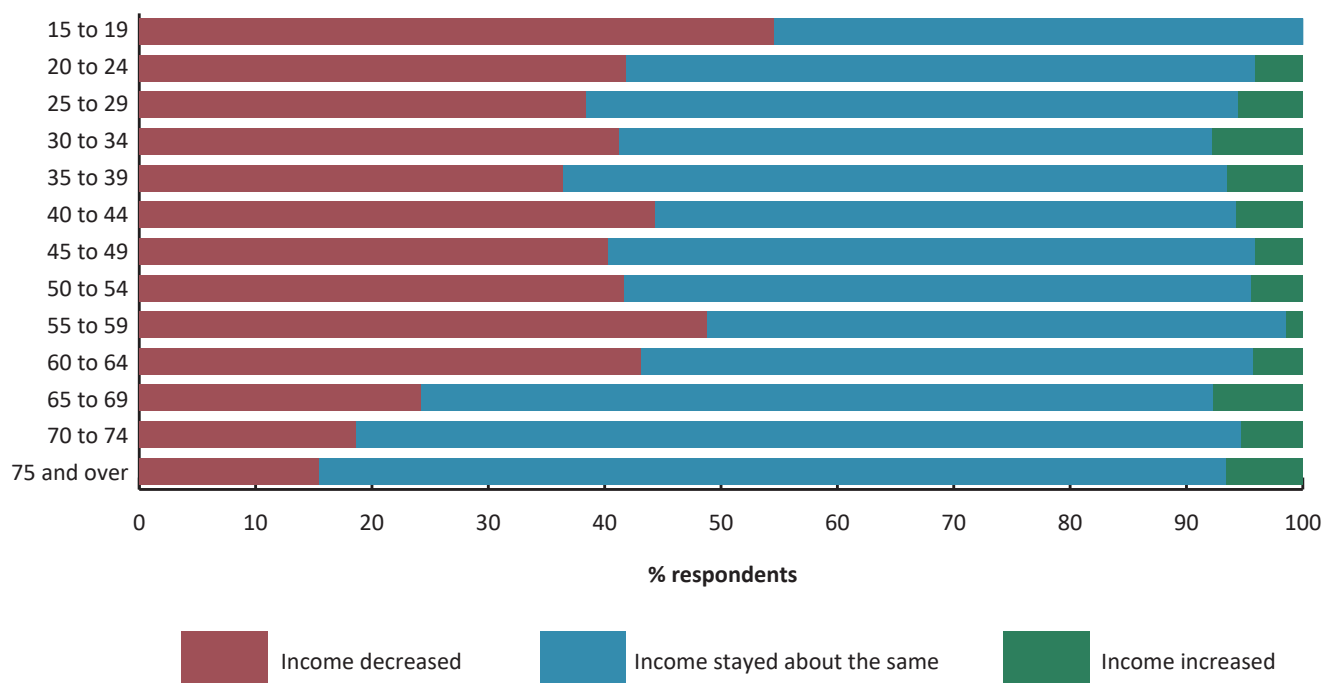
Respondents in Sark were more likely to indicate a reduction in their household income at 50%, in comparison to 38% of Guernsey and 35% of Alderney respondents. As indicated in **Section 2.1**, there is a greater proportion of retired respondents/population in Alderney.

Lockdown had less of an impact on income for females than males; 36% of females experienced a reduction in their income compared to 40% of males, however, as noted in the second report in this series, there was a greater proportion of female critical workers (54%) which may have counteracted some negative effects on income for the households responding (see [gov.gg/covid19data](https://gov.gg/covid19data)). The last report also highlighted a high proportion of self-employed males whose income was negatively impacted by lockdown.



## 3.1 Impact on household income

**Figure 3.1.2 Responses to the question, how was your household income impacted by lockdown? By age**



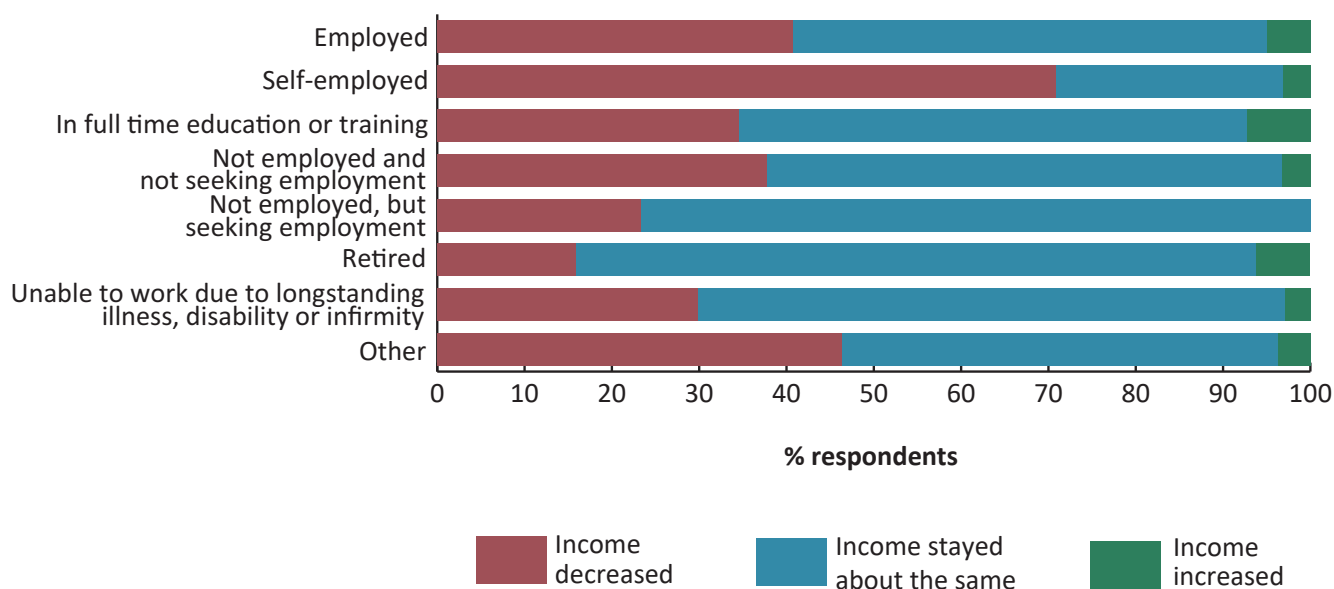
When considered by age of the respondent, there appears to be a net negative impact on almost all age categories (see **Figure 3.1.2**), most especially in the very youngest age bracket of 15-19 years (55% indicated a decrease in household income) and in the 55-59 years age category, just under half of the respondents in this age group (49%) reported a decrease in income. This latter category contained a large proportion of self-employed respondents as covered in the second report on the Community Survey which focused on employment (see [gov.gg/covid19data](https://gov.gg/covid19data)).

The age group least affected were those 65 years or over, whereby those in receipt of a personal pension were more likely to have retained a stable income in comparison to those receiving a wage.

The pattern of impacts on household income were distributed fairly similarly across most of the working age groups, it must be noted that there may be a dilution effect on some of the impacts felt on the different age groups if households consisted of more than one working person.

## 3.1 Impact on household income

**Figure 3.1.3 Responses to the question, how was your household income impacted by lockdown? By employment status**

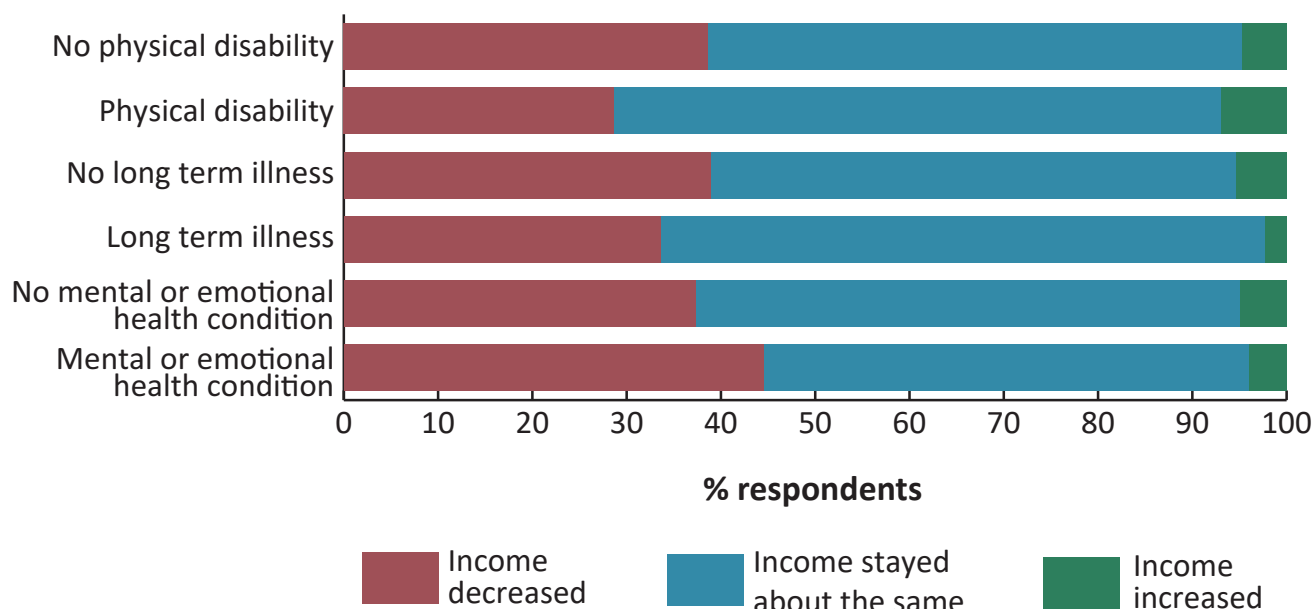


As described in the previous report (see [gov.gg/covid19data](https://gov.gg/covid19data)), lockdown had the greatest negative impact on respondents who were self-employed (71%), but almost all employment categories had a significant proportion of respondents that reported a decrease in household income (ranging from 23 to 41%, see **Figure 3.1.3**). The least affected group were retired respondents, only 16% experienced a decrease in household income. This effect is seen throughout the responses in this survey therefore, where there is a significant percentage of retired respondents in a particular category, it is noted within the text where appropriate.

It should be noted that it is household income that is considered here and throughout this report. This can be sourced via the various different household members, but the employment status is just that of the survey respondent.

## 3.1 Impact on household income

**Figure 3.1.4 Responses to the question, how was your household income impacted by lockdown? By health condition**



As shown in **Figure 3.1.4**, the impact of lockdown on income for respondents with a physical disability or long term illness was less than for respondents without these conditions as some were receiving support through States benefits. There was, however, an increased proportion of those with a mental or emotional health condition whose income decreased (44%) in comparison to those without a mental or emotional health condition (37%).

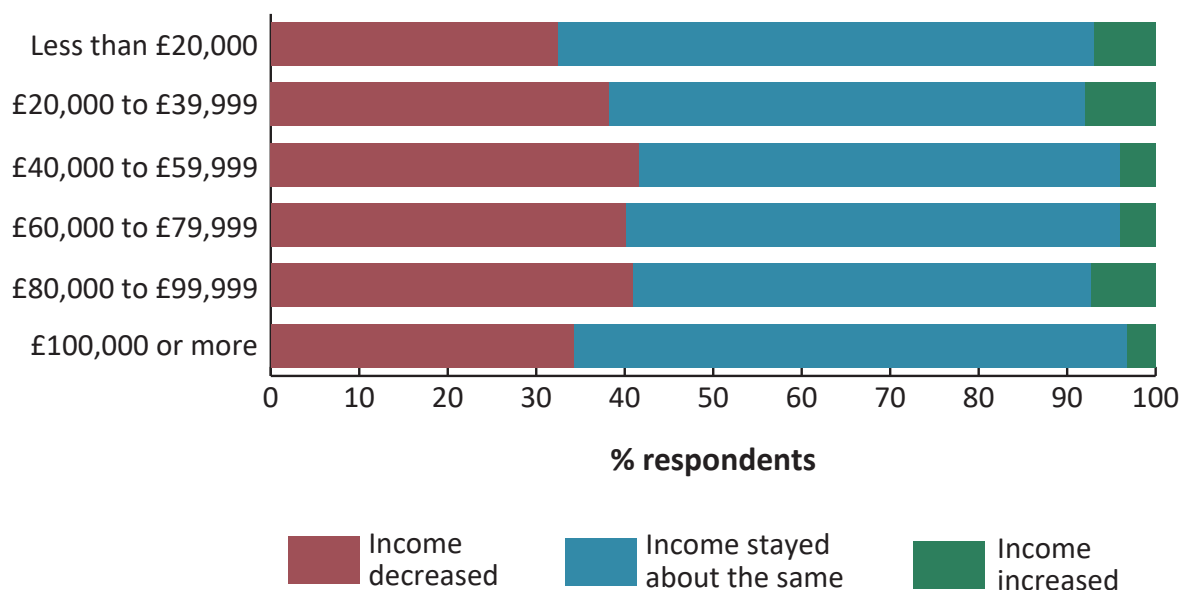
There was a significant impact on household income for respondents that were carers, 44% experienced a decrease in income in comparison to 37% of those that were not classified as carers. The impact on income was less negative for those receiving care (33% reported a decrease in income). This is 5% fewer when compared to respondents not receiving care, potentially as a significant proportion were retired.

When considering the household composition, 45% of respondents who had a baby in the previous six months or were pregnant experienced a decrease in income in comparison to 38% of the rest of respondents. It must be noted that some of this could also be attributed to individual maternity allowances over this time period which may also vary by employer allowances. The results also indicated that respondents were more likely to have experienced a decrease in household income if there were children aged 15 or under in the household in comparison to households without children.

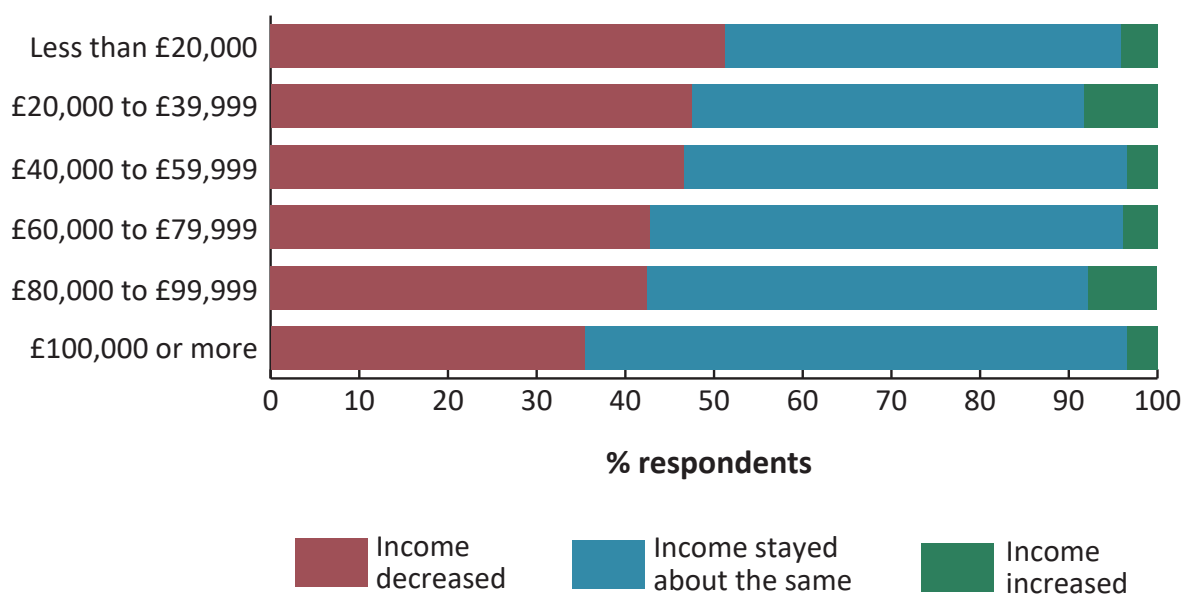
This is the inverse when considering households that include members aged 65 years or over. If there were two people aged 65 or over in a household, 70% of respondents indicated no change in their household income, whilst 25% experienced a decrease. In contrast, 41% of respondents without someone aged 65 or over in the household saw a decrease in their household income.

## 3.1 Impact on household income

**Figure 3.1.5a Responses to the question, how was your household income impacted by lockdown? By gross household income (all respondents)**



**Figure 3.1.5b Responses to the question, how was your household income impacted by lockdown? By gross household income (excluding retired respondents)**

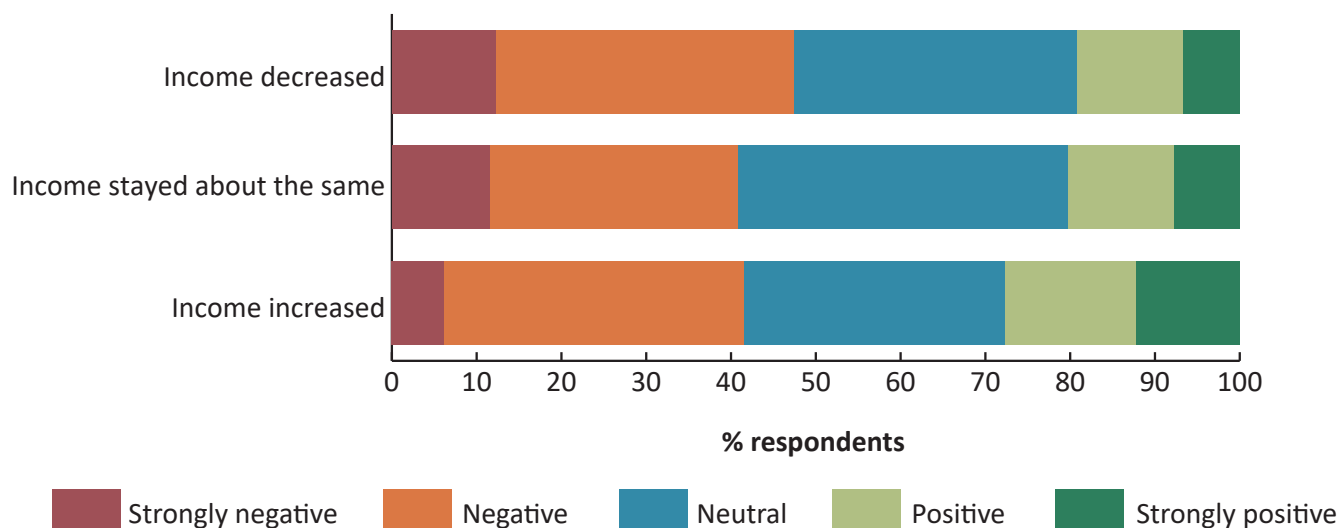


Initial scrutiny of the results for the impact of lockdown on household income by declared gross household income did not appear to show a big difference between the income bands (see **Figure 3.1.5 a**). When the effect of those who were retired were excluded from the analysis, the profile changed considerably; there was a larger negative impact upon household income for respondents in the lower household income bands (see **Figure 3.1.5 b**).

The unequalised, mean gross household income was £73,834 in 2018 according to latest figures which can be found in the **Annual Guernsey Household Income Report** (available at [gov.gg/household](https://gov.gg/household)). This is the average gross income of the population rather than the average obtained from the results of this survey which may differ.

## 3.1 Impact on household income

Figure 3.1.6 Impact of lockdown on anxiety and stress levels by impact on household income

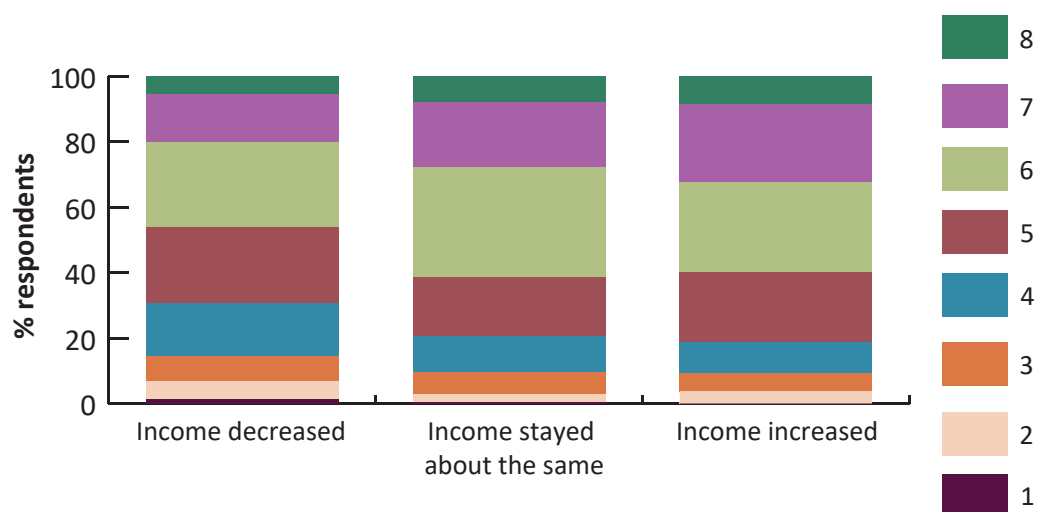


As seen in **Figures 3.1.5 a and b** on **page 12**, there is a correlation between gross household income and the impact of lockdown on household income. This in turn also impacts on anxiety and stress levels. As shown in **Figure 3.1.6**, for the few respondents whose household income increased, there is a corresponding increase in those recording a positive impact on anxiety and stress levels (27%). This compares to 19% of respondents who experienced a decrease in household income. Anxiety and stress levels were negatively or strongly negatively impacted for 47% of those whose income decreased but it can also be seen that 42% of respondents reported that lockdown had a negative or strongly negative impact on their anxiety and/or stress levels, even when their household income increased.

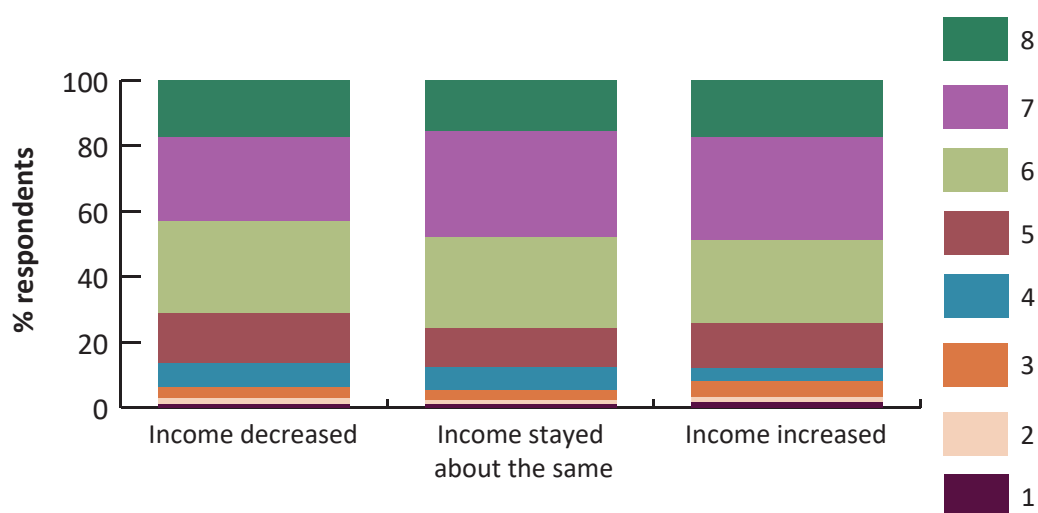
### 3.1 Impact on household income

The effect of lockdown on life satisfaction on the whole population was covered in the Preliminary Findings report for the Community Survey (see [gov.gg/covid19data](https://gov.gg/covid19data)). Respondents were asked where they felt they stood today on a ladder with the bottom rung representing the worst possible life (score of 1) and the top rung representing the best possible life (score of 8). This question was also conducted in the 2018 Health and Wellbeing Survey. As reported, the average score of the total surveyed population was 5.7 in 2018, compared to 5.5 in 2020. Survey results were collected between 22nd June and 30th July 2020.

**Figure 3.1.7 Current position on life ladder by effect of lockdown on household income (1 = worst possible life, 8 = best possible life)**



**Figure 3.1.8 Estimated position on life ladder in 5 years' time by effect of lockdown on household income (1 = worst possible life, 8 = best possible life)**



The scoring of perceived life ladder position by household income was lower for those who had experienced a decrease in household income (average score 5.18) over the lockdown period in comparison to those whose income remained the same (average score 5.63) or increased (average score 5.69). When asked the same question but estimated for 5 years' time, the majority of responses were very similar irrespective of current position, with the average equalising at 6.08, 6.18 and 6.16 respectively for respondents whose household income had decreased, remained the same or increased due to the effect of lockdown. A further breakdown of the scores by economic status is included in the second report in this series on employment (available at [gov.gg/covid19data](https://gov.gg/covid19data)).

## 3.2 Impact on household expenditure

**Table 3.2.1 Responses to the question, how was your household expenditure impacted by lockdown?**

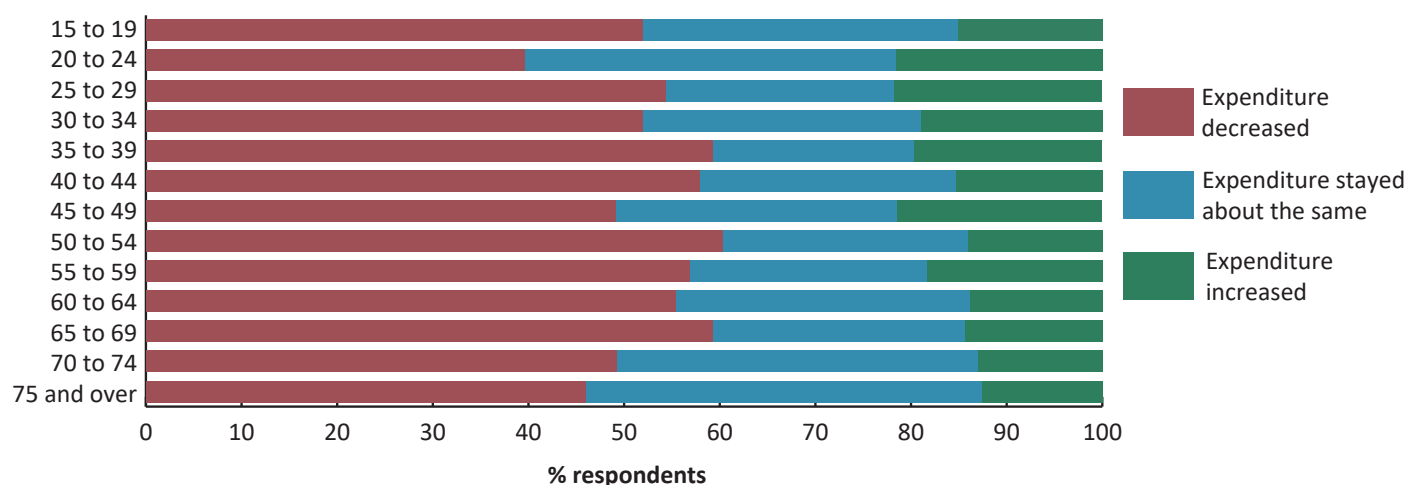
% It decreased	% It stayed about the same	% It increased
54	29	17

As well as questions about income, all survey respondents were asked the question, “How was your household expenditure impacted by lockdown?”. The responses of those that provided an answer other than “prefer not to say” and “don’t know” (2,694 respondents) are shown in **Table 3.2.1**.

Across the whole survey population 54% reported a decrease in household expenditure. When considered by nationality, the group with the greatest reduction were those born in Latvia at 75%, in comparison to Bailiwick born (53%) UK/Republic of Ireland/Jersey (54%) and other nationalities (50%). There is an exception to this with some Portuguese respondents demonstrating the greatest increase in spending (38%) and only 25% a reduction. This could indicate a significant overall impact on Portuguese respondents as 67% had reported a decrease in household income.

Those living in Guernsey reported a greater decrease in household expenditure (54%) in comparison to other Bailiwick islands, (Alderney 46% and Sark 50%). These respondents in other islands were also less likely to switch suppliers (see **Section 6.1**).

**Figure 3.2.1 Responses to the question, how was your household expenditure impacted by lockdown? By age**



As indicated in **Figure 3.2.1**, respondents in the 20 to 24 age group had one of the largest increases in expenditure during lockdown (22%) and also had the smallest proportion of respondents experiencing a decrease in expenditure (40%). Between 46% and 60% of respondents in other age groups indicated that their expenditure decreased. Respondents aged 60 years or over were less likely to have experienced an increase in household expenditure.

Survey respondents who were unable to work due to long term illness were the least likely to have decreased household expenditure, at 39%. The self-employed and those not employed but seeking work had the largest proportion of respondents indicating a reduction in household expenditure, at 67% and 75% respectively. As noted in the previous report, 52% of critical workers saw a decrease in household expenditure, whilst 58% of non-critical workers experienced a reduction.

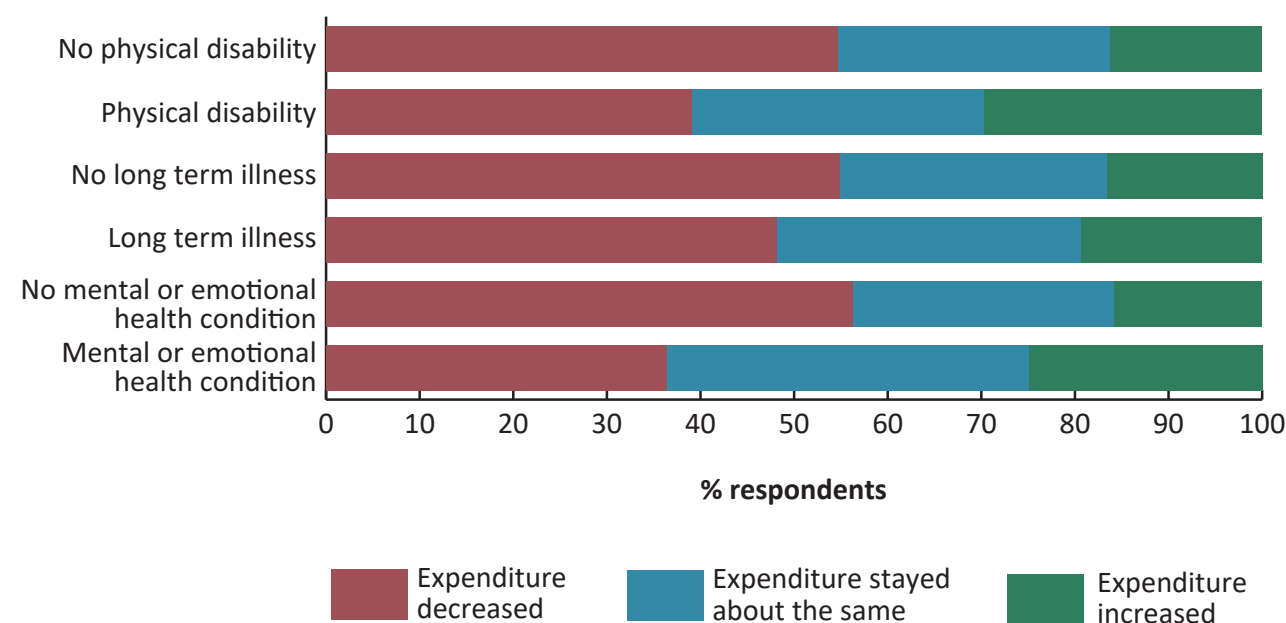
## 3.2 Impact on household expenditure

**Table 3.2.2 Responses to the question, how was your household expenditure impacted by lockdown? By familial status**

	It decreased	It stayed about the same	It increased
No children aged 0 to 15 in household	54	30	16
Children aged 0 to 15 in household	52	28	20
Pregnant/had baby in last 6 months	41	31	27

New mothers or pregnant women were more likely to have experienced an increase in household expenditure over lockdown (27%) and less likely to have experienced a decrease (41%). This compares to 54% of respondents without children. **Table 3.2.2** shows that the impact was also significantly different for respondents with children aged 0 to 15 in the household - whereby there was a larger proportion indicating a decrease in household expenditure (52%) and fewer indicating an increase (20%). It must be noted that expectant or new mothers may have experienced associated increases in purchasing items for the new baby especially once there had been slight easing in certain restricted areas (see **Sections 6 and 7** for differences in purchasing and/or supplier choices for this group of respondents).

**Figure 3.2.2 Responses to the question, how was your household expenditure impacted by lockdown? By health condition**



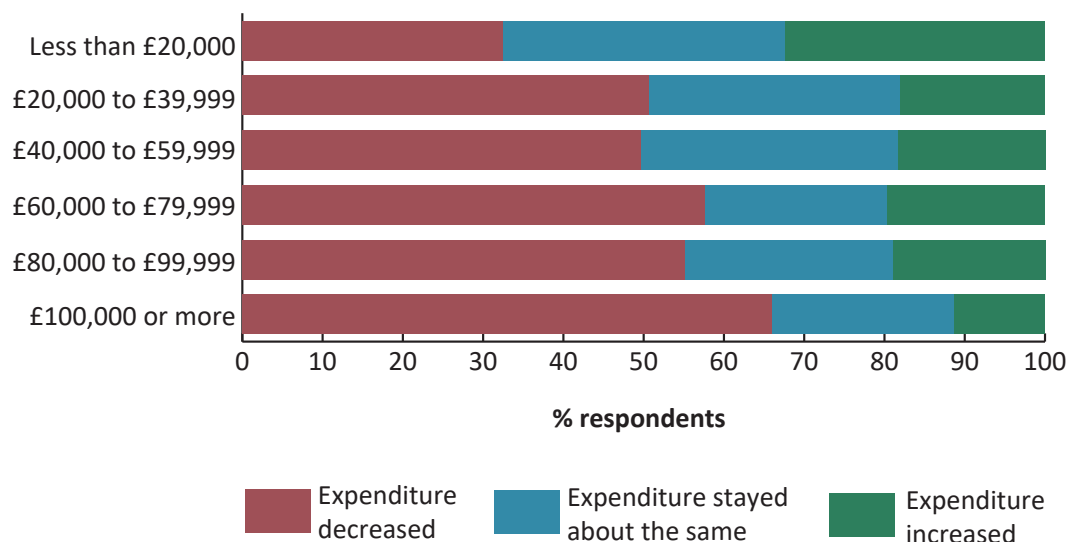
For respondents with a physical disability, household expenditure was more likely to have increased (30% compared to 16% of respondents without a physical disability), and fewer indicated a decrease (39% in comparison to 55%). This pattern was repeated for all of the conditions included in **Figure 3.2.2**. This indicates a potentially greater monetary pressure on respondents with a disability, long term illness or mental or emotional health condition.

22% of carers faced increased household expenditure, as opposed to only 16% of those without such a responsibility. Also, only 48% registered a decrease in household expenditure in comparison to 55% of non-carers. This result was also echoed with regards to those receiving care, where there was also less reduction in household expenditure than the rest of the respondent population (36% compared to 55%).



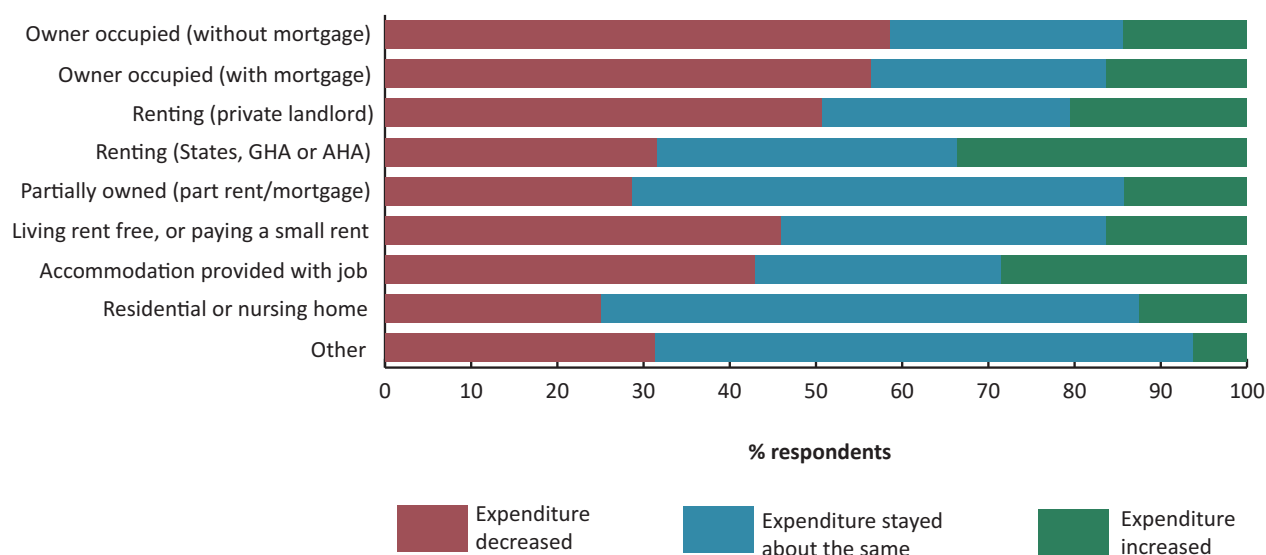
## 3.2 Impact on household expenditure

**Figure 3.2.3 Responses to the question, how was your household expenditure impacted by lockdown? By gross household income (excluding retired respondents)**



Household expenditure in the lowest income bracket did not decrease for as large a proportion of households (36%) compared to around 50% or over within higher income brackets. If the effect of retired respondents is removed, as shown in [Figure 3.2.3](#), this reduced further to 34% and the proportion of respondents in the lowest income bracket that experienced an increase in household expenditure increases significantly from 27% to 32%.

**Figure 3.2.4 Responses to the question, how was your household expenditure impacted by lockdown? By tenure**



Respondents residing in their own homes, either owned outright or with a mortgage and those living in privately rented accommodation reported the greatest decrease in household expenditure during lockdown (59%, 56% and 51% respectively, see [Figure 3.2.4](#)). The smallest proportion of respondents indicating reduced household expenditure were those living in residential or nursing homes (25%), partial ownership properties (29%) or renting from the States of Guernsey, Guernsey Housing Association or Alderney Housing Association (including extra care housing) (32%).

## 3.2 Impact on household expenditure

If considering the type of expenditure by households related to expenditure over lockdown and subsequent phases, this can be broken down into three basic categories as described in the [Household Expenditure Report 2018-19](#) (available at [gov.gg/household](http://gov.gg/household)):

### **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. Therefore, the higher the percentage of spend on these goods the greater an impact a decrease in income would have on the household.

### **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 were not possible to buy during strict lockdown moved into this category in later phases.

### **Spending that was not possible**

This covers goods and services that 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 travel outside the Bailiwick were the only items to remain in this category.

When interpreting the results of this survey into the proportion of non-discretionary spend based upon the descriptions above it is between 49% and 50% for total gross household income bands up to £79,999, this decreases to 46% for households earning more than £100,000 per year. This may indicate increased pressure on expenditure on essentials in the lower income bands and on those whose incomes reduced during lockdown.

When analysed by household composition, the increased proportion of non-discretionary spend for households with children can be seen – for example a household with one adult (aged 16-64 years) with childr(en) has an average non-discretionary spend of 62% of household income, in comparison to 49% for a household with just one adult aged 16-64 years. Similar patterns are seen in households by tenure, for example a social renter or part owner have an average of 64% non-discretionary spend in comparison to 54% for a private renter.

It is estimated that almost 12% of the average household expenditure of £58,279 would not have been possible over lockdown (according to Household Expenditure 2018/19 figures, see [gov.gg/household](http://gov.gg/household)). The majority of which related to travel, off island expenditure, recreation and eating out, therefore indicating several areas whereby some savings may have been made for households for whom this would apply.

### 3.3 Impact on personal finances

**Table 3.3.1 Responses to the question, how were your personal finances impacted by lockdown?**

% Strongly negative	% Negative	% Neutral	% Positive	% Strongly positive
9	19	40	23	9

In addition to questions on household income and expenditure, all survey respondents were asked the question, “How were your personal finances impacted by lockdown?”. The responses of those that provided an answer other than “Prefer not to say” (3,082 respondents) are shown in **Table 3.3.1**.

Overall, 40% of respondents indicated that lockdown had a neutral impact on personal finances (see **Table 3.3.1**). Just 28% of respondents reported a negative or strongly negative impact on their personal finances which is in contrast to the 38% of respondents who reported a decrease in household income. Similarly, 32% reported a positive or strongly positive impact on their personal finances, in contrast to the 5% of respondents who experienced an increase in household income. This suggests that there are further contributing factors.

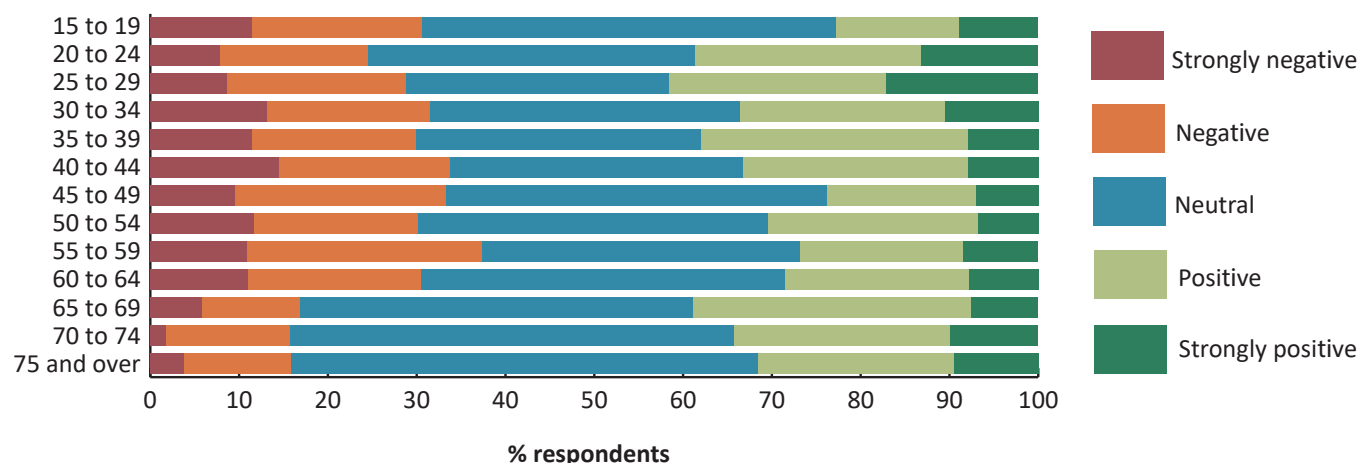
Respondents from almost all birth countries indicated a similar negative impact of lockdown on personal finances, at 28 to 31%, aside from Poland which did not record any negative responses. Respondents born in either the Bailiwick, UK, Republic of Ireland or Jersey all reported a positive impact of between 31 to 33% on personal finances. The proportion of respondents reporting a positive impact was higher for Polish and Latvian born respondents (50% and 45% respectively) but lower in respondents originally born in Portugal (23%).

The impact of lockdown on personal finances varied across the responses from residents in the different islands of the Bailiwick. There was a more neutral impact for Guernsey residents (28% negative balanced against 32% positive) in comparison to respondents living in Alderney who reported a less neutral impact, 33% experienced a negative impact on personal finances and 37% a positive impact. The greatest impact was felt by respondents from Sark; lockdown had a negative impact on 50% of respondents and 50% reported a neutral impact. No positive effect on personal finances were reported by Sark respondents. Please note that there were a small number of respondents living in Alderney and Sark.

There was a more neutral effect of lockdown on personal finances for respondents who were female, at 43%, whereas males reported more positive and negative impacts of lockdown on personal finances (30% negative, 34% positive).

### 3.3 Impact on personal finances

**Figure 3.3.1 Responses to the question, how were your personal finances impacted by lockdown? By age**



**Figure 3.3.1** shows that lockdown had a less negative impact on the personal finances of those aged 65 and over, with an average of 16% overall negative (and very few strongly negative) for these respondents. For respondents of working age, there was an overall average of 31% for whom personal finances were negatively impacted by lockdown.

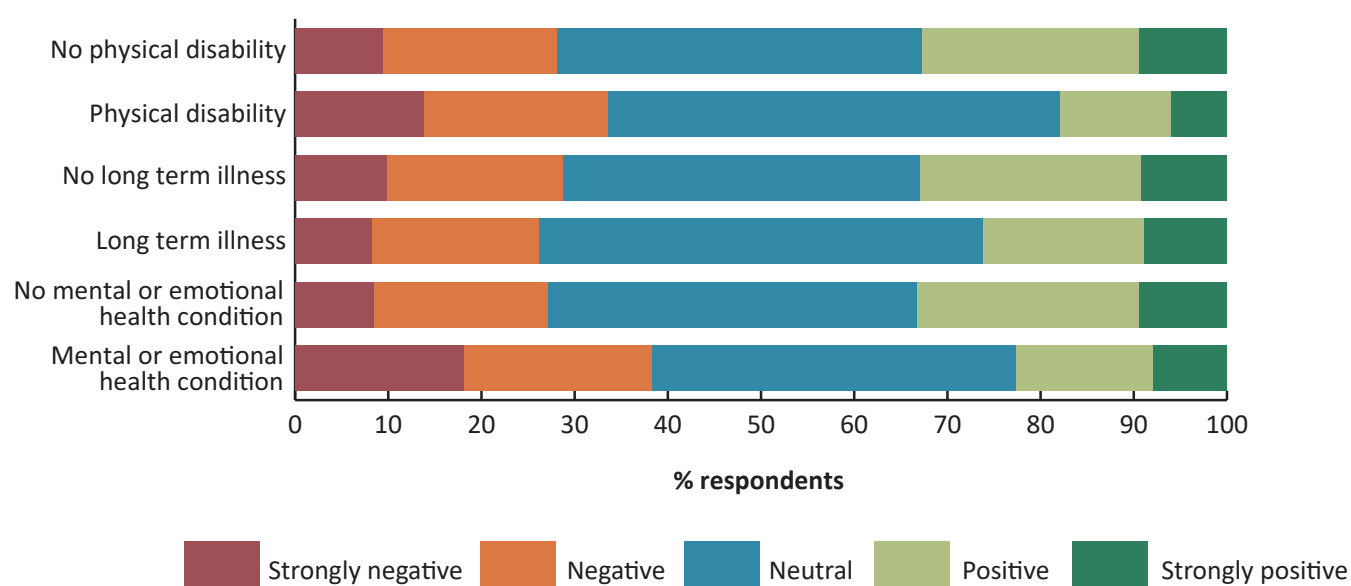
One age group that stands out (as per results in **Section 3.1**) are those aged 55 to 59; 37% of respondents in this age group reported a negative or strongly negative impact (11% strongly negative) on their personal finances. As indicated in the previous report and the **Population, Employment and Earnings Bulletin** (see [gov.gg/population](https://gov.gg/population)), self-employed respondents make up a significant proportion of this age cohort, an employment group that was heavily impacted by lockdown (see [gov.gg/covid19data](https://gov.gg/covid19data)).

### 3.3 Impact on personal finances

The effect on personal finances for pregnant women or those that had a child in the last six months were more negative than for the rest of the survey population; 33% reported a negative impact on their personal finances in comparison to 28%.

The impact of lockdown on personal finances for households with children aged 15 or under is also in line with this, with 33% reporting a negative impact. There was a net positive impact on respondents without children aged 15 or under, only 26% indicated a negative impact, whilst 33% indicated that lockdown had a positive impact on their personal finances. There was also a net positive impact (10%) for households that had at least one adult aged 65 or over in the household (25% overall negative, 35% overall positive) in comparison to those without (31% negative, 31% positive). This positive leaning increased again for those households with two adults aged 65 or over in the household (17% negative, 35% positive).

**Figure 3.3.2 Responses to the question, how were your personal finances impacted by lockdown? By health condition**

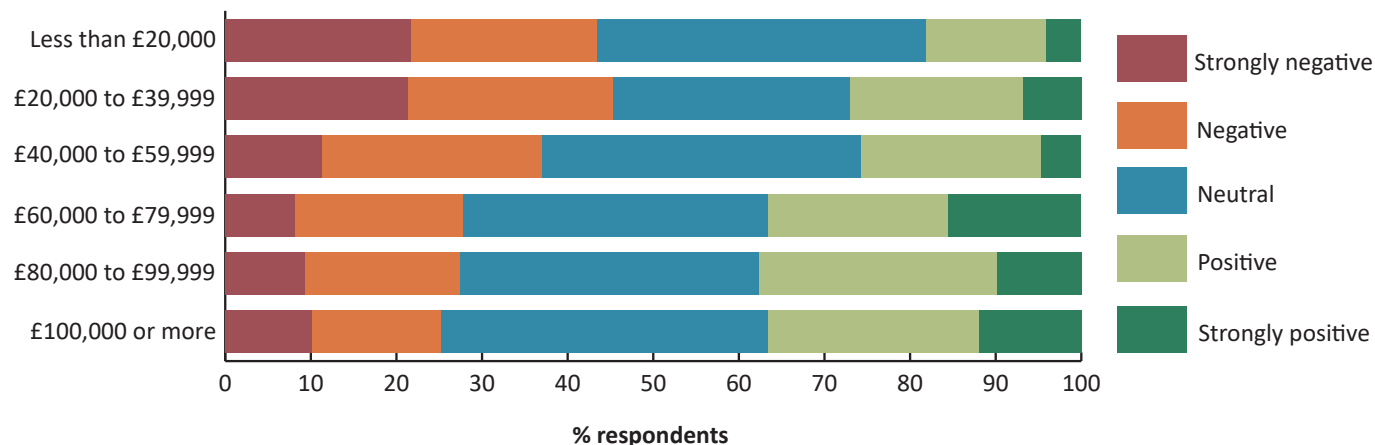


Respondents with a physical disability and those with a mental or emotional health condition experienced a more negative impact on personal finances than those without (see [Figure 3.3.2](#)). The negative impact is most striking on those who had a mental or emotional health condition, at 38% (18% strongly negative) and only 23% overall positive compared with the corresponding figures for those without this condition (8% strongly negative and 33% positive or strongly positive).

There was a greater negative impact on carers' personal finances (38% negative, 24% positive) in comparison to those not classified as carers (28% negative, 24% positive). Meanwhile, lockdown had a more neutral effect on the personal finances of those that receive care as there was little difference in the proportion of negative responses between those who receive and don't receive care. There was a less positive impact on personal finances for those receiving care (21%) in comparison to 33% of the general survey population.

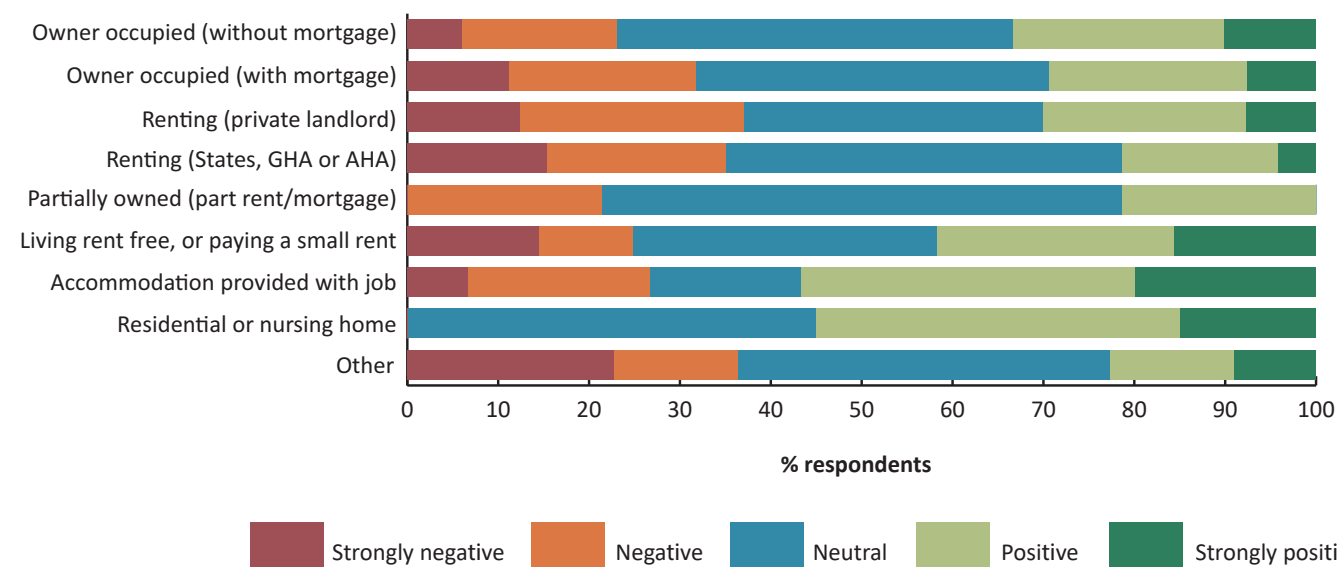
### 3.3 Impact on personal finances

**Figure 3.3.3 Responses to the question, how were your personal finances impacted by lockdown? By gross household income (excluding retired respondents)**



The negative impact of lockdown on personal finances was most strongly felt in the lowest gross household income bracket, this effect increased from 32% to 44% once the more neutral effect of retired respondents was removed from the analysis (see [Figure 3.3.3](#)). Income brackets of less than £40,000 had the greatest proportion of strongly negative responses, whereas the positive impacts appear to increase as gross household income increases. This effect is similar to the impact felt when only the economically active respondents were considered in the previous report (see [gov.gg/covid19data](https://gov.gg/covid19data)).

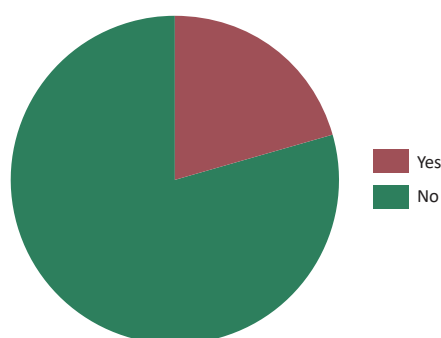
**Figure 3.3.4 Responses to the question, how were your personal finances impacted by lockdown? By tenure**



There were fewer respondents in the partially owned category, however, the impact appears moderated for this tenure with less strongly negative or strongly positive impacts on personal finances (as shown in [Figure 3.3.4](#)). There was a positive impact on personal finances for those where accommodation is provided with a job (57%) and for respondents living in residential or care homes (55%), the latter could be due to retired respondents who experienced a reduced negative impact on household income over lockdown.

## 4.1 Delayed or deferred payments

**Figure 4.1.1 Responses to the question, during lockdown, did you delay any purchases or defer or spread any payments due to a lack of funds?**

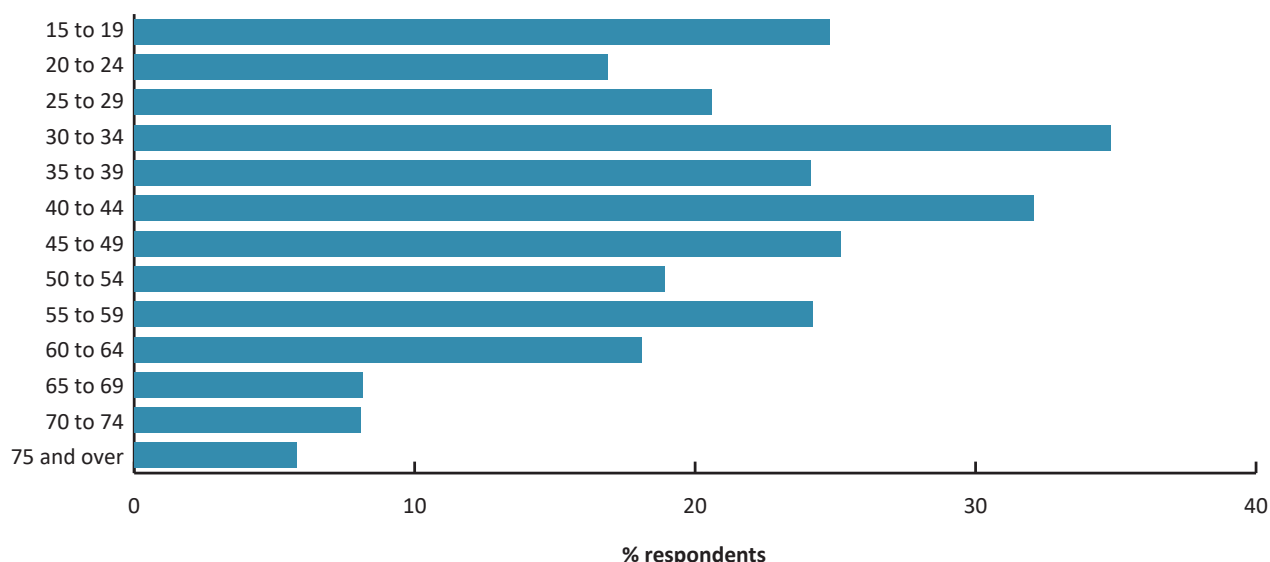


All survey respondents were asked the question, “During lockdown, did you delay any purchases or defer or spread any payments due to a lack of funds (e.g. bills, rent, mortgage or other goods and services)?”. The responses of those that provided an answer (2,816 respondents) other than “prefer not to say” or “don’t know” are presented in **Figure 4.1.1**. It shows that 21% of all respondents had to delay purchases and/or defer payments during lockdown.

Respondents born in the UK, Republic of Ireland, Jersey or Bailiwick of Guernsey were the least likely to report having deferred purchases and/or payments due to a lack of funds during lockdown (18% and 22% respectively). Respondents born in Latvia were the most likely to defer payments (50%) followed by respondents born in Poland and Portugal, at 33% (although it must be noted that there were a small number of respondents in some of these categories).

Just over a fifth (22%) of male respondents reported having to delay or defer payments in comparison to 19% of females.

**Figure 4.1.2 Responses “yes” to the question, during lockdown, did you delay any purchases or defer or spread any payments due to a lack of funds? By age**



The impact of lockdown on delayed payments can be seen across all age groups, however, as shown in **Section 3.1** and **Section 3.2** in regards to the impact on income and expenditure, the over 65 age groups were the least affected (the respondents in these age groups are the most likely to have been receiving a pension rather than a wage, see **Figure 4.1.2**). 45% of self-employed respondents indicated that they delayed purchases and/or deferred payments during lockdown (this is more than double the overall average, as shown in **Figure 4.1.1**). This also correlates to a slight increase in the 55 to 59 age group.

## 4.1 Delayed or deferred payments

**Table 4.1.1 Responses to the question, during lockdown, did you delay any purchases or defer or spread any payments due to a lack of funds? By familial status**

	% Yes	% No
No children 0 to 15 in household	18	82
Children 0 to 15 in household	27	73
Pregnant/ had a baby in last 6 months	35	65

There was a greater impact on the finances of those that were pregnant or had a baby in the past six months; 35% of respondents in this situation either delayed purchases or deferred payments in contrast to 20% for the rest of the population. This was replicated in those that had children aged 0 to 15 in the household, whereby 27% of respondents with at least one child in the household had delayed purchases or deferred payments in comparison to 18% of respondents without children of this age (see **Table 4.1.1**).

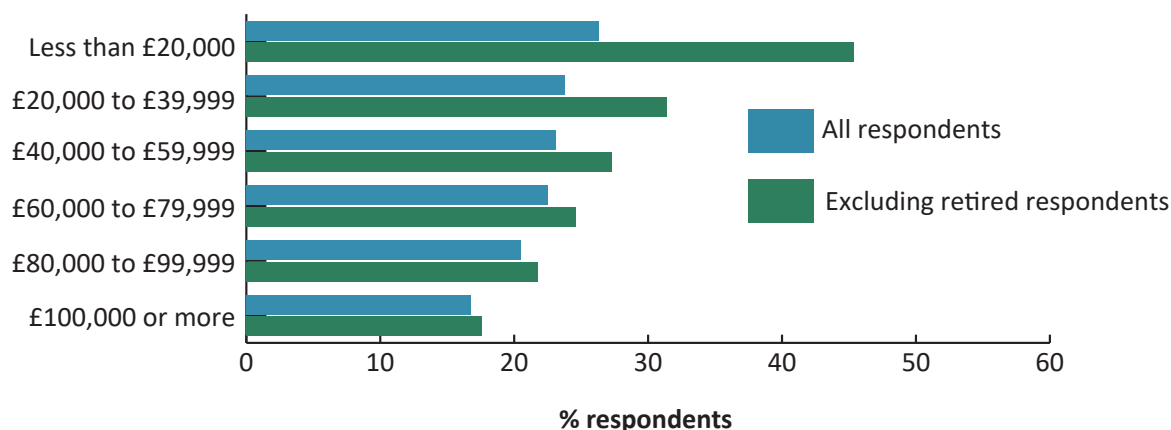
There was a large increase in the likelihood to delay or defer payments if the respondent had a mental or emotional health condition (34%) in comparison to 19% of those who did not have this condition. Similarly, 27% of respondents with a physical disability delayed purchases or deferred payments in comparison to 20% of those without.

24% of care givers indicated they had deferred payments as opposed to 19% of respondents that had not classed themselves as a carer. There was no difference in the results for respondents receiving care to the average figures indicated in **Figure 4.1.1** on **page 23** regarding payment deferment or delayed purchasing.



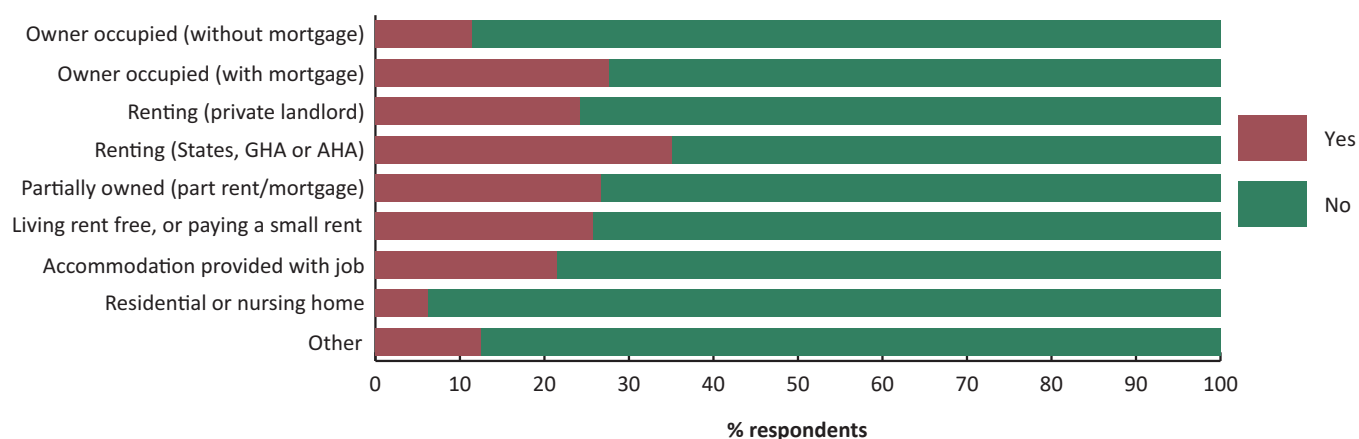
## 4.1 Delayed or deferred payments

**Figure 4.1.3 Responses “yes” to the question, during lockdown, did you delay any purchases or defer or spread any payments due to a lack of funds? By gross household income**



Analysis by household income shows an increased likelihood of deferring payments and/or delaying purchases the lower the household income. When the effect of the retired population (which comprises 44% of respondents in the lowest income band) is removed, it can be seen that the lowest household income band was more significantly affected, with 45% delaying purchases or deferring payments. This compares to 26% if all in that income bracket are included (see [Figure 4.1.3](#)). This effect is as expected based upon the results in [Section 3.2](#) where expenditure and “squeeze”, as determined by the [Household Expenditure Survey 2018/2019](#) analysis, can be seen on expenditure on essential goods and services for respondents within the lowest household income band.

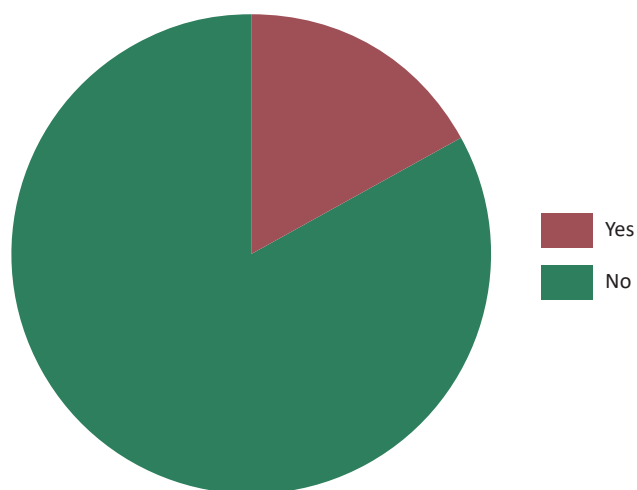
**Figure 4.1.4 Responses to the question, during lockdown, did you delay any purchases or defer or spread any payments due to a lack of funds? By tenure**



Owner occupiers (without a mortgage) and those living in residential homes were the least likely to have delayed or deferred payments, at 11% and 6% respectively. In contrast to this, respondents with mortgages and those living in rented accommodation (owned by the States/GHA/AHA) were most likely to delay payments (28% and 35% respectively), indicating that non-discretionary spending, such as mortgage payments and rent, may have been a big factor in having to delay purchases or defer payments.

## 4.2 Funding

**Figure 4.2.1 Responses to the question, during lockdown, did you or your household fund your personal / household expenditure any differently to normal?**



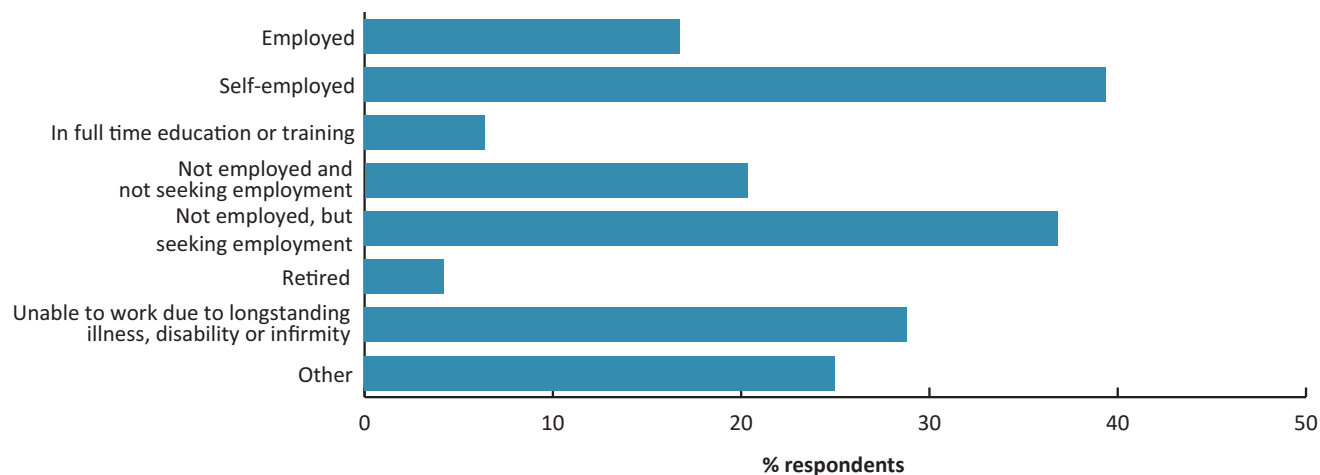
All survey respondents were asked the question, “During lockdown, did you or your household fund your personal / household expenditure any differently to normal (including receiving income support from the States, if you did not do so before lockdown)?” The responses of those that provided an answer other than “don’t know” or “prefer not to say” (2,819 respondents) are shown in **Figure 4.2.1**.

17% of respondents funded their personal or household expenditure differently to normal (see **Figure 4.2.1**). Respondents born in other countries to the Bailiwick of Guernsey (18%) or the UK, Republic of Ireland and Jersey (16%) were more likely to have funded household expenditure in a different way to normal (Latvia 38%, Poland 33%, Portugal 25%, other 28%). Respondents living in islands other than Guernsey were more likely to fund their expenditure through alternative sources, with 32% of respondents residing in Alderney and 29% of Sark respondents indicating this. Please note that there were a small number of respondents within some of these categories.

There were big differences in the age groups, with 48% of those under 20 years of age indicating ‘yes’ to this question, compared with 25% in the 20-24 age group and 14% in the 25-29 age group. From 30-49 years of age, around 20% of respondents funded their expenditure differently to normal, after which there is a gradually decreasing reliance on alternative funding sources with increasing age. As clarified previously in **Section 3.1**, respondents aged 65 or over were less affected with regards to changes in household income over the lockdown period and this is reflected in these responses. If there was at least one person aged 65 or over in the household it reduced the proportion of funding in a different way to normal by at least 9%.

## 4.2 Funding

**Figure 4.2.2 Responses “yes” to the question, during lockdown, did you or your household fund your personal / household expenditure any differently to normal? By employment status**



As shown in **Figure 4.2.2**, self-employed respondents were more likely to have funded their expenditure in an alternative way to normal (39%), followed closely by those seeking employment (37%) and those unable to work due to a longstanding illness or disability (29%). Retired respondents, as indicated previously with regards to income and expenditure, were least affected and had less need to use other funds. The impact on the self-employed and the related economic sectors as reported in the previous report on employment can be found at [gov.gg/covid19data](https://gov.gg/covid19data). Critical workers were significantly less likely to have funded expenditure in a different way (15% in comparison to 23% of non-critical workers).

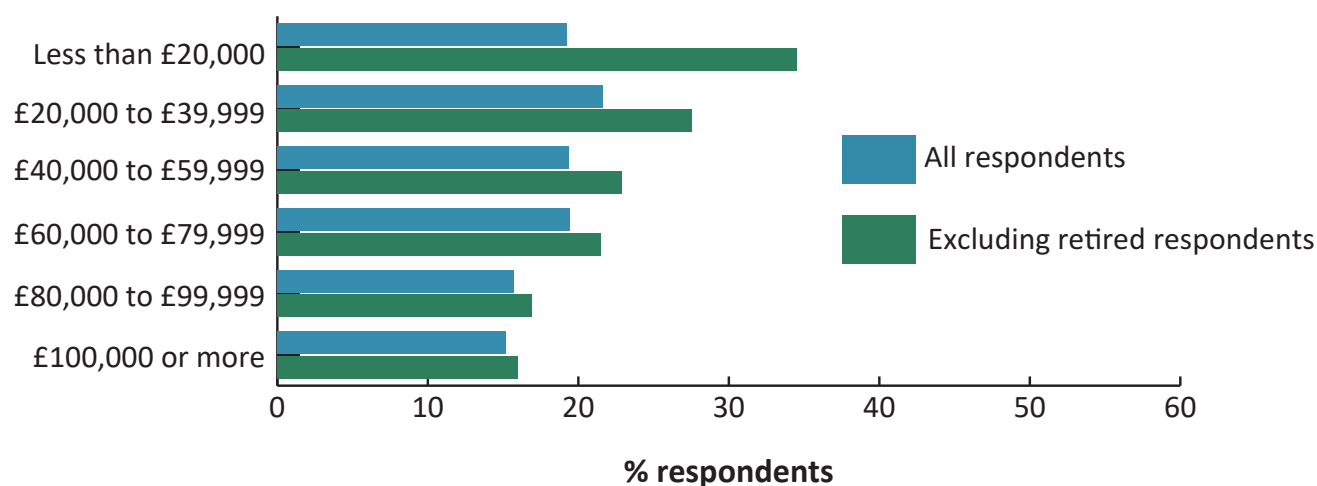
25% of new mothers or pregnant women funded personal/household expenditure in a different way to normal, in comparison to 17% of the remaining population. This trend of using alternative sources for funding expenditure was not as strong in households with between 1 and 3 children aged 0-15 years (18% average) but did increase for families with 4 or 5 children under 15 years of age, to 23% and 33% respectively.

There was a difference in funding for those with a mental or emotional health condition, with 26% funding their household or personal expenditure in a different way in contrast to 16% of those without a mental or emotional health condition. Only 13% of respondents with a physical disability had funded expenditure differently; 4% less than the rest of the population.

There were reported differences in funding for carers (21%) and those in receipt of care (21%) in comparison to overall survey respondents (16% and 17% comparatively). Unlike responses to previous questions, these were in line with each other, however those receiving care were most likely to have drawn on savings, as opposed to a more formal loan through a lending institution.

## 4.2 Funding

**Figure 4.2.3 Responses “yes” to the question, during lockdown, did you or your household fund your personal / household expenditure any differently to normal? By gross household income**



As shown in **Figure 4.2.3**, when respondents are analysed by household income, there is an increased tendency to fund personal/household expenditure in a different way to normal as gross household income decreases. This is skewed due to the retired population included in some of the lower income brackets, therefore the results with and without retired respondents are displayed in **Figure 4.2.3**.

Analysis by tenure indicated that those renting, whether privately (26%) or through the States/GHA/AHA (29%), had more respondents indicating that they had funded their expenditure differently during lockdown. Respondents who owned their property (without a mortgage) were the least likely to have reported using alternative funding methods to usual (11%).

## 4.2 Funding

**Table 4.2.1 Method of funding by housing tenure (all respondents whether they answered “yes” or “no” to the question, did you or your household fund your personal / household expenditure any differently to normal?)**

%	Credit card, overdraft, loan or other form of credit from a bank or lending organisation		Loan or gift from a friend or family member		Savings		Income Support or Hardship funding from the States	
	% No	% Yes	% No	% Yes	% No	% Yes	% No	% Yes
Owner occupied (without mortgage)	77	23	99	1	73	27	96	4
Owner occupied (with mortgage)	76	24	96	4	68	32	93	7
Renting (private landlord)	73	27	92	8	67	33	91	9
Renting (States, Guernsey Housing Association or Alderney Housing Association, including extra care housing)	78	22	90	10	70	30	67	33
Partially owned (part rent and part mortgage)	82	18	88	12	65	35	94	6
Living rent free, or paying a small rent e.g. to parent(s) or friend(s)	90	10	98	2	74	26	82	18
Accommodation provided with job	82	18	97	3	76	24	88	12
Residential or nursing home	96	4	100	0	57	43	96	4
Other	79	21	100	0	76	24	96	4

The funding methods indicated in **Table 4.2.1** reflect all respondents who answered ‘yes’ or ‘no’ to whether they had used a different method for funding personal and household expenditure. In addition to the information presented in **Table 4.2.1**, 1% of respondents with a mortgage indicated a “mortgage holiday” as an alternative method of funding.

Those living in a residential or nursing home, who partially owned their property, privately rented or had a mortgage were the most likely to use savings to fund their spending (43%, 35%, 33% and 32% respectively). Income support or hardship funding from the States was utilised most by renters from the States/GHA/AHA (33%), those living rent free/paying a small rent (18%) and those with accommodation provided with a job (12%).

As referenced in the supporting Policy Letter for Improving Living standards ([gov.gg/article/176562/Improving-Living-Standards](https://gov.gg/article/176562/Improving-Living-Standards)) as at the end of July 2020 there were approximately 500 more households in receipt of supported funding than might otherwise have been (either through income support or hardship funding). This may also contribute to the impact on anxiety and stress levels, as indicated in **Section 3.3**.

## 5.1 Charity donations

**Table 5.1.1 Responses to the question, how has the amount of money you personally donate to charities been affected by lockdown?**

% It decreased	% It stayed about the same	% It increased
22	63	15

All survey respondents were asked the question, “How has the amount of money you personally donate to charities been affected by lockdown?” The response for the impact on the charity donations and provided an answer other than “don’t know” or “prefer not to say” (2,754 respondents) are shown in **Table 5.1.1**.

Overall, 63% of all respondents indicated that donations to charities had stayed the same, but respondents from “other” countries displayed the greatest propensity to have increased their charity donations (23%) and least reduction (16%) of all those that had registered a country of birth. 60% of Latvian respondents indicated that it had decreased - this particular group had also reported increased likelihood to be funding household or personal expenditure from different sources to normal (**Section 4.2**).

25% of respondents from Alderney had reduced their donation to charity, in comparison to 22% of Guernsey resident respondents and 20% of those from Sark. The percentage of respondents that increased their charity donations were 7% in Alderney, 15% in Guernsey and 20% in Sark.

Monetary contribution to charities decreased significantly for those over 30 years of age up to 60 years of age. However it must be noted, that even for the over 65s, who had indicated that income had not decreased as significantly over lockdown, there were still 15% indicating a decrease in charity donations (although there was also a similar number of respondents in this age category indicating an increase, at 17%). Most age categories had a net decrease in donations, apart from the 15-19 year age group where 32% indicated an increase in charity donations in comparison to 11% reporting a decrease.

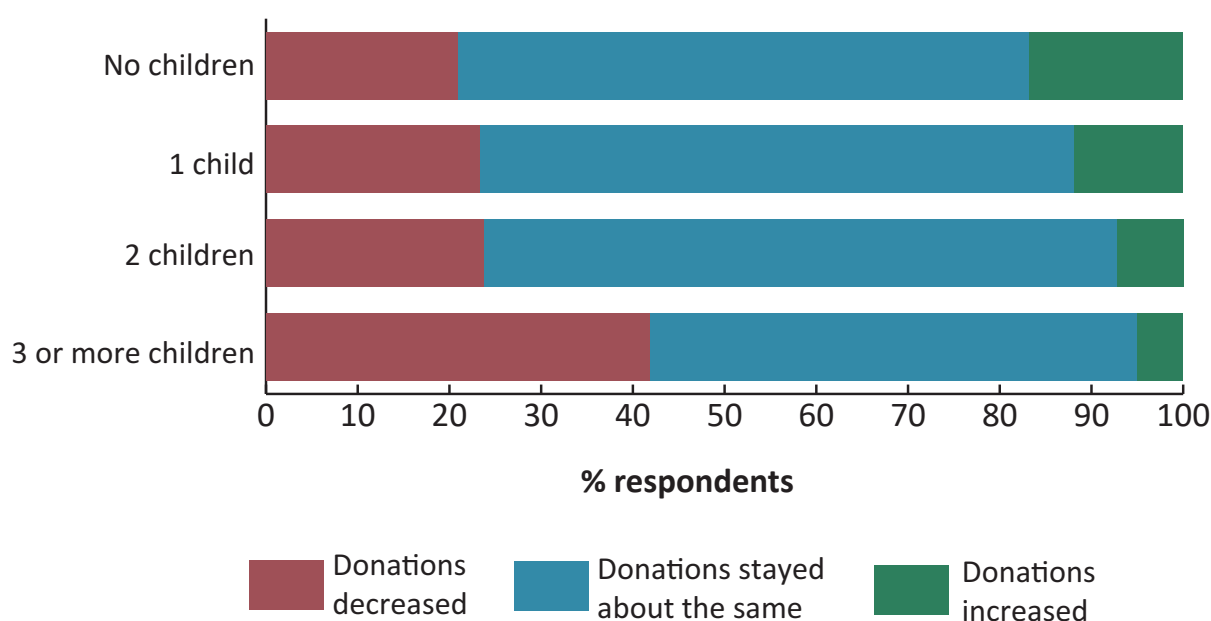
Charity donations increased more than they decreased for those that were in full time education (33% increase, 20% decrease - related to the age group trend above), for those not employed but seeking work (43% increased, 20% decreased) and for those that were retired (18% increased, 15% decreased). For any other category, irrespective of whether respondents were employed or not, they were more likely to have decreased charity donations than increased.

14% of critical workers increased their charity donations, although there was also a higher percentage of critical workers (23%) that indicated a decrease in comparison to non-critical workers (20%).

## 5.1 Charity donations

Respondents were significantly more likely to make less charity donations if they were pregnant or had had a baby in the last six months; 26% reduced their donations and only 6% increased their giving. For the rest of the respondent population, 22% reduced their donations and 15% reported an increase. A similar trend can be seen in **Figure 5.1.1** for respondents with children aged 0 to 15 in the household. The number of donations decreased as the number of children in the household increased. Respondents with no children in the household were most likely to have increased their donations during lockdown.

**Figure 5.1.1 Responses to the question, how has the amount of money you personally donate to charities been affected by lockdown? By number of children in household**

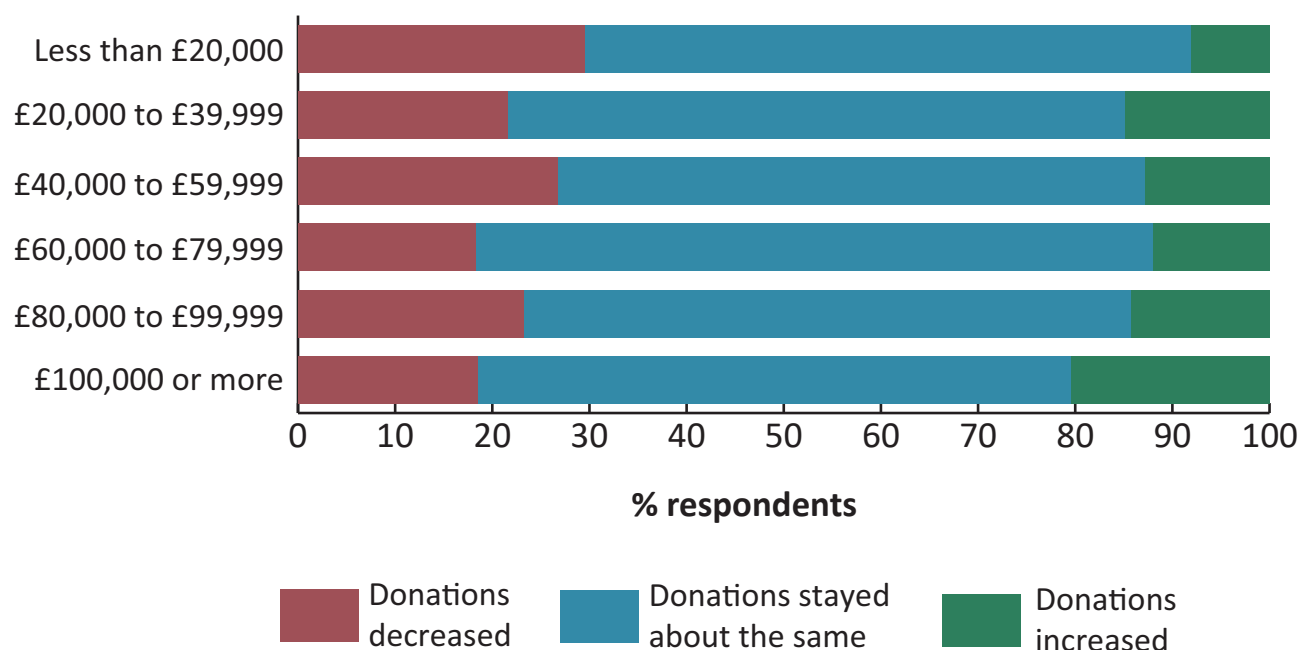


Charity donations reduced significantly for respondents with either a disability (29%), or a mental or emotional illness (30%) in comparison to those without (21 to 22%). For those that had a long term illness, there was little difference in the results when compared to those without a long term illness.

The reduction in charity donations was also greater for those receiving care or help at home (from family members, partners, friends or paid carers), with 32% reporting a reduction in comparison to 21% of the remaining survey population.

## 5.1 Charity donations

**Figure 5.1.2 Responses to the question, how has the amount of money you personally donate to charities been affected by lockdown? By gross household income**



As seen in **Figure 5.1.2**, respondents within the lowest gross household income bracket were the most likely to reduce the amount of money they donated to charity. Households with an income of more than £100,000 per year had the most respondents indicating an increase in charity donations (20%) in comparison to other income brackets. The household income band £60,000-£79,999 had the greatest proportion of respondents that indicated charity donations remained the same over the lockdown period.

When analysed by tenure, the greatest proportion who indicated a reduction in charity donations were those who partially owned their property (46%) or were in a nursing or residential home (42%). Respondents who showed the greatest tendency to increase charity donations either owned their property outright (18%) or were living rent free (i.e with parents), at 16%.

Some respondents indicated that they would like to donate more to charity but could not afford to. The implications of lockdown also meant that, for some, their usual routes of donation (i.e to volunteers at supermarket doors) were no longer available. Some respondents cancelled donations in haste at the onset of lockdown but reinstated these once their situation had stabilised. There were many that expressed that they would like to volunteer or donate more in future.

A few respondents also indicated a reliance on charity over the lockdown period and had tried to access food banks and welfare, with variable success. They were from a range of backgrounds, household income brackets and tenures.



## 6.1 Shopping and suppliers - switching suppliers

**Table 6.1.1 Responses to the question, did you switch suppliers for any of your regular purchases?**

I kept using the same suppliers as before (%)	I switched to using more suppliers based outside the Bailiwick (%)	I switched to using more suppliers based within the Bailiwick (%)
47	14	38

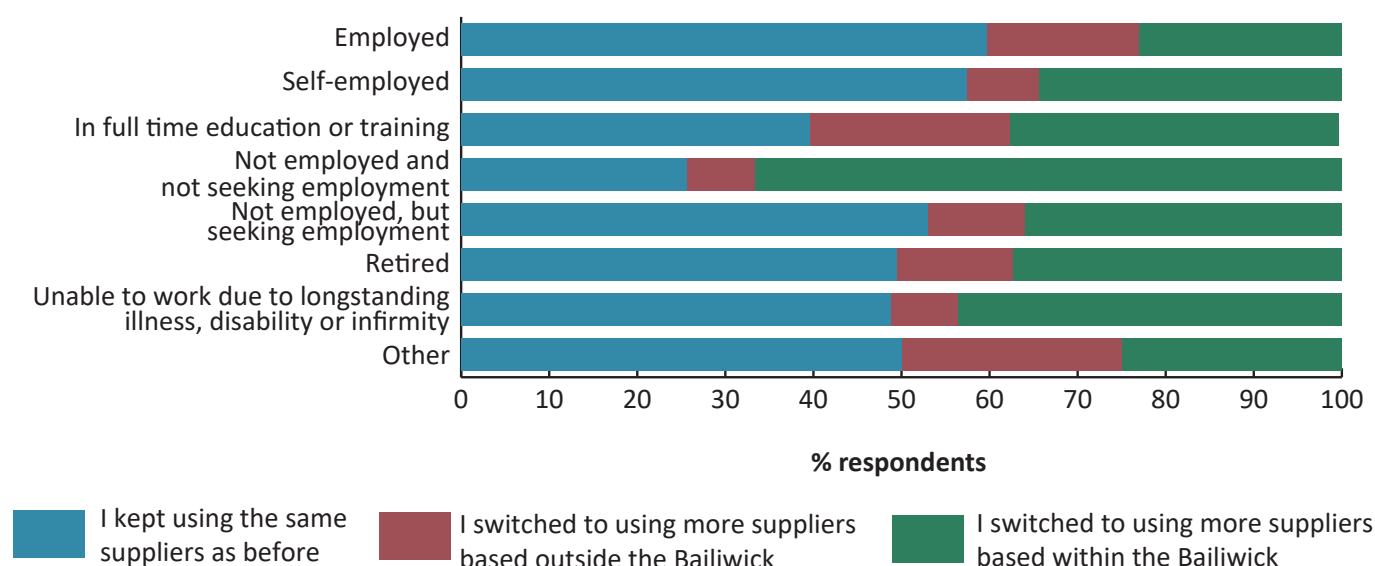
Figures may not sum to 100% due to rounding

All survey respondents were asked the question, “During lockdown, did you switch suppliers for any of your regular purchases?” The responses of those that provided an answer other than “not applicable” or “prefer not to say” (2,344 respondents) are shown in **Table 6.1.1** and **Figure 6.1.1**.

Just over half of all respondents (52%) made a change in their usage of suppliers, with 38% increasing their use of suppliers based in the Bailiwick. Respondents from Guernsey demonstrated the greatest change in comparison to other islands, with 39% increasing their usage of more suppliers based in the Bailiwick and 14% increasing use of suppliers outside the Bailiwick.

The increase in off island supplier usage was very strong in the 15-19 age group, at 23%, and only 26% switching to use more local suppliers. Increased use of on island suppliers was notably increased for 49% of 40-44 year olds, with a switching rate higher than any other age group (63% changed suppliers).

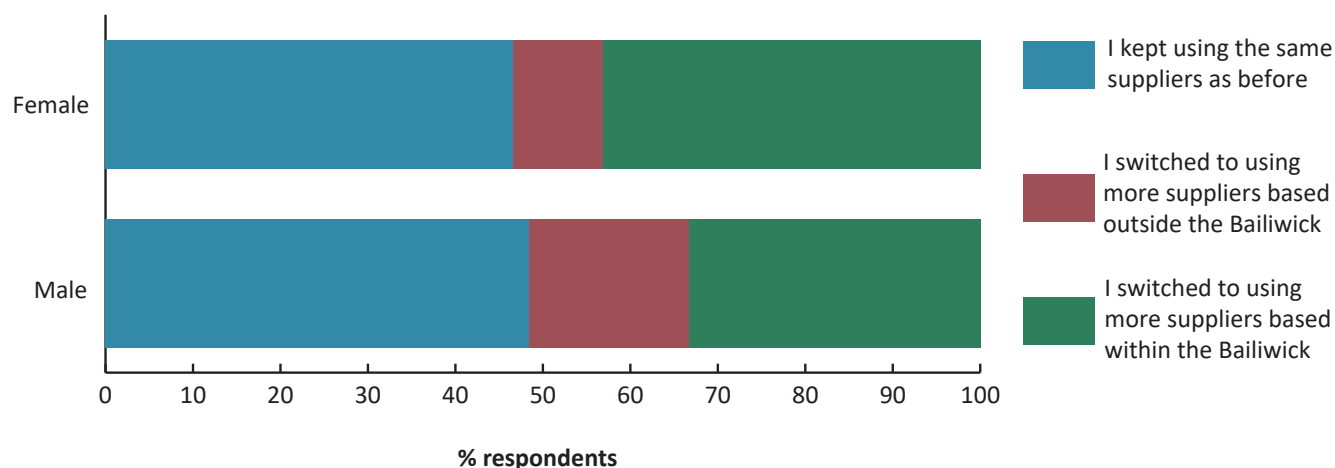
**Figure 6.1.1 Responses to the question, did you switch suppliers for any of your regular purchases? By employment status**



As shown in **Figure 6.1.1**, 60% of employed and 57% of self-employed respondents kept using the same suppliers in comparison to 26% of those not employed and not seeking work and 40% of respondents in full time education or training. Switching to more suppliers outside of the Bailiwick was greatest for respondents in full time education or training, at 23% (this corresponds to the pattern seen in the 15-19 age group indicated above) and those in employment (17%). 67% of those not employed and not seeking work switched to using more local suppliers.

## 6.1 Shopping and suppliers - switching suppliers

**Figure 6.1.2 Responses to the question, did you switch suppliers for any of your regular purchases? By gender**



**Figure 6.1.2** shows that while similar proportions of men and women kept using the same suppliers as before, a greater proportion of the women that changed suppliers swapped to using more on island suppliers (43% compared to 33% of men). 10% of women switched to using more off island suppliers compared with 18% of men.

There was an increasing likelihood to have switched to using more local suppliers with an increased number of children present in the household, from 37% with no children in the household to 58% or more for households with more than 3 children aged 15 or under.

This was replicated in the responses received from women who were pregnant or had had a child in the previous six months, with 46% switching to use more local suppliers and 28% switching to use more suppliers based outside of the Bailiwick; more than double the proportion of all respondents.

When considering whether there were any household members aged 65 or over, there was less propensity to have switched suppliers with just over half (52%) remaining with the same supplier in comparison to 46% of respondents with no people aged 65 or over in their household.

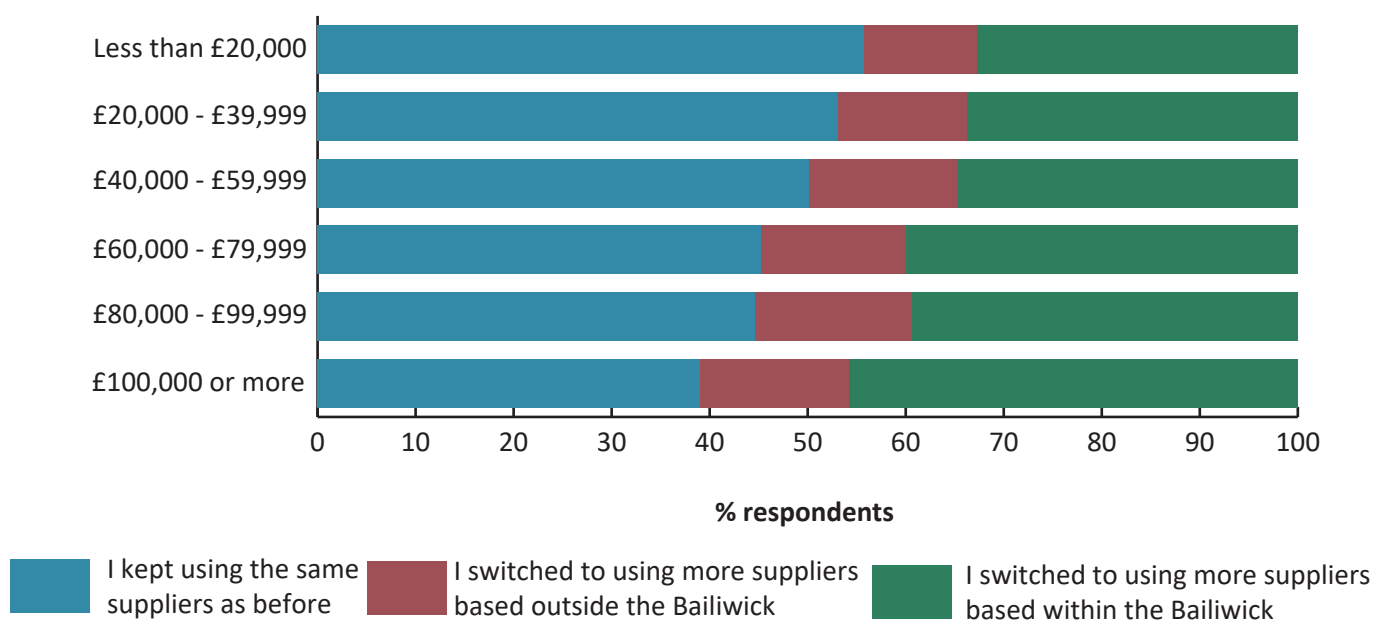
There was a greater tendency to switch to using more local suppliers if respondents had a physical disability (41%) or a long term illness (42%) in comparison to respondents not affected by a condition (38%). Those with a mental or emotional health condition were less likely to have increased use of local suppliers and instead increased usage of suppliers outside of the Bailiwick (18%).

Carers indicated little difference in their usage or switching of suppliers for regular purchases, whilst those receiving care were more likely to have switched to using more local suppliers in comparison to those not receiving care (42% and 38% respectively).

## 6.1 Shopping and suppliers - switching suppliers

Respondents that were in lower household income brackets less frequently indicated that they had switched suppliers; 44% of respondents with an income less than £20,000 switched suppliers compared to 61% of those with an income over £100,000. This is shown in **Figure 6.1.3**.

**Figure 6.1.3 Responses to the question, did you switch suppliers for any of your regular purchases? By gross household income**



It could also be seen that respondents who were owner occupiers with a mortgage or renting from a private landlord showed increased propensity to switch to using more suppliers based within the Bailiwick (43% and 42% respectively). The majority of respondents living in partial ownership properties, residential or nursing homes and those provided with accommodation with their employment indicated that they kept using the same suppliers as before lockdown (77%, 75% and 71% respectively). In some of these cases (i.e. residential and nursing homes) respondents may have been less able to determine their own preferred suppliers for some items.

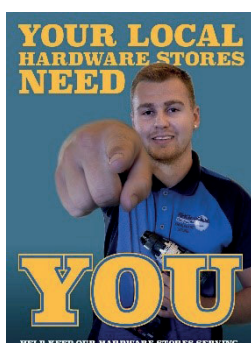
With regards to reasons for switching to off island suppliers, this was usually due to affordability with respondents indicating that they could purchase from elsewhere for a cheaper price. Often, respondents indicated they would have liked to support local businesses but could not justify the increased cost. Other main reasons for switching to off island suppliers were down to choice of products, difficulty in using local suppliers' websites or lengthy email response times.

## 6.2 Shopping and suppliers - supporting the local community

As can be seen from the results in [Section 6.1](#), lockdown had a significant impact on the suppliers used as well as how much was spent. There was a strong push to buy local and support local suppliers as part of the #GuernseyTogether, “Together we are stronger” campaign during lockdown. The States of Guernsey webpages directed people to a selection of businesses that had signed up to the site to provide home delivery options ([covid19.gov.gg/together/food-drink](https://covid19.gov.gg/together/food-drink)) or websites for businesses that wanted to be included on this list. Other sources encouraging islanders to buy local included the Chamber of Commerce and supporting platforms such as I (love) to buy local, #buylocalgsy and #bestofguernsey.

The States of Guernsey also ran an advertising campaign around the theme of “your Island needs you” (calling upon ideas from the Lord Kitchener campaign during the First World War), such as the example shown in [Figure 6.2.1](#).

**Figure 6.2.1 Advertising campaign promoting use of local suppliers**



The free text obtained from this survey showed that the majority of Islanders wanted to back the #GuernseyTogether campaign and invest their money in local businesses. [Section 7](#) outlines the experience of islanders who used local suppliers and the ease of accessibility and quality of services offered by local businesses.

## 7.1 Shopping experience - visiting local shops

**Section 7** of this report outlines the experience of respondents who used local suppliers and the ease of accessibility and quality of services offered by local businesses.

The broad scoring of the question is included at the top of the page at the beginning of each section. Individual categories of respondents have only been highlighted where they differ from this overall average scoring of the experience or uptake of the service.

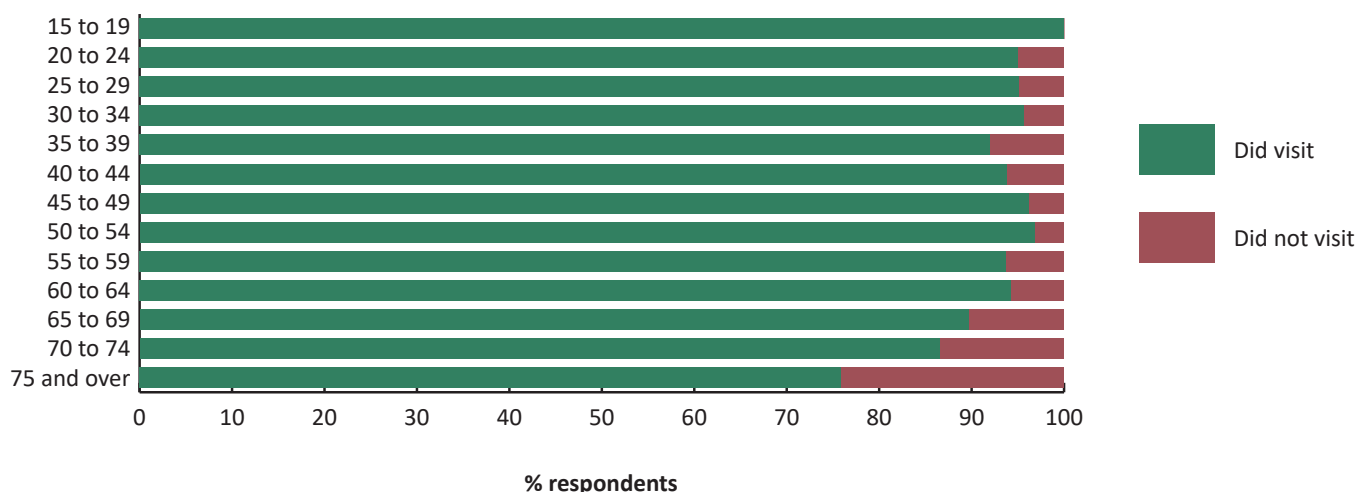
All survey respondents were asked the question, “On reflection, during the later stages of lockdown how were your experiences of the following – visiting local shops?”. The responses of those that provided an answer (2,516 respondents) other than “prefer not to say”, “don’t know” or “did not do” are shown in **Table 7.1.1**.

**Table 7.1.1 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – visiting local shops?**

% Strongly negative	% Negative	% Neutral	% Positive	% Strongly positive
4	18	29	40	9

Overall, 91% of respondents had visited local shops during the later stages of lockdown. As shown in **Figure 7.1.1**, the majority of respondents across all age categories visited a local shop, although the proportion of those aged 65 and over visiting a shop was less than younger age groups. All respondents aged between 15 and 19 visited a local shop, compared to 76% of respondents aged 75 and over.

**Figure 7.1.1 Respondents that visited local shops by age**

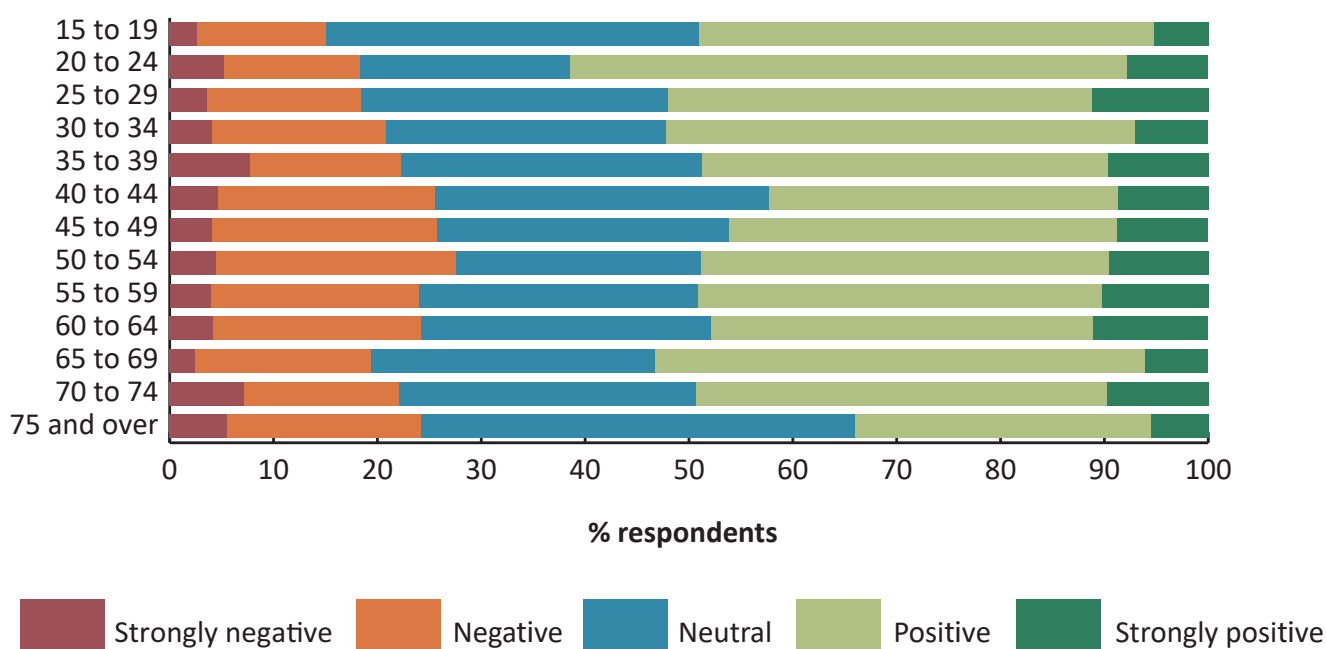


## 7.1 Shopping experience - visiting local shops

As shown in **Figure 7.1.2**, younger respondents were generally more positive with regards to their experience of visiting local shops, whereas negative experiences increased with age up to 54 years (27% of respondents in the 50 to 54 age group reported a negative or strongly negative experience when visiting local shops). Generally, there were more positive indications than negative, however, the comments of those that recorded strongly negative experiences are summarised on **page 40**.

Female respondents were less likely to have visited local shops than male respondents, yet the experience was generally more positive with 52% reporting a positive experience and 20% a negative experience. This compares to 45% of males reporting a positive experience and 25% negative.

**Figure 7.1.2 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – visiting local shops? By age**

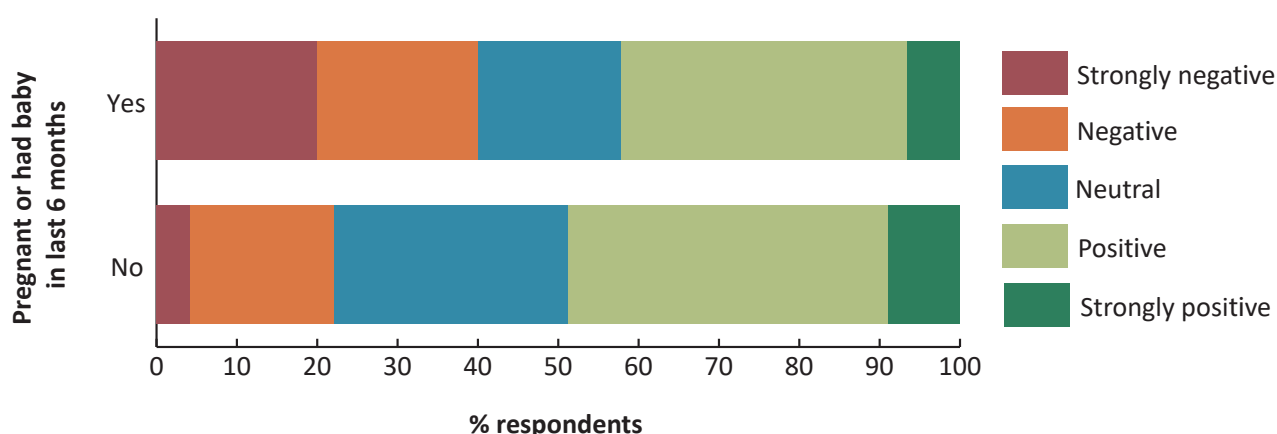


## 7.1 Shopping experience - visiting local shops

There was a noticeably more negative experience reported by respondents that were not employed but seeking work (43% negative), the self-employed (32% negative) and respondents unable to work due to longstanding illness, disability or infirmity (32%). 15% in this latter category reported a strongly negative experience when visiting local shops and they also had the greatest proportion of respondents, 19%, that did not visit local shops during lockdown, followed by 15% of retired respondents. All other employment categories had no more than 6% indicating a very negative experience.

There was no percentage difference in the experience for critical or non-critical workers although in the free text comments there was reference to the hours of access for critical workers with limited time to carry out food shops. There were also difficulties for some of these workers that were working shifts to adhere to certain opening times or to take time for queuing. For workers in Agriculture, Horticulture, Fishing and Quarrying or Manufacturing, visiting shops was a noticeably less positive experience with a 50% and 40% overall negative experience respectively.

**Figure 7.1.3 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – visiting local shops? By those that were pregnant or had a baby in the last six months**



Likelihood of visiting shops was reduced for respondents with three or more children (90%) and for those who were pregnant or had recently had a child (85%, see **Figure 7.1.3**) in comparison to the rest of the population (94%). The experience was also more negative for these groups, at 35% negative or strongly negative) and 40% negative or strongly negative respectively. This is in contrast to 22% average negative for the rest of the population without children. There were similar results for respondents with at least one person aged 65 or over in their household, however 12% of these respondents did not visit shops over the later period of lockdown in comparison to only 5% of respondents without any people aged 65 or over in their household.

It was less frequently a positive experience for people with a physical disability (34%), compared with 50% for respondents without a physical disability. There was not much difference regarding mental or emotional conditions. Those that had a long term illness or condition or physical disability were less likely to have visited shops with 83% and 89% uptake respectively.

28% of carers reported a more negative experience in comparison to non-care giving respondents (21%). For those receiving care it was also more negative with 35% negative and 18% positive as opposed to respondents not receiving care at 22% negative and 50% positive.

## 7.1 Shopping experience - visiting local shops

Comments received from respondents on visiting shops included the following points:

- Respondents reduced the frequency of their shopping, but often found that they initially could not purchase what they needed due to restocking issues in shops.
- Of the free text received from respondents aged over 65, approximately a sixth reported that they had had some of their shopping undertaken by family members, a friend or carer and therefore they reduced their likelihood of visiting shops.
- Overall, the feedback was generally positive and most respondents indicated that the COVID-19 situation was something that supermarkets and shops had to get used to, as well as themselves as customers. It was noted by some that, with regards to the shops themselves, they seemed more genuine, caring and appreciative of their customers.
- Positive comments were also made in relation to shops being cleaner due to businesses being increasingly strict on hygiene.
- The majority of negative experiences were associated with other shoppers rather than the shop itself. It was thought that there should be more ability for businesses to influence the behaviour of their customers.
- There was a mention that shop assistants appeared to be exempt from distancing measures. The reduced availability of stock was also an area of comment.
- There were many that indicated that they shopped less in person due to the queues. Visiting shops was also a notably more stressful experience for certain groups (mainly the more vulnerable); new mothers with babies, pregnant women, elderly with health conditions and those on the autistic spectrum. The stress of queuing and social distancing resulted in respondents seeking alternative means to access supplies (i.e. home delivery or collection points) to avoid this situation.
- There was a noted increase in laxity in the later stages of lockdown in some smaller local shops (more especially noticed by respondents in the following categories; the elderly, those with long term health conditions and pregnant women).
- Respondents in other Bailiwick islands to Guernsey found that the strict restrictions and experience of shopping in person pushed them to use websites from off island suppliers.
- A comment was raised as to whether there were price increases by local retailers over the lockdown period.



## 7.2 Shopping experience - visiting local takeaway and/or eat-in food and drink outlets

**Table 7.2.1 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – visiting local takeaway or eat-in food and drink outlets?**

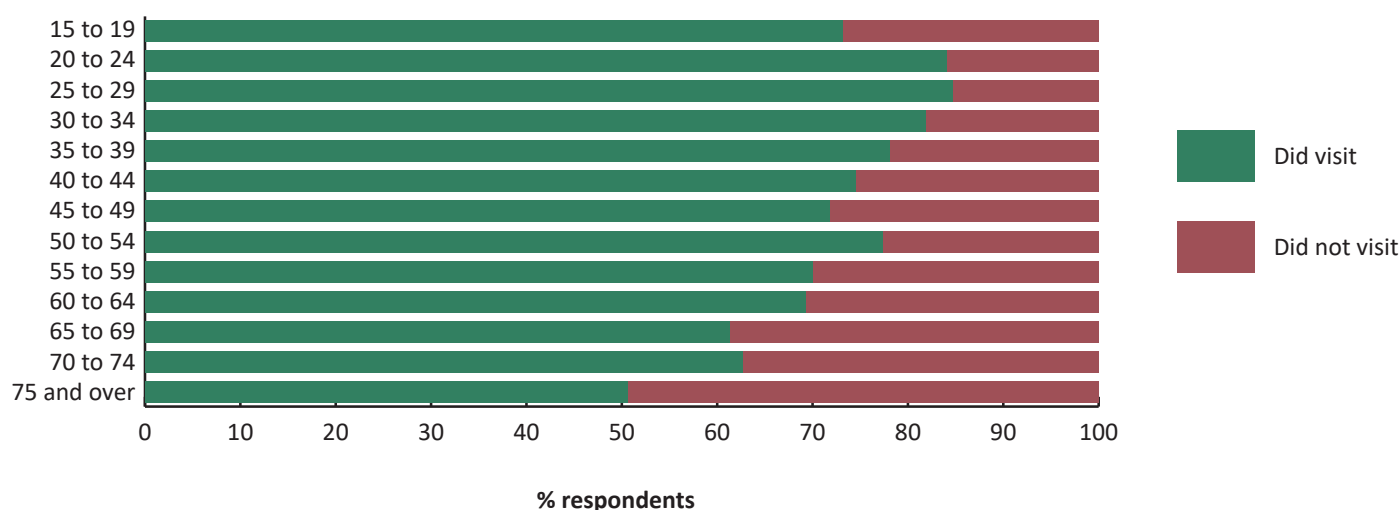
% Strongly negative	% Negative	% Neutral	% Positive	% Strongly positive
6	9	29	44	12

All survey respondents were asked the question, “On reflection, during the later stages of lockdown how were your experiences of the following – Visiting local takeaway or eat-in food and drink outlets?”. The responses of those that provided an answer (1,748 respondents) other than “prefer not to say”, “don’t know” or “did not do” are shown in **Table 7.2.1**.

Overall, an average of 74% of survey respondents visited local takeaways and/or eat-in food and drink establishments. As shown in **Figure 7.2.1**, there was less uptake in the older age groups, 63% or less of respondents aged 65 or over visited local takeaway or eat-in food and drink outlets. There was peak uptake for respondents aged between 20 and 29 with 85% indicating they had visited a local takeaway and/or eat-in food and drink outlet. Males were more likely than females to have used this service (78% and 70% respectively).

Correspondingly, the highest usage of takeaways and restaurants was for those in full time education or training, at 97%, and respondents who were employed or self-employed, at 78%. There was a greater uptake of takeaways indicated by workers in the information and communications sector (92%).

**Figure 7.2.1 Respondents that visited local takeaway or eat-in food and drink outlets by age**



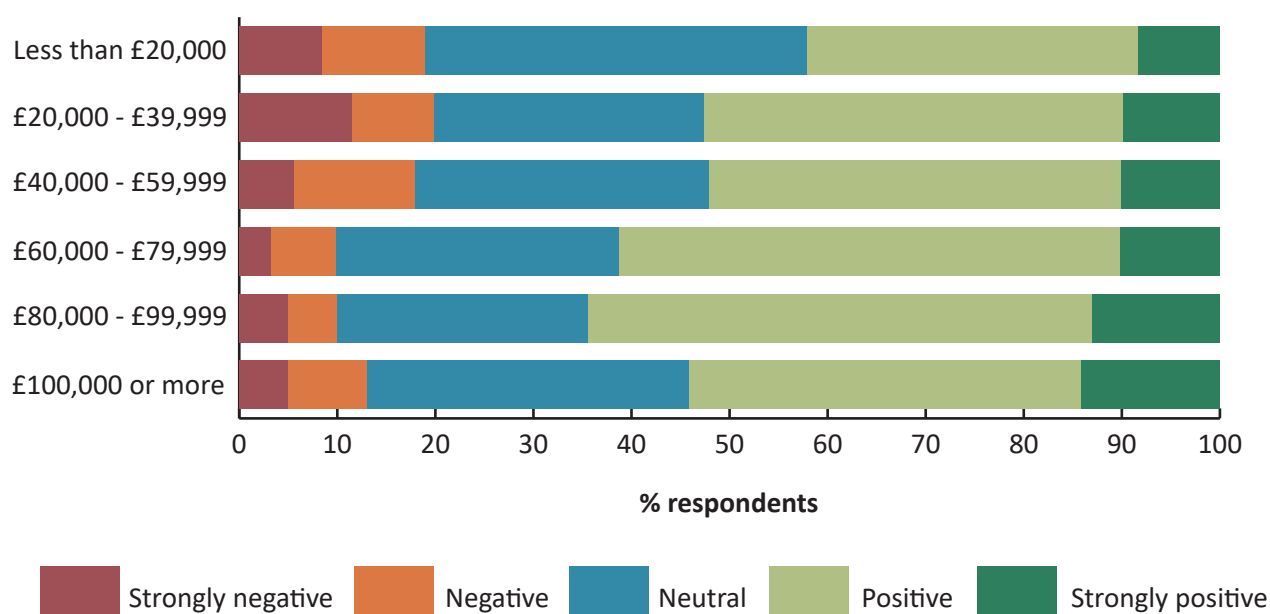
## 7.2 Shopping experience - visiting local takeaway and/or eat-in food and drink outlets

83% of respondents who had a baby in the previous six months or were pregnant had visited a takeaway or eat-in food and drink outlet. Respondents with any children aged under 15 in the household were also more likely to have used these outlets, with an average of 77% in comparison to 72% of respondents without children in their household. If there were any over 65s present in a household, the rate of uptake dropped to 67%.

Any respondents that received care or help, had a long term illness or health condition or physical disability were less likely to have visited takeaways or eat-in food and drink outlets (58%, 63% and 65% respectively). This compares to 74-76% of the population without these conditions. This was less noticeable for the carers, 71% of which reported having visited a takeaway or eat-in food or drink outlets.

There was an increased use of takeaways and restaurants for respondents with a total household income of more than £60,000. Uptake increased from 62% in the less than £20,000 income bracket to 72% in the £20,000 to £39,999 group to over 78% of those respondents with a household income of more than £60,000. The experience was also more negative for respondents within gross household income bands of less than £60,000, as seen in **Figure 7.2.2**.

**Figure 7.2.2 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – visiting local takeaway or eat-in food and drink outlets? By gross household income**



There were mainly neutral or positive experiences of local takeaway or eat-in establishments. The relatively small number of negative remarks included comments relating to the time taken for delivery of takeaway food and quality. The experience of collection of food at restaurants was very positive as was the sit down/eat in experience once this was permitted in the later stages of lockdown.

## 7.3 Shopping experience - ordering by phone

**Table 7.3.1 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers by phone?**

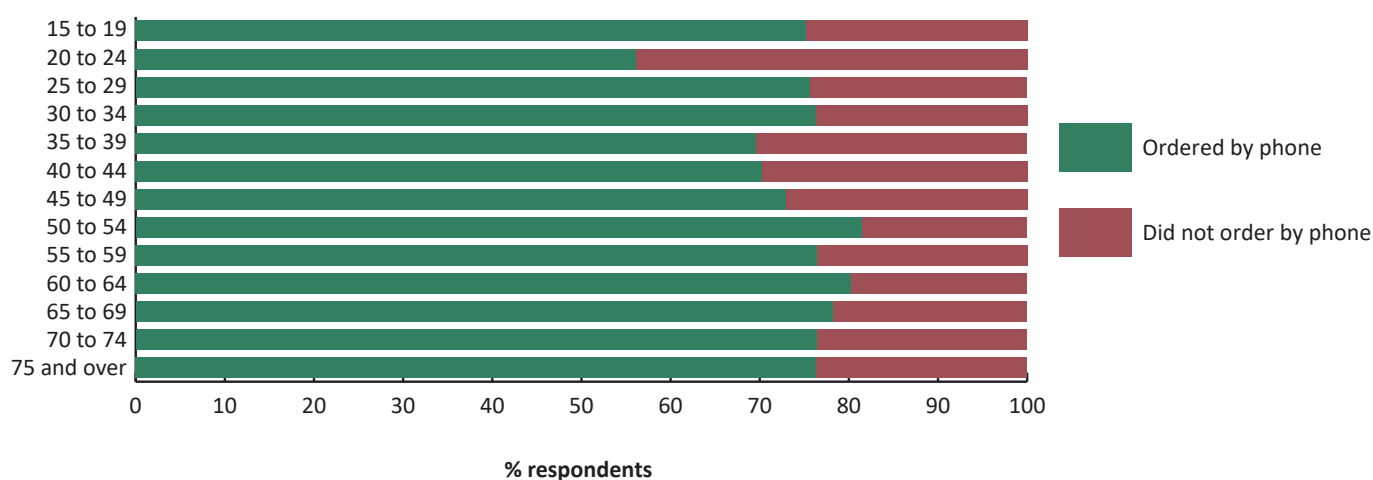
% Strongly negative	% Negative	% Neutral	% Positive	% Strongly positive
3	7	22	46	23

Figures may not sum to 100% due to rounding

All survey respondents were asked the question, “On reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers by phone?”. The responses of those that provided an answer (1,726 respondents) other than “prefer not to say”, “don’t know” or “did not do” are featured in this section. Responses of those that had ordered from local suppliers by phone are shown in **Table 7.3.1**.

75% of respondents had ordered products or services by phone during lockdown. Feedback was generally positive from 69% of respondents (23% strongly positive, see **Table 7.3.1**). Males were more likely to order by phone (77% male, 72% female) and tendency to order by phone increased with age. **Figure 7.3.1** shows that 20 to 24 years olds were least likely to have ordered by phone (56% had done so). 15 to 19 year olds had the most negative experience (29% negative overall) and 25 to 29 year olds had the least positive experience (53%).

**Figure 7.3.1 Respondents that ordered from local suppliers by phone by age**



The majority of self-employed respondents had used a phone to order from local suppliers, with 83% having done so over the lockdown period. Survey respondents who were not employed but seeking work or unable to work due to long term illness were less likely to order by phone, just 29% and 31% ordered by phone respectively. Workers employed in the hospitality sector were the least likely to have used the phone for ordering from local suppliers, 43% had not.

## 7.3 Shopping experience - ordering by phone

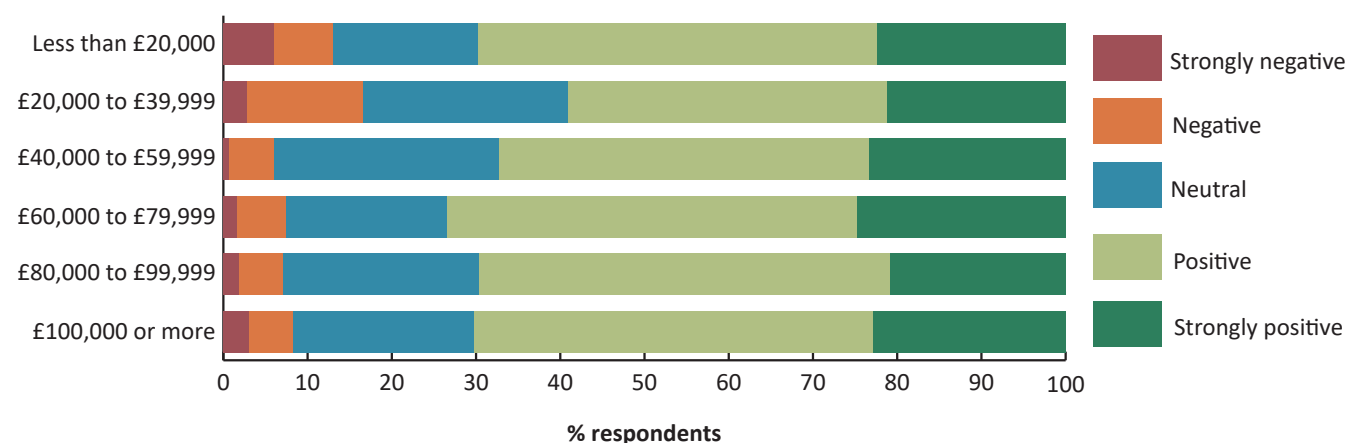
If the respondent had recently had a baby or was pregnant there was an increased likelihood that they would have used a phone when ordering from local suppliers (78%). This group generally reported a more positive experience (79% overall positive) than the remaining respondents, at 69%.

Respondents with a long term illness were slightly less likely to order from local suppliers by phone (72%) as were those with a mental or emotional health condition (71%). There was no significant difference in usage whether respondents had a physical disability or not.

Survey respondents who were classified as carers did not order by phone as much as the general population (31% did not order by phone compared to 25% of non- carers). This increased significantly for those receiving care with 43% not using the phone to order from local suppliers.

Respondents in the lower household income brackets had a more negative experience of ordering by phone (see **Figure 7.3.2**). The level of ordering by phone was broadly similar across the income brackets (at 71 to 83%). Respondents with a household income of over £100,000 were the most likely to use a phone when ordering from local suppliers (83%).

**Figure 7.3.2 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers by phone? By gross household income**



Overall, comments from the free text questions indicated that respondents thought small local businesses stepped up (more so than some larger organisations) to provide a telephone order service that they previously did not have or enhanced the offering that they already had.

Some respondents used a phone as they found it easier to access what they wanted by speaking directly to someone. Generally the customer service was reported to be good, although there were occasionally issues with phones not being answered or engaged, assumedly due to high demand.

It was thought that most retailers were quick to respond and deliver if the goods were ordered by phone, although there were a few respondents that experienced a delayed delivery. Collection services were also accessed by phone, with payment taken in this way.

## 7.4 Shopping experience - ordering by email

**Table 7.4.1 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers by email?**

% Strongly negative	% Negative	% Neutral	% Positive	% Strongly positive
3	7	24	44	23

Figures may not sum to 100% due to rounding

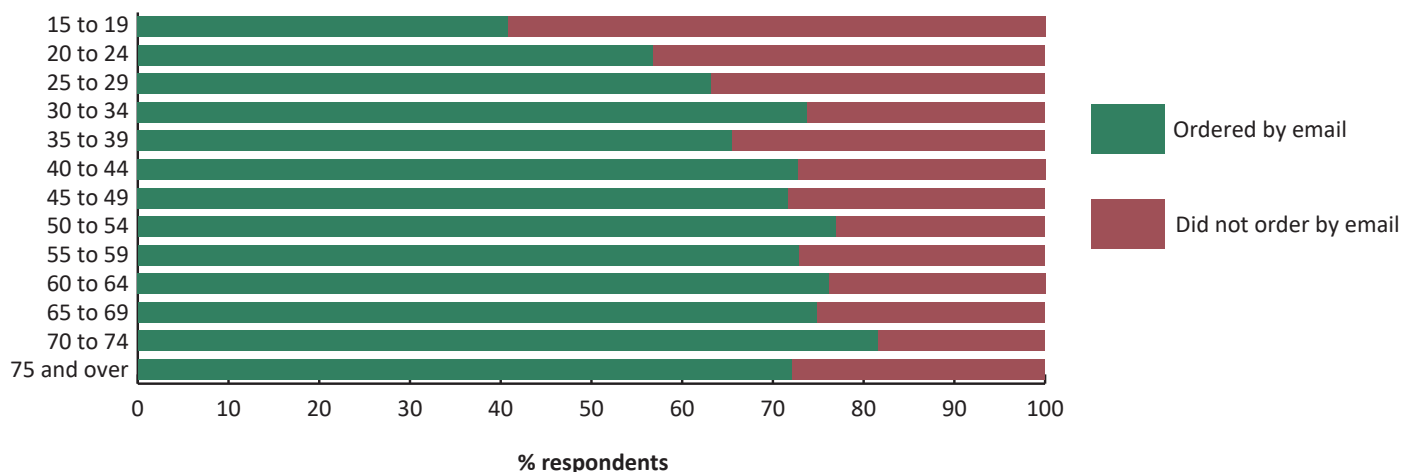
All survey respondents were asked the question, “On reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers by email?”. The responses of those that provided an answer (1,589 respondents) other than “prefer not to say”, “don’t know” or “did not do” are featured in the this section. Responses of those that had ordered from local suppliers by email are shown in **Table 7.4.1**.

Overall, 70% of respondents to the survey had used email to make orders, however there was a noticeable difference between the islands with 100% of those living in Sark and 98% of Alderney respondents using email as a means of ordering from local suppliers.

As shown in **Table 7.4.1**, two thirds of respondents that ordered by email had a positive experience (23% strongly positive). Respondents in the older age groups were more likely to use email for ordering from local suppliers with an average of 75% of those aged over 40 years (see **Figure 7.4.1**), in comparison to 41% of 15 to 19 year olds and 57% of 20 to 24 year olds. The experience was also more negative in these younger age groups (53% and 17% overall negative respectively) in comparison to the overall average of 10% (see **Table 7.4.1**).

When considered by household composition this is also true, any respondents with a person aged over 65 included in the household were more likely to have used email to order from local suppliers (74%) than those without (69%). This use of email increased with the number of over 65 year olds in a household.

**Figure 7.4.1 Respondents that ordered from local suppliers by email by age**

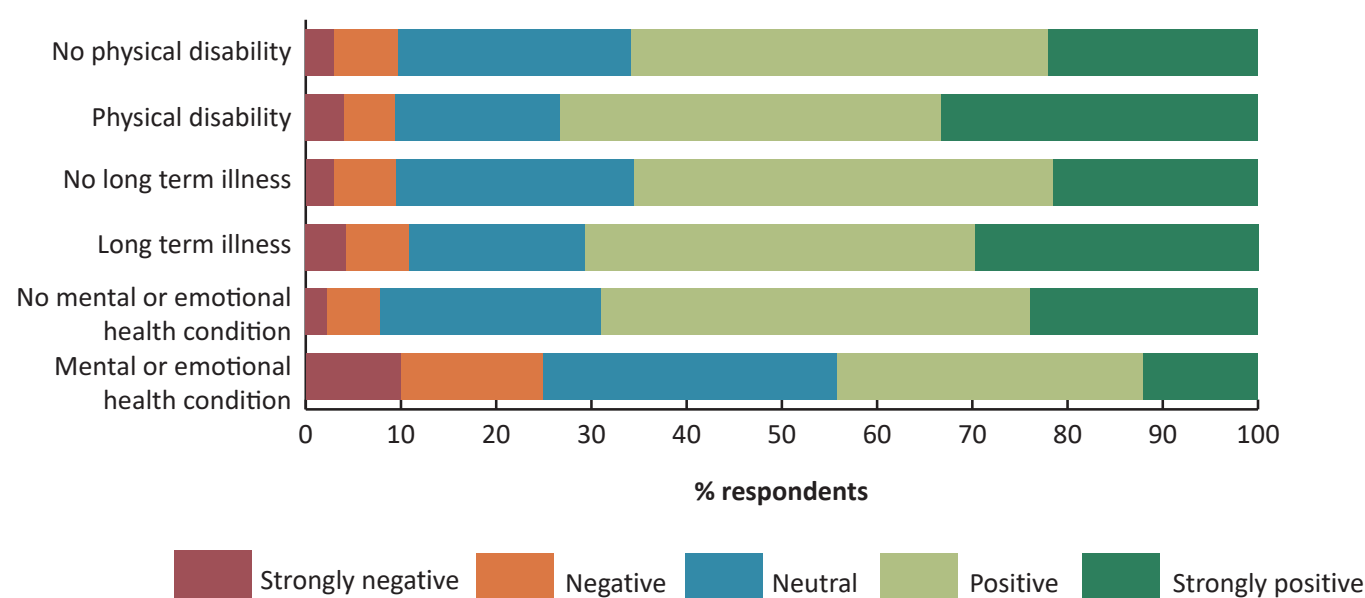


## 7.4 Shopping experience - ordering by email

There was a broadly similar experience of ordering by email for the majority of survey participants as shown in **Figure 7.4.2**, although 25% of those with a mental or emotional health condition registered a negative experience and also reported a lower uptake of using email, at 65%, in comparison to the overall average of 70%.

The lowest uptake for ordering by email was for respondents in the lowest gross household income category (less than £20,000) at 41%.

**Figure 7.4.2 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers by email? By health condition**



## 7.5 Shopping experience - ordering via a website

**Table 7.5.1 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers via a website?**

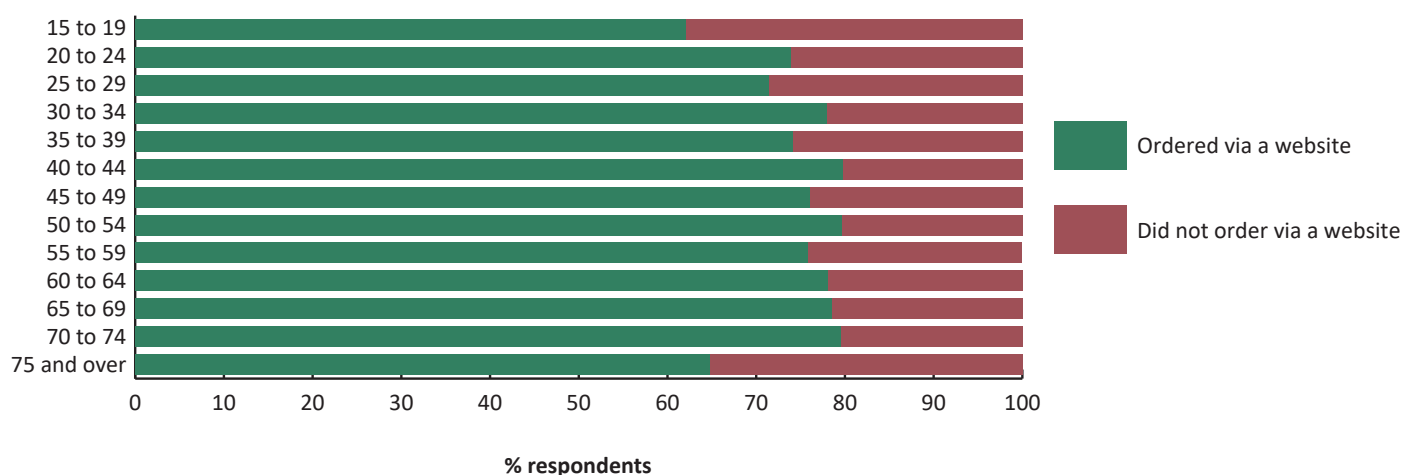
% Strongly negative	% Negative	% Neutral	% Positive	% Strongly positive
3	6	21	46	24

All survey respondents were asked the question, “On reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers via a website?”. The responses of those that provided an answer (1,757 respondents) other than “prefer not to say”, “don’t know” and “did not do” are featured in this section. Responses of those that had ordered from local suppliers by website are shown in **Table 7.5.1**.

**Table 7.5.1** shows that overall there were very few negative responses with regards to use of websites. Any significant comments on general shopping experience have been included at the end of this section on **page 50**.

On average, 74% of survey respondents had used a local supplier website for ordering goods. Respondents aged 15 to 19 and 75 and over were the least likely to use a website to order from local businesses (62% and 65% respectively, see **Figure 7.5.1**). Just under a quarter of respondents with at least one person aged 65 or over in the household did not order from a local supplier website.

**Figure 7.5.1 Respondents that ordered from local suppliers via a website by age**



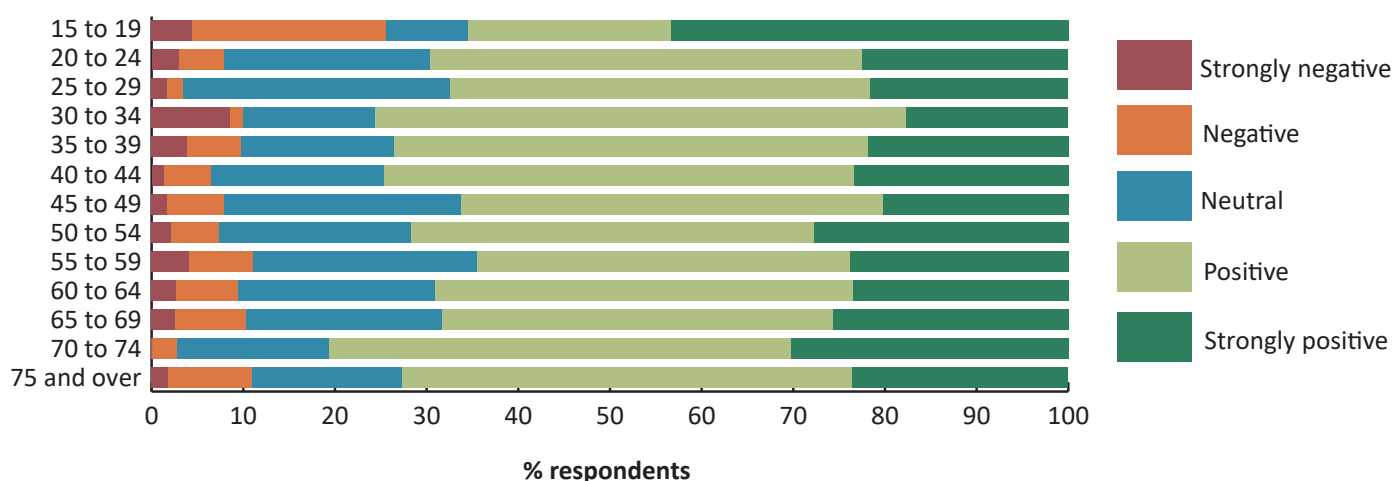
## 7.5 Shopping experience - ordering via a website

The majority of each age group were positive or strongly positive regarding their experience (see **Figure 7.5.2**). 15 to 19 year olds reported the most negative experience (21% negative overall). This also carried across into the group identified as being in full time education or training, with 20% reporting a negative experience. It must be noted that the 15 to 19 age group also had the highest proportion of strongly positive experiences (43%) and few neutral results (9%).

Females were more likely to report a positive experience when using local suppliers' websites (51% reported a positive experience and 29% strongly positive) as opposed to 41% and 20% of males respectively. Fewer females ordered from local suppliers via a website as opposed to males (73% and 78% respectively). Critical workers were also less likely to have ordered from a website, at 74%.

Use of websites to order from local suppliers was a generally positive experience irrespective of whether respondents were pregnant or had a baby in the last six months (73%). Uptake was higher in this group of respondents, at 87%, in comparison to 75% for the rest of the respondent population. This is also a greater proportion in comparison to the general female respondent population, at 73%.

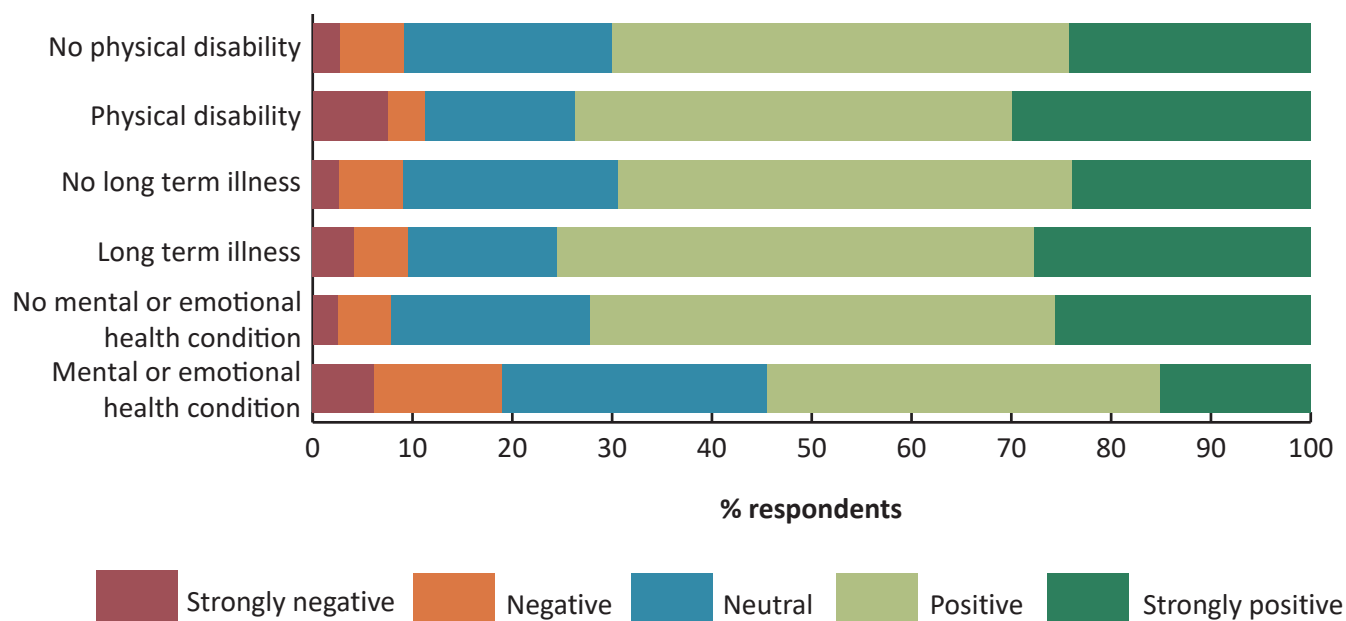
**Figure 7.5.2 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers via a website? By age**





## 7.5 Shopping experience - ordering via a website

**Figure 7.5.3 Responses to the question, on reflection, during the later stages of lockdown how were your experiences of the following – ordering from local suppliers via a website? By health condition**



Respondents who had a mental or emotional health condition were less positive about their experience in ordering from local suppliers via a website, with 55% reporting a positive or strongly positive experience, compared to 72% of respondents without a mental or emotional health condition (see [Figure 7.5.3](#)).

Overall, usage of local website suppliers increased with increasing household income, 83% of respondents in the highest gross household income category had utilised this service. The gross household income category of £20,000-£39,999 had the least propensity to order via a website, 29% having not utilised this.

Feedback was generally positive for the majority of respondents but it was thought that businesses should have been able to access grants and/or technical support to enable them to set up a fully functioning website to efficiently deal with enquiries and orders during lockdown.

## 7.6 Shopping experience - comments

Positive comments relating to general shopping experience during lockdown included:

- Home deliveries of food, essential goods and, later, the delivery of garden, recreational items, entertainment and leisure goods were valued
- Many respondents enjoyed the facility of having their items delivered and hoped to continue using some of the retailers that were offering this service
- Approximately three fifths of comments received from the over 65s indicated that they had used local delivery services over the lockdown period, with the majority indicating that it was a good experience.

For the few respondents that did report a negative experience, the comments included:

- Difficulties in accessing some services for respondents that did not have a credit or debit card and could only pay with cash
- It was thought that there was sometimes an element of “pot luck” on what was received in the delivered basket of food and drink, although the majority of respondents were happy and understood that they might not get their usual brands. There were some more negative experiences with respondents saying that more expensive items were received than specified.
- Respondents in receipt of a pension or benefits (generally in the lower household income brackets) were more likely to indicate that they had found online shopping from local suppliers more expensive than their normal mode of shopping. Some respondents combined orders with other relatives or friends living close by to minimise delivery charges.
- Delivery charges from some local companies pushed some respondents to ordering from off island suppliers, as did unanswered enquiries. Those that switched to off-island suppliers indicated they had done so due to poor response times and the customer service received.
- The websites of local retailers were found by some respondents to not be easily usable and there was increased reliance on social media such as Facebook and phone to get the orders fulfilled. This caused problems for some respondents who did not want to sign up to Facebook in order to have supplies delivered.

## 8.1 Methodology

The Community Survey was commissioned as part of a research project aimed at understanding how the wellbeing of the community has been impacted by the global coronavirus pandemic and the measures put in place in the Bailiwick to control the spread of the virus locally. It was undertaken in-house with costs kept to a bare minimum (with £10,000 spent on analysis, translation, advertising and printing). Data collected via this survey is intended to be combined with data from a wide range of States' sources and research undertaken by other organisations in order to understand the full picture.

The Survey was launched on 22nd June and closed on 30th July 2020. The questionnaire was made available online (in English, Latvian, Polish and Portuguese) and also on paper. Participation was voluntary but encouraged via media releases and briefings, on social media, via a fieldworker in town and the bridge and by email to those that had registered with the Community Monitoring Tool and the States' notification system [mynotifications.gov.gg](https://gov.gg/mynotifications). At the time of writing this report, 3,648 people had completed and returned the survey, which equates to 7% of the population of the Bailiwick aged 16 or over.

An alternative (easy read) survey was issued on the same day to Adult Disability Service users and was also made available on the website and promoted by the States Disability Officer. 51 people completed that survey. PDF copies of both survey questionnaires are available from [gov.gg/communitysurvey](https://gov.gg/communitysurvey).

Respondents were not asked for any information that would personally identify them and were able to answer as many or few questions as they wished. There was an option to skip the more detailed questions and 295 respondents selected that option. Results are presented as percentages of those that didn't skip the question and provided a response other than "prefer not to say". Some questions were only applicable to some of the respondents (identifiable via responses to earlier questions); the results of these questions are presented as percentages of respondents to whom the question applied and are described as such in the report. As a result, the lowest statistical confidence interval for figures presented in this report is plus or minus 2.5% at a confidence level of 95%. Questions that had 2,300 or more respondents have a confidence interval of 2%. However, these confidence figures should be read in the context of the information above regarding the raw nature of the data used.

The profile of respondents did not match the demographic profile of the population of the Bailiwick, but weightings have been applied (relating to age, gender and household income, as described on the next page) to statistically adjust for this and ensure the quantitative results provided in this report are representative. All the results in this report are based on the weighted data.

## 8.1 Methodology

The profile of respondents was compared with Bailiwick population demographics in terms of age, gender, economic status, household income, household composition and housing tenure. It was apparent that the raw profile of respondents was not representative, but a good match was achieved after weighting by age and gender and, subsequently, household income. The effect on the age and gender profile is shown below in **Tables 8.1.1, 8.1.2 and 8.1.3** (“other” includes those that left the question blank, selected “prefer not to say”, “non-binary” or “prefer to self-describe”).

**Table 8.1.1 Bailiwick population age and gender**

	% female	% male
15 to 19	3	3
20 to 24	3	3
25 to 29	4	4
30 to 34	4	4
35 to 39	4	4
40 to 44	4	3
45 to 49	4	4
50 to 54	5	4
55 to 59	5	4
60 to 64	4	4
65 to 69	3	3
70 to 74	3	3
75 and over	6	5
None	0	0
Total	51	49

**Table 8.1.2 Unweighted survey respondents age and gender**

	% other	% female	% male
15 to 19	<1	1	0
20 to 24	<1	2	1
25 to 29	<1	4	1
30 to 34	<1	5	1
35 to 39	<1	6	2
40 to 44	<1	7	3
45 to 49	<1	8	3
50 to 54	<1	9	3
55 to 59	<1	8	3
60 to 64	<1	8	4
65 to 69	<1	5	3
70 to 74	<1	5	2
75 and over	<1	3	2
None	1	1	1
Total	2	69	29

**Table 8.1.3 Weighted survey respondents age and gender**

	% other	% female	% male
15 to 19	<1	3	3
20 to 24	<1	3	3
25 to 29	<1	3	4
30 to 34	<1	4	4
35 to 39	<1	4	4
40 to 44	<1	4	3
45 to 49	<1	4	4
50 to 54	<1	4	4
55 to 59	<1	5	4
60 to 64	<1	4	4
65 to 69	<1	3	3
70 to 74	<1	3	3
75 and over	<1	6	4
None	<1	1	1
Total	1	51	48

## 9.1 Contact details

If you would like any further information on the Community Monitoring Survey or any of the other States of Guernsey Data and Analysis publications, which are all available online at [gov.gg/data](https://gov.gg/data), please contact us for further information.

E-mail: [dataandanalysis@gov.gg](mailto:dataandanalysis@gov.gg)

Write: Data and Analysis  
Sir Charles Frossard House  
La Charroterie  
St Peter Port  
Guernsey  
GY1 1FH



For more information  
go to [gov.gg/data](https://gov.gg/data)