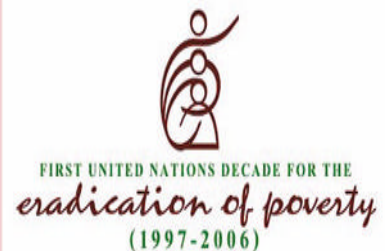


**THE SURVEY OF
GUERNSEY
LIVING STANDARDS**

Report on Phase Two:

**Poverty and Standard of
Living in Guernsey**

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Executive Summary

Introduction

In March 1998, the States accepted a Requête regarding low-income earners and households (Billet VI, 1998). The Requête concluded that: “*there seemed to be a general consensus amongst members that extra help should be given to low income earners; that the majority of members rejected the idea of tackling the problem through income tax alone and expressed a wish to see a broader approach including the use of social security;*”

The Advisory and Finance Committee commissioned the Townsend Centre for International Poverty Research at the University of Bristol to undertake a survey of poverty and standard of living in Guernsey. A primary purpose of this research was to assess the numbers of households in Guernsey that may be considered to be in relative poverty judged against various relevant benchmarks, both local and from other jurisdictions.

The first survey, in November 2000, asked a random sample of Islanders about what they considered to be the necessities of life which all Islanders should be able to afford and which no one should be forced to go without. These ‘necessities’ covered a wide range of social activities and possessions (eg food, clothing, shelter, financial security, medical expenses, etc) for both adults and children. Islanders’ views were also obtained about which public and private services were considered to be ‘essential’. People’s opinions were also canvassed about the policies and actions which would improve their own quality of life, the quality of life in their parish or in Guernsey and the quality of life of less well off Islanders. The results from this Phase One survey have been published as two reports: *The Necessities of Life* and *The Views of the People*.

The second survey, in February 2001, consisted of in-depth face-to-face interviews with people in 433 households. The purpose of Phase Two was to determine the standard of living of the respondents’ households using the results from Phase One as well as a range of methods which have been developed in Europe over the past 100 years. In particular, the Phase Two survey was able to establish the number of households where the standards of living and incomes were so low as to be considered as unacceptable by the overwhelming majority of Guernsey people, ie below a minimum acceptable standard. This Executive Summary presents the key findings from the Phase Two survey.

The major finding from all this research is that the overwhelming majority of people in Guernsey have a very high standard of living. They are content with their accommodation and with life on the Island and have good friends, neighbours and close family who can provide them with support when needed. They are living healthy and happy lives and can afford to buy the things that they need. However, there is a minority of people who have such low incomes that their standard of living is below the minimum acceptable to the majority of Islanders. These ‘poor’ people suffer from a range of problems which are detailed in this Executive Summary. It should be borne in mind, when reading this summary, that the problems that are highlighted usually only affect relatively small minorities of Islanders and not the majority.

Adult and child poverty

This section examines the extent of adult and child poverty in Guernsey and the population’s living standards at the beginning of the 21st Century. People are defined as living in poverty if they are unable to afford so many of the ‘necessities of life’ that their standard of living was below the

minimum considered acceptable by the majority of Islanders. What constitutes the necessities of life was determined in Phase One of the Survey, where respondents were asked which items and activities they thought were essential which nobody should have to go without because of lack of money.

- The population of Guernsey considers a wide range of adult possessions and social activities to be essential and feels that no-one should go without them because of lack of money
- There is even greater support for children's possessions and social activities. Large majorities think that all Islanders should have enough money to participate in Island life as well as to meet their basic needs for food, clothing, shelter and medical care
- The vast majority of households in Guernsey (76%) are not living in poverty and are not at risk of becoming poor in the near future. Ninety-five percent of pensioner couples are not poor
- Guernsey people are less likely to suffer from poverty and deprivation than people in Britain
- However, over 3,000 households (16%) in Guernsey are poor. People in these households have a low income and suffer from multiple deprivation – they do not have four or more necessities of life which the majority of islanders think they should be able to afford and should not have to do without
- Almost two thirds (63%) of lone parents are suffering from poverty, *ie* they have a low income and do not have at least four necessities of life due to a lack of money. Two fifths (43%) of single pensioners are also living in poverty in Guernsey as are a quarter of large households with children (26%)
- Poor people in Guernsey have greater difficulties than poor people in the UK in keeping their homes free of damp and keeping warm in winter. The higher cost of clothes and medical care also causes problems for poorer Guernsey households
- Being unable to afford adequate clothing seems to be a problem for both adults and children in some poor households in Guernsey
- One in five of the Guernsey households cannot afford any savings for retirement or emergencies or to 'replace worn out furniture'. Fourteen percent said they could not afford a 'damp free home'
- Poor parents are likely to go without social activities and financial security so that they can afford food, clothing and other 'necessities' for their children. For example, 91% said that they went without some essential social activities and financial security in the previous year, 35% said that they had an inadequate diet by today's standards and 9% said they could not afford to feed their children adequately

Housing and standard of living

The high cost and often relatively poor quality of housing in Guernsey is a major issue, particularly for the poorer sections of society. However, it must be stressed that the overwhelming majority of people are satisfied with both their accommodation and the area where they live. They like living in Guernsey and their own neighbourhood.

- People with higher incomes have the best housing conditions and poor people have the worst housing conditions

- Poor people are most likely to live in accommodation rented from the States and are unlikely to be owner-occupiers
- People with high monthly mortgage or housing loan payments are least likely to be poor
- No association was found between the amount of rent paid and poverty and there are poor households paying both low and high rents
- A large majority of people are satisfied with their accommodation and their neighbourhood
- Some dissatisfaction with accommodation was reported by families with children and by poor households
- Most people (roughly three quarters) report that their homes are in a good state of repair. Older people are more likely than younger people to report a good state of repair
- Private renters are more likely than either States' renters or owner-occupiers to report a poor state of repair
- Half the population have at least one problem with their accommodation (poor housing conditions). The most commonly cited problems are damp, shortage of space, mould and rot. However, evidence from the recent Housing Needs Survey indicates that in many cases the extent of these problems may not be serious
- There are three times as many households in Guernsey with problems of damp as in Britain. Twice as many have problems of mould or a leaky roof and almost twice as many households lack adequate heating facilities
- Problems of damp walls, floors and foundations affect a quarter of Guernsey households yet 95% of Islanders believe that 'a damp free home' is a necessity of life that everybody should be able to afford and nobody should have to do without. There seems to be a large gap between the aspirations of the Guernsey population and the realities of housing conditions on the Island
- Problems with accommodation affect a higher proportion of private renters than either States' renters or owner-occupiers
- Poor housing conditions are reported to be affecting the health of more than one in 20 people
- One in 10 adults aged under 30 or over 65 reported health problems caused by poor housing conditions

Health and standard of living

During the last two decades, a wealth of evidence has been accumulated that suggests that poverty causes poor physical and mental health. People who live in disadvantaged circumstances have more illnesses and shorter lives than those who are more affluent. Data from this survey supports this evidence: those with the lowest incomes were over four times as likely to report poor health than those in the highest income groups and those who lived in poverty were over four times as likely to report poor health than those not in poverty.

- People who live in disadvantaged circumstances have poorer health than those who are more affluent
- Those who reported that they were 'never' poor consistently reported better health than those who were 'sometimes' or 'always' poor

- Those reporting that they were poor ‘sometimes’ most frequently reported social isolation. By contrast, those reporting that they were poor ‘all the time’ most frequently reported depression
- For each of the measures of health examined, respondents in the lowest net household income quintile had the worst health. In general, there was a linear trend between rising income and better health
- For all but one of the health measures examined, those who were ‘poor’ fared significantly worse than those who were ‘not poor’
- There is a clear and unequivocal association between poor health, measured in a number of ways, and poverty, also measured in a number of ways, whilst taking into account the influence of other variables known to influence health. In general, those in the poorest circumstances experienced four times worse health than those in the most favourable circumstances, when controlling for their age, sex, household type, level of education and place of birth. In simple terms, this means that poor people in Guernsey are four times more likely to be ill than the rest of the population

Crime, social harm and standard of living

This section examines the extent of crime and other socially harmful events experienced by the people of Guernsey. The reason for looking at both crime *and* other harmful events is that, throughout a person’s life, they will experience numerous events which cause harm, distress, and anxiety. Crime will only be one type of a socially harmful event which people experience – alongside divorce, redundancy and accidents at work, on the roads or at home.

The general aim of this section is to contextualise people’s experience of crime in order to provide a more balanced and objective understanding of the harmful situations and events which they may have experienced in the previous year. The focus of these findings is on the unequal risks of experiencing socially harmful events. It shows how poverty affects whether some people experience more harmful events than others and also highlights a number of other important factors.

- The vast majority of Guernsey people had suffered no crime in the previous year. However, just over a third were victims of some form of crime
- Nearly three quarters of victims experienced vehicle-related crime whilst 37% experienced other forms of property crime and only 20% personal crime
- Most people (19%) were victims of just one crime but 9% experienced two crimes and 5% experienced three or more crimes
- The people of Guernsey experience less crime than British people in most categories of crime, especially crimes of violence
- People living in poverty bear the brunt of most crime: 39% of those living in poverty experienced crime in the previous year compared to only 33% of those not poor
- Higher rates of crime affected respondents aged 16-24, households with two adults, with and without children and those born in Guernsey or one of the other Channel Islands
- More than half the Guernsey population worries about being a victim of some form of crime
- People worried most about burglary: 41% said that they were ‘fairly’ or ‘very’ worried about having their home broken into and something stolen
- Poor people were nearly twice as likely to feel ‘fairly’ or ‘very’ unsafe when on the streets and 1.7 times more likely to feel unsafe when at home than the rest of the population

- People living in accommodation rented from the States of Guernsey, as well as women and the elderly, worry most about crime
- 76% of people reported some form of harmful event in their life in the previous twelve months
- Of the people who had experienced a harmful event or situation, 72% said that they had relationship problems (particularly the death of a close friend or relative)
- Poor people were significantly more likely to experience a harmful event in the previous year: 91% of poor people experienced a form of difficulty compared to only 73% of those not living in poverty

Social support and standard of living

When times are hard, family and friends are the first source of help and support for many people. One indicator of the existence of functioning social networks is the amount of practical and emotional support 'potentially' available to individuals in times of need. Almost everyone in Guernsey can count on at least some support with practical and emotional problems, however:

- Almost two thirds of respondents can count on good support
- Younger and older people have better support networks than middle-aged persons
- Women have more potentially supportive networks than men
- Single adults report less supportive networks than couples
- Those in social housing have poorer potential support networks than private renters or owner-occupiers
- People born in Guernsey have better social support networks than those born elsewhere
- People with a lower income tend to have worse social support available
- Poor people are likely to have less social support

Services and standard of living

This section presents findings on the level of access - or lack of it - to services on the Island. Such access is known to affect people's standard of living, with good local services improving people's standard of living. Local services may also provide a means of participating in the community (*eg* going to church or attending an evening class).

- Lack of availability, or 'collective exclusion', from public and private services affects close to one-third (31%) of respondents. Lack of affordability, or 'individual exclusion' affects one in seven (14%) respondents
- Poor people are more likely to not be able to use public and private services because they are either too expensive or not available where they live
- Poor people have some difficulties with paying to use public sports facilities, museums, galleries, dentists and cinema/theatres
- The majority of people feel that there is insufficient community policing and an inadequate bus service in many areas
- Exclusion from elderly/disabled services affects very few Islanders

Perceptions of poverty

In a democracy like Guernsey, the population's views and perceptions about poverty and the standard of life on the Island are of great importance. It is also important to know if people are prepared to pay more tax in order to eliminate poverty.

- Fairly high proportions of households said that their incomes were inadequate to avoid absolute poverty (7%), general poverty (12%) and overall poverty (16%). The scientific measurement of relative poverty (suffering from both low income and multiple deprivation) also found that 16% of the population were 'poor'
- Poverty rates are lower in Guernsey than in the UK. However, rates of poverty amongst lone parents are very high in both countries and, unfortunately, poverty amongst single pensioners in Guernsey is worse than in the UK
- The average incomes of poor households, before housing costs, (£231 per week) are only slightly above that needed to avoid absolute poverty in Guernsey (£226 per week)
- The rates of extreme time stress (7%) in Guernsey and Britain are the same, however, there are fewer people who suffer from moderate time stress in Guernsey than in Britain. Overall, Guernsey people suffer from slightly less time stress than the population of Britain
- The 'poorest' suffer twice as much time stress as the rest of the population
- People in Guernsey are very pessimistic about poverty, 36% thought poverty had increased over the past 10 years (despite rapid economic growth) and 44% thought that poverty would continue to increase over the next 10 years. Much smaller numbers thought poverty would decrease
- The large majority of Guernsey people (67%) believe that poverty and need are caused by inevitable changes in society, injustice or bad luck
- Two thirds (67%) of the population would support an increase in tax to help end poverty in Guernsey.

Introduction

In March 1998, the States accepted a Requête regarding low-income earners and households (Billet VI, 1998). The Requête concluded that: “*there seemed to be a general consensus amongst members that extra help should be given to low income earners; that the majority of members rejected the idea of tackling the problem through income tax alone and expressed a wish to see a broader approach including the use of social security;*”

The Social Policy Working Group of the Advisory and Finance Committee examined the available evidence on possible solutions for low income earners and households and concluded that there was insufficient information on relative poverty in Guernsey - particularly on levels of disposable income – to provide definitive answers to the concerns of the Requête.

The Advisory and Finance Committee commissioned the Townsend Centre for International Poverty Research at the University of Bristol to undertake a survey of poverty and standard of living in Guernsey. A primary purpose of this research was to assess the numbers of households in Guernsey that may be considered to be in relative poverty judged against various relevant benchmarks, both local and from other jurisdictions. Two surveys were commissioned for this purpose.

The first survey in November 2000 asked a random sample of Islanders about what they considered to be the necessities of life which all Islanders should be able to afford and which no one should be forced to go without. These ‘necessities’ covered a wide range of social activities and possessions (*eg* food, clothing, shelter, financial security, medical expenses, etc) for both adults and children. Islanders’ views were also obtained about which public and private services were considered to be ‘essential’. People’s opinions were also obtained about the policies and actions which would improve their own quality of life, the quality of life in their parish or in Guernsey and the quality of life of less well off Islanders. The results from this Phase One survey have been published as two reports: *The Necessities of Life* and *The Views of the People* (Gordon *et al*, 2001a; 2001b)

The second survey, in February 2001, consisted of in-depth face to face interviews with people in 433 households. The purpose of Phase Two was to determine the standard of living of the respondents’ households using the results from Phase One as well as a range of methods which have been developed in Europe over the past 100 years. In particular, the Phase Two survey was able to establish the number of households whose standard of living and incomes were so low as to be considered as unacceptable by the overwhelming majority of Guernsey people, *ie* below a minimum acceptable standard. This ‘consensual’ method of scientifically measuring relative poverty is discussed in more detail in Chapter Two. Poverty and deprivation were also measured using more subjective methods which allow estimates to be made of the extent of ‘absolute’ and ‘overall’ poverty in Guernsey as defined by the governments of 117 countries (including the UK) at the 1995 United Nations World Summit on Social Development (see Chapter Eight for details).

Chapter One describes the characteristics of people and households in Guernsey, Chapter Three deals with the important issues surrounding housing on the island, Chapter Four discusses health issues, Chapter Five deals with crime and other non-criminal harmful life events (social harm), Chapter Six describes the extent of social support available to both ‘rich’ and ‘poor’ households and Chapter Seven discusses the important issues of access to public and private services. Chapter Eight discusses perceptions of poverty, in Guernsey and elsewhere.

In addition, this report contains three appendices which give additional details of the results from the survey and the methods used in this report to measure poverty and standard of living.

This report (plus the two previous reports on Phase One of the survey) are, in total, over 300 pages in length and cover a wide range of issues relating to the standards of living and poverty in Guernsey. Nevertheless, we received such a positive response from people in Guernsey that a very large amount of useful information has been collected. These three reports only begin to scratch the surface of what was discovered about the circumstances of life in Guernsey. Therefore, the survey data will be made available for further research into these issues.

The results from the survey have been weighted so that they are representative of the population of Guernsey, as measured by the 1996 Census (see Appendix III for details). References in this report to '*Islanders*', '*Guernsey people*', '*Guernsey parents*' and '*the Guernsey population*' relate to the households and persons comprising those households on the Island at the time of the Survey. These terms are not indicative of place of birth or length of time spent in the Island. In amongst the analyses contained within the report, however, there are several comparing the circumstances of Guernsey born persons to those born in the UK or elsewhere. Comparing data by place of birth (or by other factual circumstances), is a fundamental technique used in surveys of this nature and not unique to the Survey of Guernsey Living Standards.

The major finding from this research is that the overwhelming majority of people in Guernsey have a very high standard of living. They are content with their accommodation and with life on the Island and have good friends, neighbours and close family who can provide them with support when needed. They are living healthy and happy lives and can afford to buy the things that they need. However, there are a minority of people who have such low incomes that their standard of living is below the minimum acceptable to the majority of Islanders. These poor people suffer from a range of problems which are detailed in this report.

Chapter One

The People of Guernsey

Summary

Sources of income

- Earnings from employment or self-employment make up the bulk of personal and household income
- Interest from savings and dividends and income from state benefits were also significant

Net household income

- Middle-aged respondents report the highest average net weekly income
- Women report less income than men
- Those living alone without children have the highest incomes
- Higher incomes are reported by those born outside Guernsey
- More education is equated with a higher income bracket

Benefits/allowances

- Family Allowance is the benefit received by the greatest number of households
- More than one in four households receive a pension

Residential qualification

- The majority of respondents are residentially qualified
- A greater percentage of older people are residentially qualified
- More men than women are residentially qualified
- Childless couples are less likely and single parents more likely to be residentially qualified
- Housing licence holders are more likely to rent
- Those residentially qualified are more likely to have been born in Guernsey than elsewhere
- Housing licence holders are more likely to have post-school qualifications
- Poor people are more likely to be residentially qualified

Introduction

During the Survey of Guernsey Living Standards (GLS), interviews were carried out with one person (called the respondent) in 433 households in which 1,097 people lived (834 adults and 263 children). Respondents were asked a number of questions about themselves and their households, including their sex, age, marital and employment status, number of children, own birthplace and sense of belonging, their income, including benefits, and their educational qualifications. They were also asked about their residence on the Island.

Sex, age, marital and employment status and children

After adjusting the survey results to allow for sampling effects, 46% of respondents were men and 54% women. Four out of five respondents were under 65 years of age, with only 6% over 80. At the other end of the spectrum, 8% of respondents were under 25. More than 60% were married or living as married with only 12% divorced or separated. Most households (83%) comprised only one or two adults with just 8% containing four or more adults. Two thirds (67%) of respondents had no children under the age of 16 and only 5% had three or more young children.

Half of all respondents reported that they worked full time with the remainder working part time (15%) or not in paid work (35%). Of those in full or part time paid work, 94% had a permanent job. The vast majority of paid workers were employees, with only 15% self-employed.

Place of birth and sense of belonging

Nearly 60% of respondents were born in Guernsey, Herm or Jethou, with just over 1% born on one of the other Channel Islands. Most of the remainder were born in the UK, with just a small proportion born elsewhere, as shown in Figure 1.1.

In general, the part of the population not born on Guernsey, Herm or Jethou are younger and have better educational qualifications than those born in Guernsey (although there is considerable variation in both populations). However, of those born outside Guernsey almost a quarter (22%) had arrived before 1960 and a further third (32%) by 1980. This means that just over a half of those born outside Guernsey had been resident on the Island for more than twenty years. Of the more recent arrivals, most had been resident for less than 10 years, as illustrated by Figure 1.2.

Figure 1.1: The birthplace of GLS respondents

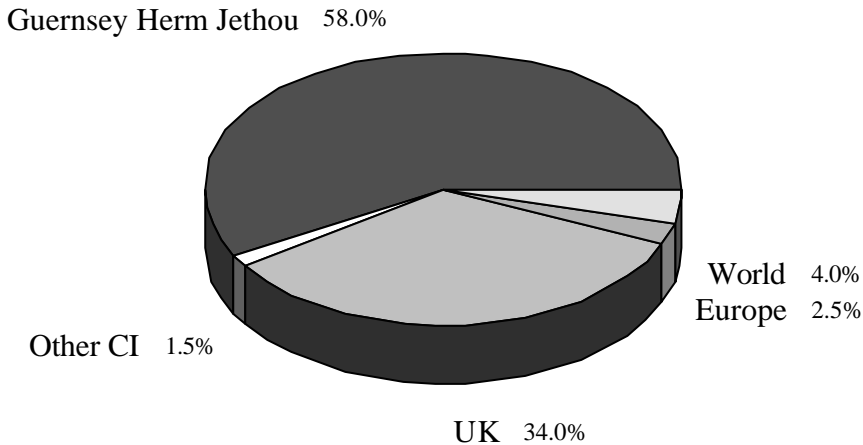
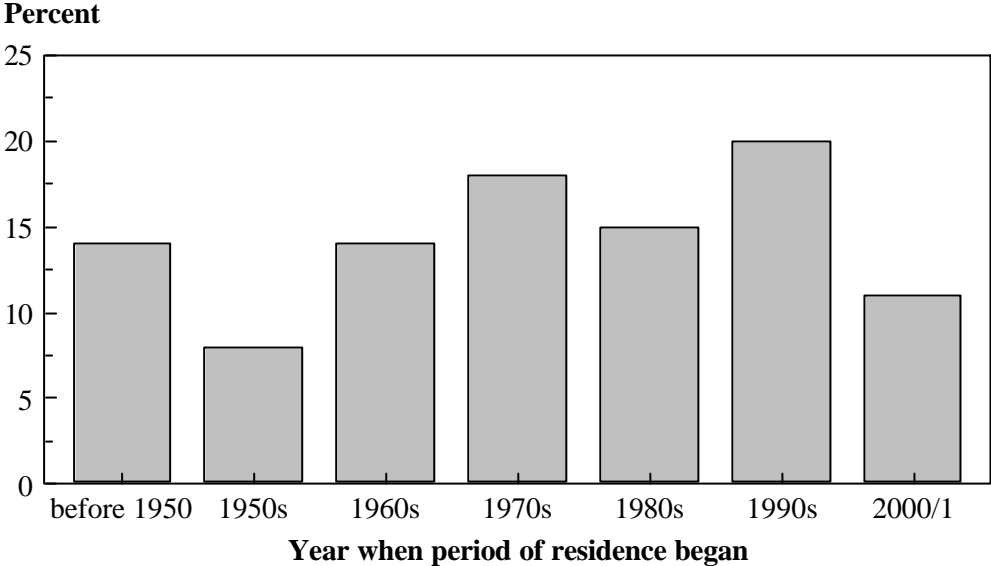


Figure 1.2: Year when period of residence in Guernsey began, for those born outside Guernsey, Herm or Jethou



Respondents were also asked which of a number of groups *they* considered they belonged to. The groups were arranged on a geographical basis and were not described as specifically cultural or ethnic groups. Sixteen percent of respondents selected more than one group.

Three quarters of all respondents considered they belonged to Guernsey, whilst nearly a third said they were English, with 12% perceiving that they were Scottish, Welsh or, simply British. Three percent of respondents said they belonged to the Irish group. The proportion of respondents mentioning that they belonged to other groups was small, however, 12 other groups were given. It is important to note that not all people who were born in Guernsey consider that they are only belong to the ‘Guernsey’ group for example some consider they are both ‘Guernsey’ and ‘English’. Conversely, some people born outside Guernsey but who have lived in the Guernsey for decades now identify themselves solely with the ‘Guernsey’ group.

Household income

Benefits/allowances

Respondents were asked to indicate how many people in their household were in receipt of any state benefits and allowances and how many types were received (none, one, two, three or more). For each benefit/allowance, a new variable was created indicating that either no-one in the household was in receipt or that one or more persons living in the household was in receipt. As Table 1.1 shows, just under 40% of households reported that at least one person received Family Allowance. In addition, an Old Age Pension is received by at least one person in more than one quarter of the households interviewed. At the other end of the spectrum, Supplementary Benefit is received by one or more individuals in only 8% of households and around 6% of households report at least one person in receipt of a Widow’s Pension. However, social security records show that only 600 people receive Widow’s

Pensions although larger numbers are likely to be receiving private widow's pensions.

Table 1.1: Receipt of benefit/allowance in household

One or more persons in household in receipt of benefit/allowance	(%)
Family Allowance	39
Old Age Pension	27
Supplementary Benefit	8
Widow's Pension	6
Invalidity Benefit	3
Sickness Benefit	2
Attendance Allowance	2
Industrial Injury Benefit	1
Invalid Care Allowance	1
Widowed Parent's Allowance	0
Child's Special Allowance	0
Guardian's Allowance	0
Maternity Allowance	0
Industrial Disablement Benefit	0
Unemployment Benefit	0

Sources of income

Respondents were then asked to report their sources of income - both for themselves and their household. Not surprisingly, earnings from employment and self employment are reported more frequently than income from any other source, both for individuals and their household (see Table 1.2). The second most frequently cited source of income (individual and household) is interest from savings, dividends, etc. Benefits, allowances or pensions were the next most disclosed sources of income.

Table 1.2: Sources of individual and household income

Sources of income	You	Your household
	(%)	(%)
Earnings from employment or self-employment	67	85
Interest from savings, dividends, etc.	51	46
State benefit in Table 1.1	21	10
Pension in Table 1.1	16	9
Other benefits or pensions	14	10
Other sources of income, <i>eg</i> rent	8	6
Child maintenance	2	1
Other kinds of regular allowance from outside household	1	2
Student loan/grant	0	1

There were differences in reported sources of income between groups. For example, younger respondents, men, couples (with and without children), owner-occupiers or private renters, those with post-school qualifications, in higher income quintiles, who are not poor and those

who never saw themselves as poor were more likely to report *earnings from employment or self-employment* as their major source of personal income. On a household level, the groupings were similar.

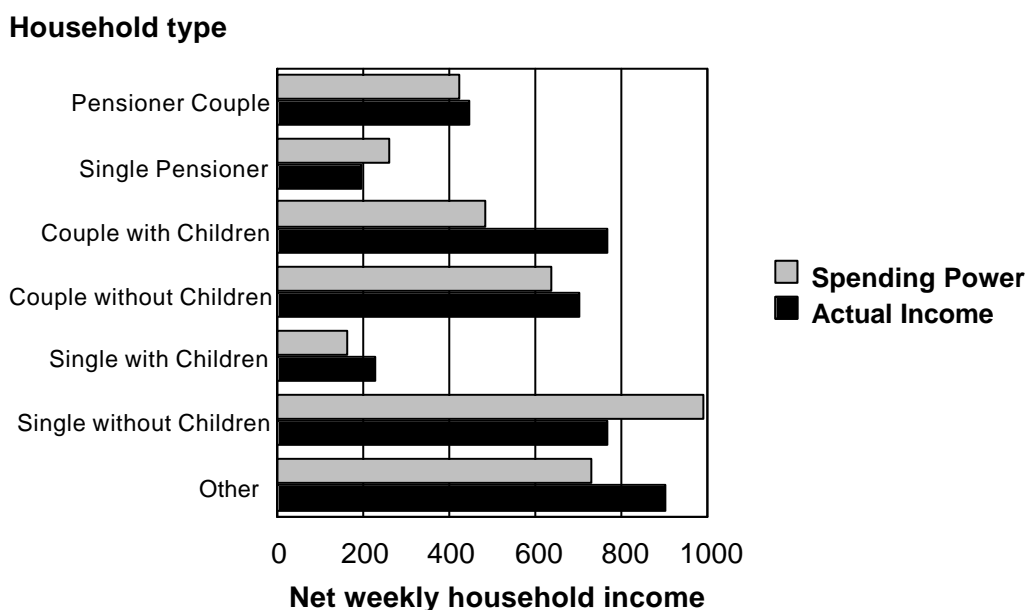
Those in the middle age (35-54 and 55-64) groups, single people under 65 and owner-occupiers were relatively more likely to report *interest from savings and dividends* as their own main source of income. At the household level, pensioner couples and couples without children, those with a school or post-school qualification, in the highest income quintile, who are not objectively or subjectively poor, were relatively more likely to report interest from savings and dividends as the main source of household income.

Unsurprisingly, *state benefits* were relatively more likely to be reported as a source of personal income for those in the oldest age group (65 plus), by women, single parents, pensioner couples, States' renters, those born in Guernsey, those without any school qualifications, in the lowest income quintile and who are objectively or subjectively 'poor'. It is clear that state benefits are being targeted at the poorest groups.

Net household income

Using a series of Showcards, respondents were asked to indicate their income and, if applicable, the income of their spouse and any other members of their household. For example, if there was only one person living in the household, then his/her net income from all sources would be net household income. If, on the other hand, a couple lived together and both had some income, this would be added together (after taking off relevant charges and taxes) to produce a net household income. Total income from all the sources listed on the Showcard - after taking off Income Tax, National Insurance and any pension contributions, was calculated and equivalised according to household composition (eg the number of adults, children, disabled persons living in the household). The results are set out in Figure 1.3.

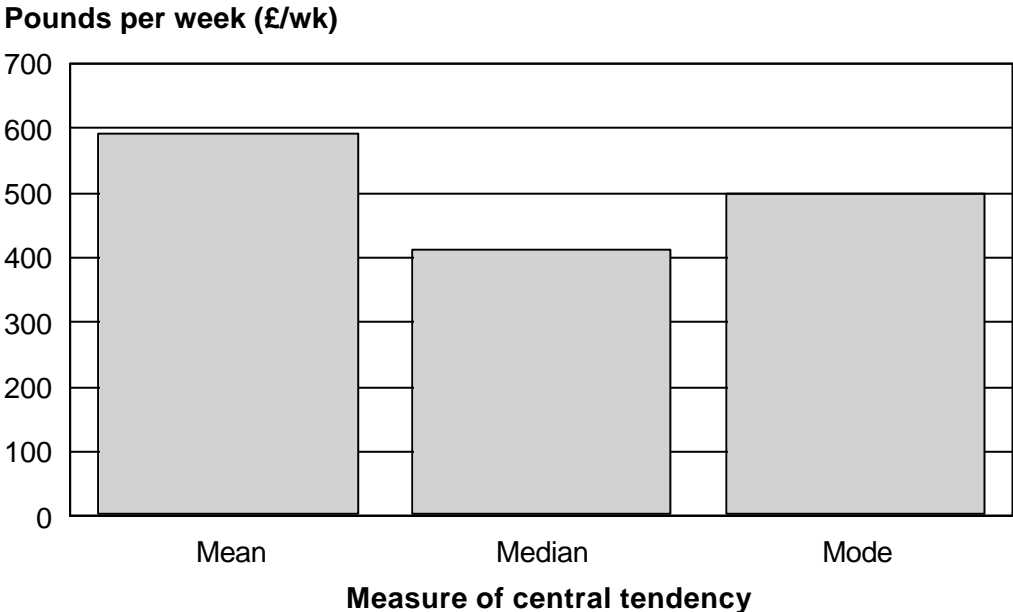
Figure 1.3: Net average weekly household income (actual and spending power)



Measuring the ‘spending power’ of households of different sizes and compositions (a process called equivalisation) presents one of the major problems when measuring standard of living and poverty. It is self evident that, the larger the household or family, the more income will be needed to maintain the same standard of living. It is also clear that economies of scale exist within a household, *ie* it does not cost a family of four twice as much as a family of two to maintain the same standard of living. However, it is not self-evident *how much* extra larger households need to have the same standard of living as smaller households. In this research, we have used the latest scientific evidence on British households to adjust (equivalise) the households incomes in Guernsey¹. The incomes shown in Figure 1.3 (above) are both the actual incomes of these households and also the equivalised incomes which allows more direct comparisons of the spending power of these households to be made. It is clear that, on average, single adult households have five times the equivalent spending power of lone parent households.

Given the range of household incomes present on Guernsey, it was considered important to determine the extent to which higher incomes affected the findings. Figure 1.4 presents three measures of central tendency: *mean* (the arithmetic average; the sum divided by the number of cases), *mode* (the most frequently occurring value) and *median* (the value above and below which half the cases fall, not sensitive to outlying values - unlike the mean).

Figure 1.4: Measures of average net equivalised household income



¹ There is currently no information available in Guernsey which would allow us to make the necessary income equivalisation (spending power) calculations, although these kind of data have recently been collected in Jersey by a team from the University of Loughborough. The United Nation’s Expert Group on Household Income Statistics recommends that “*income should be adjusted to take account of household size, using equivalence scales.*” (Canberra Group, 2001). Appendix III provides additional details about the income equivalisation.

Figure 1.4 shows that the mean equivalised disposable household income in Guernsey is about £600 per week. The median and the mode are lower since there are a number of households in Guernsey which have very large household incomes (eg millionaires).

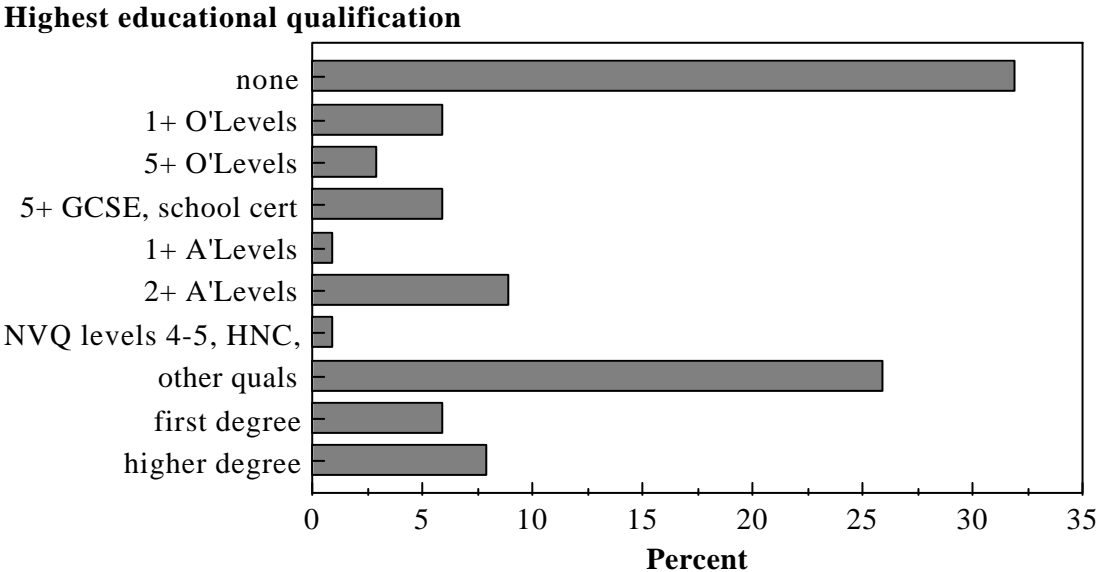
Socio-demographic (group) differences did emerge with respect to the amount of household income:

- Those aged 35-54 reported the highest average net weekly income (approximately £850 after deductions) and those 16-34 the lowest (approximately £510 after deductions)
- Female respondents reported, on average, £200 less net income per week than their male counterparts (£518 versus £724)
- Those living alone, under 65 years of age, reported the highest average income (approximately £1010) and single parents the lowest (approximately £170)
- Respondents from the UK or other parts of Europe reported higher average income than those born in Guernsey or another Channel Isle (£847 versus £461)
- Those with post-school qualifications reported the highest average net weekly household income (£808) compared with those with a school qualification (£603) or no school qualification (£339)
- Those objectively classified as ‘poor’ reported much lower net weekly income than those deemed to be ‘not poor’ (£173 versus £697). Similarly, those respondents who feel that they are poor ‘all the time’ have much lower income (£196) than those who either feel that they are ‘sometimes’ (£329) or ‘never’ poor (£696)

Educational qualifications

Respondents were asked which of a number of standard educational qualifications they possessed. Most respondents mentioned one or two qualifications that they had obtained, although some mentioned up to five. Nearly a third of all respondents said that they had no educational qualifications at all. The details are set out in Figure 1.5.

Figure 1.5: The highest educational qualification of respondents



In addition to the third of respondents with no qualifications, over a quarter reported their highest educational qualifications to be *other* than O Levels, A Levels, NVQs or first or higher degrees. These were not individually identified but included such qualifications as City and Guilds, RSA/OCR, BTEC and Edexcel.

Residential qualification

For the purposes of this survey 'residentially qualified' means able to occupy local market accommodation without a housing licence. This applies to almost all those born in Guernsey whereas just over half the persons who were born outside the Island (*ie* in the UK or elsewhere) were 'residentially qualified'.

- Eight out of ten respondents are residentially qualified, whereas about 10% each are housing licence holders or qualified in another way
- Older respondents (65 plus) are much more likely to be residentially qualified whereas those in the youngest age group (16-34) are more likely to be licence holders
- A greater percentage of men than women are residentially qualified
- Couples with no children are relatively *less* likely and single parents *more* likely to be residentially qualified than other household types
- Housing licence holders are more likely than the residentially qualified to be private renters
- Those who are residentially qualified are least likely to have post-school qualifications
- Those who are objectively 'poor' are relatively *more* likely to be residentially qualified and *least* likely to be licence holders

Taken together, these results indicate the presence of younger, well-off males who live and work on the Island but who do not come from Guernsey and are here for a limited time only. As stated before, older people who were born in Guernsey are more likely to be residentially qualified.

Chapter Two

Adult and Child Poverty in Guernsey

Summary

- The population of Guernsey considers a wide range of adult items and activities to be essential and feels that no-one should go without them because of lack of money
- There is even greater support for children's items and activities. Large majorities think that all islanders should have enough money to participate in island life as well as to meet their basic needs for food, clothing, shelter and medical care.
- The vast majority of households in Guernsey (76%) are not living in poverty and are not at risk of becoming poor in the near future. Ninety-five percent of pensioner couples are not poor.
- Guernsey people are less likely to suffer from poverty and deprivation than people in Britain.
- However, over 3,000 households (16%) in Guernsey are poor. People in these households have a low income and suffer from multiple deprivation – they do not have four or more necessities of life which the majority of islanders think they should be able to afford and should not have to do without.
- Almost two thirds (63%) of lone parents are suffering from poverty, *eg* they have a low income and do not have at least four necessities of life due to a lack of money. Two fifths (43%) of single pensioners are also living in poverty in Guernsey as are a quarter of large households with children (26%)
- Poor people in Guernsey have greater difficulties than poor people in the UK in keeping their homes free of damp and keeping warm in winter. The higher cost of clothes and medical care also causes problems for poorer Guernsey households.
- Being unable to afford adequate clothing seems to be a problem for both adults and children in some poor households in Guernsey
- One in five of the Guernsey households cannot afford any savings for retirement or emergencies or to 'replace worn out furniture'. Fourteen percent said they could not afford a 'damp free home'
- Poor parents are likely to go without social activities and financial security so that they can afford food, clothing and other 'necessities' for their children. For example, 91% said that they went without some essential social activities and financial security in the previous year, 35% said that they had an inadequate diet by today's standards and 9% said that they could not afford to feed their children adequately.

Introduction

This chapter examines the living standards of the Guernsey population at the beginning of the new Millennium and its main focus is to address how many adults and children are living in poverty. People are defined as living in poverty if they are unable to afford the necessities of life. What constitutes the necessities of life was determined in Phase One of the Survey,

where respondents were asked which items and activities they thought were essential which nobody should have to go without because of lack of money.

The chapter is divided into three sections. The first examines which items were considered essential and how many people lack them because of low income. The second section shows how many people are living in *objective* conditions of poverty and considers the socio-economic characteristics of the 'poor' population. The final section considers alternative measures of poverty such as subjective notions based on people's own perceptions of present and past poverty experiences and concentrates on people's experiences of deprivation.

What items constitute the necessities of modern life?

This section considers adult and child items and activities which the population of Guernsey believes to be the basic necessities of life and looks at the proportion of adults who say that they cannot afford them. Table 2.1 ranks the percentage of people identifying different adult items as 'necessary' and also shows the percentage of people who say that they 'don't have them because they can't afford them' in 2001.

Out of the 41 items listed, 27 were considered as *essential* by 50% or more of the people of Guernsey and these have been given in italics for clarity. All respondents considered 'beds and bedding for everyone in the household' as being necessary and over 90% of the population in each case thought 'money to visit the doctor and pay for medicines', 'money to buy aids such as glasses or hearing aids', 'heating the home', a 'refrigerator', a 'damp free home', 'money to keep the home in a decent state of repair', a 'warm waterproof coat', 'two meals a day', 'money to replace electrical equipment' and 'insurance for the contents of the home' as items which all adults should be able to have in Guernsey. By contrast, less than 10% of the population saw a 'video recorder', 'home computer', 'satellite TV', a 'mobile phone' and 'access to the Internet' as necessities of life.

Of the 27 items considered essential by 50% or more of the population, there were only three items which *nobody* reported as lacking due to insufficient incomes ('beds and bedding', 'refrigerator' and 'two meals a day'). This left 24 items which some people said they did not have because they could not afford them. Ten out of the 27 necessities of life were lacked because of money constraints by over 10% of people.

The highest rates related to people not being able to afford to 'replace any worn out furniture' (22%); 'regular savings of £10 per month' (21%); 'pay someone to do odd jobs around the home' (20%); 'replace or repair broken electrical equipment' (15%); 'damp free home' (14%), 'money to keep home decorated' (14%) or in a 'good state of repair' (14%) and 'a small amount of money to spend on themselves'(13%). In Table 2.1, items that are highlighted in *italic and bold* are those that the majority of people thought were necessities but which more than 9% of households in Guernsey could not afford. These highlighted items are all related to not being able to maintain a home in good repair, inability to save and have some financial security and not being able to meet necessary medical expenses.

Table 2.1: Perception of adult necessary items and how many people lack them (all figures show percent of adult population)

Item	Necessary (Guernsey, 2000)	Don't have, can't afford (Guernsey, 2001)
<i>Beds and bedding for everyone in the household</i>	100	0
<i>Enough money to visit your family doctor and pay for medicine prescription charges when sick</i>	97	6
<i>Money to buy glasses/hearing aids or other medical aids</i>	97	9
<i>Heating to warm living areas of the home if it's cold</i>	96	6
<i>Refrigerator</i>	96	0
<i>A damp-free home</i>	95	14
<i>Enough money to keep your home in a decent state of repair</i>	95	14
<i>A warm, waterproof coat</i>	94	3
<i>Two meals a day</i>	92	0
<i>Replace or repair broken electrical goods such as refrigerator</i>	92	15
<i>Insurance of the contents of the home</i>	91	9
<i>Meat or fish or vegetarian equivalent every other day</i>	81	1
<i>Telephone</i>	80	1
<i>Fresh fruit and vegetables every day</i>	80	4
<i>Appropriate clothes to wear for job interviews</i>	80	2
<i>A washing machine</i>	76	2
<i>Enough money to keep your home in a decent state of decoration</i>	70	14
<i>Two pairs of all weather shoes</i>	68	3
<i>Regular savings (of £10 a month) for 'rainy days' or retirement</i>	67	21
<i>Deep freezer/Fridge freezer</i>	66	1
<i>Carpets in living room and bedrooms in the home</i>	65	2
<i>Presents for friends or family once a year</i>	61	3
<i>Replace any worn out furniture</i>	56	22
<i>An outfit to wear for social or family occasions</i>	54	8
<i>A small amount of money to spend weekly on yourself</i>	54	13
<i>A television</i>	51	1
<i>A roast joint or its vegetarian equivalent once a week</i>	51	4
<i>New, not second hand, clothes</i>	46	5
<i>A dictionary</i>	42	1
<i>A car</i>	38	6
<i>A dressing gown</i>	34	0
<i>Having daily newspaper</i>	32	6
<i>Money to pay for someone to do odd jobs around the house</i>	22	20
<i>Microwave oven</i>	15	2
<i>CD player</i>	12	3
<i>A dishwasher</i>	11	7
<i>A video recorder</i>	8	3
<i>A home computer</i>	6	12
<i>Satellite TV</i>	6	9
<i>Mobile phone</i>	5	5
<i>Access to the Internet</i>	5	10

Note: weighted data

Table 2.2 shows which adult *activities* were considered as essential and how many people could not afford to do them. There was some support for adult social activities among the population, although not as strong as for the adult *items*. Ninety-one percent of the population considered ‘visiting friend or family in hospital’ as an essential activity which everybody should be able to afford and not do without, as did 83% in relation to ‘visits to school’ and 81% in the case of ‘celebrations on special occasions, such as Christmas’.

On the other hand, there was less support in the population for a monthly meal in a restaurant (18%) or fortnightly visit to the pub (12%). Few people reported that they could not afford to undertake the five activities (those in italics) which were considered essential by 50% or more of the population. Only 5% of the population, for example, said that they could not afford a ‘hobby or leisure activity’. Of the remaining seven non-essential activities, four were not undertaken because of affordability by more than 10% of the population. The most significant of the four items were an ‘annual weekly holiday away from home, not with relatives’ (24%) and ‘visits to friends and family off Island’ (24%).

Table 2.2: Perception of adult necessary activities and how many people lack them (all figures show percent of adult population)

Activity	Necessary (Guernsey 2000)	Don't have, can't afford (Guernsey 2001)
<i>Visiting friends or family in hospital or other institutions</i>	91	1
<i>Visits to school, for example, sports day, parents evening</i>	83	0
<i>Celebrations on special occasions, such as Christmas</i>	81	1
<i>Attending weddings, funerals and other such occasions</i>	79	2
<i>A hobby or leisure activity</i>	62	5
Friends or family round for a meal/snack/drink	49	4
An annual weekly holiday away from home, not with relatives	38	24
Visits to friends and family, off Island	33	24
Attending church or other place of worship	26	2
An evening out once a fortnight	22	14
A meal in a restaurant/pub once a month	18	15
Going to the pub once a fortnight	12	9

Note: weighted data

The next two tables illustrate which *children's* items (Table 2.3) and activities (Table 2.4) were considered to be essential and the extent to which people lack them because of affordability. Taking Table 2.3 first, the extent of strong support among Guernsey people for children's items is revealed as only two out of the 23 items were not considered as essential. Those considered as essential by over half the population are again highlighted by italics.

There is similarly wide support for the children's *activities* (Table 2.4). Six out of the seven children's activities (highlighted by italics) were seen as essential, with high rates of support

for ‘celebrations’ (95%), a ‘hobby or leisure activity’ (84%) and ‘weekly play group sessions for pre-school aged children’ (78%).

These two tables, therefore, reveal a high level of support across a whole range of children’s items and activities covering food, clothing, participation and leisure, development, and environment. They also show that few people go without these items because of a lack of money. The exceptions are ‘enough bedrooms for every child over 10 of different sex’ (7%); ‘at least seven pairs of new underwear’ (6%); ‘at least £1 per week in pocket money’ and ‘new, properly fitted shoes’ (5%) – which are highlighted in *italic and bold* in Table 2.3.

Of the non-essential items, 20% said they lacked a ‘computer suitable for school work’ because they could not afford it. The proportion of adults unable to afford these activities for their children was similarly small, although 8% could not afford ‘monthly swimming lessons’ and 7% could not afford an ‘off Island school trip’ – both of which were seen as necessary by the majority of the population and which no child should have to do without because of lack of money.

Table 2.3: Perception of children’s necessary items and how many lack them (all figures show percent of adult population)

Item	Necessary (Guernsey 2000)	Don’t have, can’t afford (Guernsey 2001)
<i>A warm waterproof coat</i>	99	1
<i>New, properly fitted shoes</i>	97	5
<i>A bed and bedding to her/himself</i>	97	0
<i>All the school uniform required by the school</i>	95	1
<i>Fresh fruit or vegetables at least once a day</i>	94	2
<i>Three meals a day</i>	92	1
<i>Books of her/his own</i>	90	0
<i>Toys (eg dolls, play figures, teddies, etc.)</i>	87	0
<i>At least four jumpers, cardigans or sweatshirts</i>	76	1
<i>Enough bedrooms for every child over 10 of different sex</i>	74	7
<i>At least four pairs of trousers, leggings, jeans, or skirts/dresses</i>	73	1
<i>Educational games, eg flash cards, etc.</i>	70	2
<i>At least seven pairs of new underwear</i>	70	6
<i>Meat, fish or vegetarian equivalent at least twice a day</i>	68	1
<i>Some new, not second hand or handed-on clothes</i>	68	2
<i>A carpet in their bedroom</i>	68	1
<i>Leisure equipment (eg sports equipment)</i>	63	4
<i>Construction toys such as Duplo or Lego</i>	58	0
<i>A bike, new or second hand</i>	57	3
<i>A garden to play in</i>	57	3
<i>At least £1 per week pocket money</i>	51	6
Computer suitable for school work	27	20
Computer games	10	10

Note: weighted data

Table 2.4: Perception of children’s necessary activities and how many lack them (all figures show percent of adult population)

Activity	Necessary (Guernsey 2000)	Don’t have, can’t afford (Guernsey 2001)
<i>Celebrations on special occasions such as birthdays</i>	95	1
<i>A hobby or leisure activity</i>	84	2
<i>Play group at least weekly for pre-school aged children</i>	78	3
<i>Friends round for tea or a snack once a fortnight</i>	54	2
<i>Swimming at least once a month</i>	51	8
<i>Going on an off-island school trip, for school aged children</i>	50	7
<i>An annual weekly holiday away from home with family</i>	40	26

Note: weighted data

Going without: Comparing Guernsey with Britain

This section compares the extent to which people go without items and activities in Guernsey and Britain (Tables 2.5 to 2.8). The results for adult items and activities are shown in Tables 2.5 and 2.6.

Table 2.5: Going without adult items because of lack of money: Guernsey and Britain

Item	Don’t have, can’t afford (Guernsey, 2001)	Don’t have, can’t afford (Britain, 1999)*
Replace any worn out furniture	22	21
Regular savings (of £10 a month) for 'rainy days' or retirement	21	25
Money to pay for someone to carry out odd jobs around the house	20	-
Replace or repair broken electrical goods such as refrigerator	15	12
A damp-free home	14	6
Enough money to keep your home in a decent state of repair	14	-
Enough money to keep your home in a decent state of decoration	14	14
A small amount of money to spend each week on yourself, not on your family	13	13
A home computer	12	15
Access to the Internet	10	16
Enough money to buy glasses/hearing aids or other medical aids, eg walking frame	9	-
Insurance of the contents of the home	9	8
Satellite TV	9	11
An outfit to wear for social or family occasions, such as parties	8	4
A dishwasher	7	11

Enough money to visit your family doctor and pay for medicine prescription charges when sick	6	1
Heating to warm living areas of the home if it's cold	6	3
A car	6	10
Having daily newspaper	6	4
New, not second hand, clothes	5	5
Mobile phone	5	7
Fresh fruit and vegetables every day	4	4
A roast joint or its vegetarian equivalent once a week	4	3
A warm, waterproof coat	3	4
Two pairs of all weather shoes	3	6
Presents for friends or family once a year	3	3
CD player	3	5
A video recorder	3	2
Appropriate clothes to wear for job interviews	2	8
A washing machine	2	1
Carpets in living room and bedrooms in the home	2	3
Microwave oven	2	3
Meat or fish or vegetarian equivalent every other day	1	2
Telephone	1	1
A television	1	0
A dictionary	1	1
Beds and bedding for everyone in the household	0	1
Refrigerator	0	0
Two meals a day	0	1
A dressing gown	0	1

Note: weighted data * *Poverty and Social Exclusion Survey of Britain* for 1999 (see Gordon *et al*, 2000a)

The results indicate that Guernsey people were generally less likely to not be able to afford a wide range of items and activities compared to British people. However, people in both countries were least likely to be able to afford a range of housing items including 'replacing worn out furniture' and 'enough money to keep the home in a decent state of decoration'. Many people said they could not afford 'regular savings' in both countries. However, whereas one in four people could not afford 'regular savings' in Britain, this only affected one in five in Guernsey. People's inability to afford an 'annual weekly holiday away from home' was also high in both countries.

In Table 2.5, the items highlighted in bold are those where there were at least twice as many deprived households in Guernsey than in Britain. In particular, an inability to afford a 'damp free home' proved to be significant with nearly two and a half times as many Guernsey people being unable to afford this compared with people in Britain. Similarly, twice as many households in Guernsey cannot afford 'heating to warm the living areas of their home' or an 'outfit to wear on social occasions'. Six times as many people in Guernsey compared with Britain do not have 'enough money to visit your family doctor and pay for medicine prescription charges when sick'. Despite the fact that Guernsey is on average a 'wealthier' society than Britain, there are clearly distinct differences in the nature of poverty and deprivation in Guernsey which reflect the realities of island life. In particular, poor people in Guernsey have greater difficulties than poor people in the UK in keeping their homes free of damp and keeping warm in winter. The higher cost of clothes and medical care in Guernsey also cause problems for poorer households.

Table 2.6: Going without adult activities because of lack of money: Guernsey and Britain

Activity	Don't have, can't afford (Guernsey, 2001)	Don't have, can't afford (Britain, 1999)
An annual weekly holiday away from home, not with relatives	24	17
Visits to friends and family, off Island	24	-
A meal in a restaurant/pub once a month	15	3
An evening out once a fortnight	14	15
Going to the pub once a fortnight	9	10
A hobby or leisure activity	5	7
Friends or family round for a meal/snack/drink	4	6
Attending weddings, funerals and other such occasions	2	3
Attending church or other place of worship	2	1
Visiting friends or family in hospital or other institutions	1	3
Celebrations on special occasions, such as Christmas	1	2
Visits to school, for example, sports day, parents evening	0	2

Note: weighted data **Poverty and Social Exclusion Survey of Britain* for 1999 (see Gordon *et al*, 2000a)

As with the adult items and activities, the people of Guernsey also reported fewer children's items which they could not afford compared to the British. However, there were close similarities in terms of the items and activities which people in both countries could not afford. For example, a 'computer suitable for school work' and 'computer games' scored highly, as did 'an annual weekly holiday away from home'.

In Table 2.7, the three items highlighted in **bold** are those where Guernsey parents are having greater difficulties in providing their children with these necessary items than parents in Britain. The major difference seems to be with being able to afford adequate children's clothing (underwear and shoes). Being unable to afford adequate clothing seems to be a problem for both adults and children in poor households in Guernsey. The difference in 'pocket money' may be a result of differences in the question asked in both countries (*eg* 50p per week in Britain and £1 per week in Guernsey).

Table 2.7: Going without children’s items because of lack of money: Guernsey and Britain

Item	Don’t have, can’t afford (Guernsey, 2001)	Don’t have, can’t afford (Britain, 1999)
Computer suitable for school work	20	24
Computer games	10	10
Enough bedrooms for every child over 10 of different sex	7	6
At least seven pairs of new underwear	6	1
At least £1 per week pocket money**	6	1
New, properly fitted shoes	5	2
Leisure equipment (eg sports equipment)	4	4
A bike, new or second hand	3	3
A garden to play in	3	4
Fresh fruit or vegetables at least once a day	2	2
Educational games eg flash cards, etc.	2	1
Some new, not second hand or handed-on clothes	2	2
A warm waterproof coat	1	2
All the school uniform required by the school	1	2
Three meals a day	1	1
At least four jumpers, cardigans or sweatshirts	1	2
At least four pairs of trousers, leggings, jeans, or skirts/dresses	1	2
Meat, fish or vegetarian equivalent at least twice a day	1	3
A carpet in their bedroom	1	1
A bed and bedding to her/himself	0	1
Books of her/his own	0	0
Toys (eg dolls, play figures, teddies, etc.)	0	1
Construction toys such as Duplo or Lego	0	2

Note: weighted data; *Poverty and Social Exclusion Survey of Britain for 1999 (see Gordon et al, 2000a)

**50pence in the PSE survey

Table 2.8: Going without children’s items because of lack of money: Guernsey and Britain

Activity	Don’t have, can’t afford (Guernsey, 2001)	Don’t have, can’t afford (Britain, 1999)*
An annual weekly holiday away from home with family	26	18
Swimming at least once a month	8	6
Going on an off-island school trip, for school aged children**	7	2
Play group at least weekly for pre-school aged children	3	3
Friends round for tea or a snack once a fortnight	2	4
A hobby or leisure activity	2	5
Celebrations on special occasions such as birthdays	1	3

Note: weighted data; school trip in Britain for PSE survey *Poverty and Social Exclusion Survey of Britain for 1999 (see Gordon et al, 2000a) ** School trip in PSE survey, eg different question wording

To summarise, there was wide support among the population of Guernsey for the inclusion as necessities of a wide range of items and activities, especially those relating to children. Some of the items and activities that were regarded as essential by at least 50% of the population were, however, lacked by people because of money shortages. Of these necessities, people were most likely to lack housing-related items and regular savings. There were similarities in the types of items and activities that were being forgone because of affordability among the populations of Guernsey and Britain. However, the proportions lacking these items tended to be smaller in Guernsey, suggesting that deprivation and poverty is less prevalent there.

Measuring poverty in Guernsey

Poverty, like evolution or health, is both a scientific and a moral concept. Many of the problems of measuring poverty arise because the moral and scientific concepts are often confused. In scientific terms, a person or household in Guernsey is 'poor' when they have both a low standard of living and a low income. They are 'not poor' if they have a low income and a reasonable standard of living or if they have a low standard of living but a high income. Both low income and low standard of living can only be accurately measured relative to the norms of the person's or household's society.

The GLS' main task was to produce a measure of poverty based on socially perceived necessities and a scientific definition of deprivation. This consensual approach to measuring poverty was described by Joanna Mack and Stewart Lansley. It defines poverty from the viewpoint of the public's perception of minimum necessities which no-one should be without:

*"This study tackles the questions 'how poor is too poor?' by identifying the minimum acceptable way of life for Britain in the 1980's. Those who have no choice but to fall below this minimum level can be said to be 'in poverty'. This concept is developed in terms of those who have an enforced lack of **socially perceived** necessities. This means that the 'necessities' of life are identified by public opinion and not by the views of experts or, on the other hand, the norms of behaviour per se." (Mack and Lansley, 1985)*

This was achieved in three stages, combining social consensus in determining what should be considered as necessities with scientific methods of using this information to define poverty.

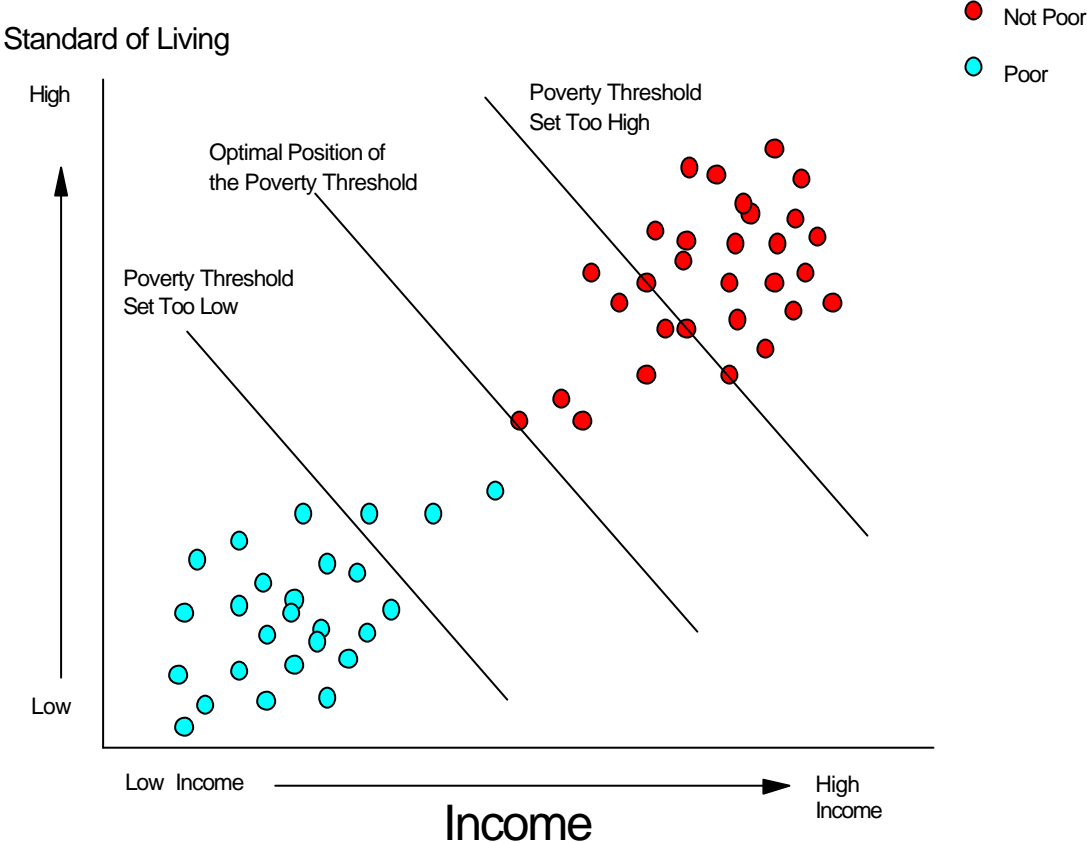
First, members of the public were asked to indicate which items in a long list of ordinary household goods and activities they thought were necessities that no household or family should be without in Guernsey society.

Second, people were asked which items they already had and those which they wanted but could not afford. Items defined as necessities by more than 50% of the population but which were lacked because of a shortage of money were then used to determine deprivation.

Third, a poverty threshold was calculated. The theoretical approach is summarised in Figure 2.1. Here, individuals are scattered on the chart according to their levels of income and living standard (which can be thought of as the converse to the level of deprivation of necessities) Conceptually, one would expect a correlation between income and living standard. This is illustrated in Figure 2.1 by a cluster of individuals with high levels of both and a cluster with low levels of both. Fewer individuals lie in the centre of the chart. The optimum poverty

threshold is set where, statistically, it maximises the differences between ‘poor’ and ‘not poor’ and minimises the differences within these groups. This involved looking at people’s incomes as well as their deprivation levels. Figure 2.1 thus illustrates how this approach aims to identify poverty as a scientific phenomenon rather than just drawing an arbitrary line.

Figure 2.1: Definition of poverty



How many people are poor?

Table 2.9 shows the rates of objectively measured poverty in Guernsey using the methods described in the previous section

Table 2.9: Poverty in Guernsey in 2001

	Number	%
Poor	71	16
Vulnerable to poverty	23	5
Risen out of poverty	12	3
Not poor	327	76
Total	433	100

Over three quarters of households (76%) in Guernsey – the vast majority – are not poor and are not at risk of becoming poor in the near future. However, 16% of households are living in poverty. That is, they don't have because they cannot afford four or more items that the majority of Guernsey people consider to be necessities and they also have a low disposable income. A further 5% of households are currently living on a low income but their standard of living is above the poverty threshold – they are vulnerable to poverty. The remaining 3% of households have relatively high incomes but currently lack some socially perceived necessities which suggests that they might have recently risen out of poverty and will soon be able to buy the things that they need.

Who are the poor?

Over a hundred years of social science research into poverty has shown that some groups in society are more likely to suffer from poverty than others. Throughout Europe the highest rates of poverty are found amongst the unemployed, lone parents, the sick and disabled, the elderly and large families. Women are more likely than men to suffer from poverty in many countries. However, the causes and amounts of poverty can vary in complex ways from country to country.

In Guernsey, women respondents were more likely than men to be living in poor households. Poverty rates were high amongst the over 65 age group – particularly in single pensioner households. By contrast, pensioner couples had relatively low poverty rates but were often vulnerable to poverty eg they had low incomes but did not suffer from multiple deprivation. Unsurprisingly, there was virtually no poverty amongst the working population or households in the upper half of the income distribution (unless they had exceptionally large expenses).

Table 2.10 shows both the scientific poverty rate and the proportion of the poor in each household type. The first column of data shows the percent of each household type who are poor, the second column of data shows the percent of the poor who are in each household type.

Table 2.10: Poverty by household type

Household type	Percent who are poor	Proportion of the poor
Single Pensioner	43	30
Pensioner Couple	5	3
Single adult	16	12
Adult couple, no children	5	7
Lone Parent	63	14
Couple with one child	10	6
Couple with two or more children	16	14
Three or more adults with children	26	11
Multiple adult household	4	3
Total	16	100

Table 2.10 shows that almost two thirds (63%) of lone parents are suffering from poverty, *ie* they have a low income and do not have at least four necessities of life due to a lack of money. Two fifths (43%) of single pensioners are also living in poverty in Guernsey as are a

quarter of large households with children (26%). By contrast, low rates of poverty are found in pensioner couple households, couples with no children and multiple adult households.

The final column of data in Table 2.10 shows that most poor households are single pensioners (30%), followed by lone parents and couples with two or more children (14% each). More than half of all poor households are either single pensioners or households with children.

It is important to know not only what types of household are poor but where they are likely to be living. Table 2.11 shows the tenure of poor households.

Table 2.11: Poverty by tenure

Tenure	Percent who are poor	Proportion of the poor
Owner occupier	6	29
Private renter	24	27
States' renter	57	44
Total	16	100

It is clear that there are low rates of poverty in owner occupied households (6%), *ie* those who either own their own home or are currently buying their home. A quarter of private renters suffer from poverty as do more than half of States' renters. However, even though there is a low poverty rate amongst owner occupiers, 29% of the poor live in owner occupied accommodation. This is because there are many more owner occupiers in Guernsey than renters. Many of these poor owner occupiers are single pensioner households. However, 70% of poor households rent their accommodation.

The Supplementary Benefit system is meant to provide a safety net to prevent people from sliding into poverty. Sixty percent of households, where people were in receipt of Supplementary Benefit, were poor and 40% were not poor. This may indicate that Supplementary Benefit levels are not entirely adequate in three out of five cases. However, it is important to note that 70% of poor households do not receive supplementary benefit, although they are often in receipt of other state benefits, *eg* pensions, Family Allowance, etc.

What do people in poverty experience?

In addition to objective measurements of poverty, the survey also captured subjective notions. This section examines *subjective* definitions of poverty to see how many people define themselves as living in poverty in the present as well as in the past. In addition, this section also explores the experience of deprivation, in relation to a whole range of items and activities, of people living in both objective and subjective poverty conditions, as well as those on a low income.

Subjective poverty measures have been used in many surveys as a means of capturing people's perceptions of their own living standards. Subjective poverty measures are also a way of checking the reliability of the scientific (objective) poverty line (see Gordon and Pantazis, 1997) as, ideally, there should be a close relationship between the two measures. In the Phase Two survey, respondents were asked whether they could genuinely say that they were poor 'now' and whether, looking back over their lives, they could say that they had been

times when they lived in poverty by the standards of that time. The responses to these questions are illustrated in Table 2.12 and are also compared with subjective poverty rates found in Jersey and Britain.

Table 2.12: Subjective poverty in Guernsey, Jersey and Britain

	Guernsey 2001 %	Jersey 1999 %	Britain 1999 %
Currently poor			
All the time	5	2	7
Sometimes	16	20	20
Never	79	78	74
History of poverty			
Never	60	61	59
Rarely	18	16	13
Occasionally	18	18	19
Often	5	4	7
Most of the time	1	1	2

Table 2.12 shows that 21% of the Guernsey population consider that they live in poverty ‘all the time’ or ‘sometimes’. This is similar to the subjective poverty rate in Jersey and slightly lower than the British poverty rate. In terms of history of poverty, 24% of Guernsey adults said they had ‘occasionally’, ‘often’ or ‘mostly’ lived in poverty according to the standards of the time. One in five Guernsey people remember having gone hungry or being short of food during their lives (particularly those who were in the Channel Islands during the German occupation).

The next series of tables examine people’s experiences of poverty by looking at the different areas in which they may experience deprivation. Table 2.13 illustrates the proportions of poor people going without certain adult items and activities. The items and activities have been categorised into seven groups (see Appendix I). However, we should bear in mind some of the limitations of this process. The categorisation of some items is not free from difficulty. Whereas the ‘dressing gown’ seems ideally placed as a clothing item, there are some items which do not fall so neatly into a single category, for example, a ‘television’. This has been grouped as an information item because it is the means by which people obtain and listen to news and obtain other information. However, it could have just as easily been placed with the other consumer durable items. The same difficulty arises with ‘a weekly roast joint or its vegetarian equivalent’ which has been grouped as a food item. Arguably, it could have been considered as a social activity as it provides this function as well as meeting physical needs.

Table 2.13: Going without adult items and activities: objective and subjective measures of poverty and household income

	‘Poor’ group (objective)	Genuinely poor (subjective)	Poorest income group
	(n=71)	(n=91)	(n=85)
	(%)	(%)	(%)
Food	35	30	26
Housing	94	77	59
Clothing	43	40	22
Information	53	46	41
Consumer durables	54	52	42
Financial	96	78	66
Medical	40	31	21
Social activities	91	84	64

Table 2.13 shows that people living in *objective* poverty were much more likely to lack financial items than any other category. Over 90% of those who are considered as objectively poor, in each case, go without any one of the financial or housing items and a social activity. High rates of deprivation can also be observed for people who define *themselves* as currently living in poverty and those who are in poorest income group. By contrast, people were least likely to be deprived of food items and medical services, according to all four measures. For example, only 35% of those poor group and only 26% of those in the poorest income group go without any one item from the food category. However, these still represent sizeable proportions of people living in poverty going without basic necessities.

Table 2.14 shows the proportion of people going without children’s items and activities and reveals that the deprivation levels are not as high as they are with the adult items and activities. For example, only 9% of the ‘poor’ group go without any one of the food items. However, 94% go without any one of the developmental items.

Table 2.14: Going without children’s items and activities: objective and subjective measures of poverty and household income (percent of households)

	‘Poor’ group (objective)	Genuinely poor (subjective)	Poorest income group
	(n=71)	(n=91)	(n=85)
	%	%	%
Food	9	7	7
Clothing	43	40	22
Participation	53	46	41
Developmental	94	77	59
Environmental	16	12	8

Respondents were also asked whether they had personally gone without some items and activities in the previous year because of a shortage of money. Table 2.15 shows the responses.

Table 2.15: Personally going without items and activities in the past year due to a lack of money

	Guernsey 2001 %
Clothes	12
Shoes	8
Food	5
Heating	10
Electricity	2
Telephoning friends or family	6
Going out	23
A hobby or sport	11
Visits to the pub	16
A holiday	30
Never go without	52
Money never tight	25

Note: Percentages do not sum to 100 as multiple responses are allowed

Over half of the population (52%) never go without the items and activities shown in Table 2.15. A lucky quarter of Islanders (25%) report that money is never tight. However, one in ten Islanders went without heating and one in twenty went hungry last year. Almost a third of the population did not go on holiday and almost a quarter were not able to go out at times during the past year due to a lack of money.

Table 2.15 shows the percentage of all Islanders who personally went without various items and activities during the past year. Table 2.16 below shows the proportion of those living in poverty (defined in a range of ways) who also went without these items and activities. As would be expected, there were much greater numbers of poor people who had to make cut backs last year than was found amongst the whole Guernsey population.

Table 2.16: Personally gone without item or activity in the previous year by objective and subjective poverty and household income (percent of households)

	‘Poor’ group (objective) (n=64)	Genuinely poor (subjective) (n=90)	Poorest income group (n=85)
	%	%	%
Clothes	40	43	21
Shoes	26	30	15
Food	12	19	5
Heating	43	39	29
Electricity	6	4	5
Telephoning friends and family	31	20	13
Going out	66	59	31
Visits to the pub	50	44	25
A hobby or sport	51	30	23
A holiday	92	71	52
Never go without	6	19	39
Money never tight	0	2	12

Table 2.16 shows that people living in *objective* poverty were most likely to forgo items seen as ‘luxuries’ like holidays, going out and visits to the pub and were least likely to go without heating, food and clothing. However, at least one in 20 had gone without electricity, one in 10 had gone without food and one in four without buying shoes in past year - because of a shortage of money. Two out of five poor households could not afford to adequately heat their homes. These are the very items which were perceived to be necessities, which nobody should go without, by the Guernsey population. There were similarly high rates of people going without when the results were analysed by subjective poverty measures and household income, although the proportion saying that they never go without was much higher in these cases.

To summarise, people living in poverty – whether scientifically *or* subjectively defined – go without a whole range of items because of a shortage of money. Poor people often forgo social activities and financial security because of affordability and they are more likely to prioritise their spending so that they do not have to go without food and clothing items. This is particularly true in the case of parents who will go without necessities to protect their children.

Chapter Three

Housing

Summary

- People with higher incomes have the best housing conditions and poor people have the worst housing conditions
- Poor people are most likely to live in accommodation rented from the States and unlikely to be owner occupiers
- People with high monthly mortgage or housing loan payments are least likely to be poor
- No association was found between amount of rent paid and poverty and there are poor households paying both low and high rents
- A large majority of people are satisfied with their accommodation and their neighbourhood
- Some dissatisfaction with accommodation was reported by families with children and poor households
- Most people (roughly three quarters) report that their homes are in a good state of repair. Older people are more likely than younger people to report a good state of repair
- Private renters are more likely than either States' renters and owner-occupiers to report a poor state of repair
- Half the population have at least one problem with their accommodation (poor housing conditions). The most commonly cited problems are damp, shortage of space, mould and rot
- There are three times as many households in Guernsey with problems of damp as in Britain. Twice as many with problems of mould or a leaky roof and almost twice as many households lack adequate heating facilities
- Problems of damp walls, floors and foundations affect a quarter of Guernsey households yet 95% of islanders believe that a damp free home is a necessity of life that everybody should be able to afford and nobody should have to do without. There seems to be a large gap between the aspirations of the Guernsey population and the realities of housing conditions on the Island
- Problems with accommodation affect a higher proportion of private renters than either States' renters or owner-occupiers
- Poor housing conditions are affecting the health of more than one in 20 people
- One in ten adults aged under 30 or over 65 reported health problems caused by poor housing conditions

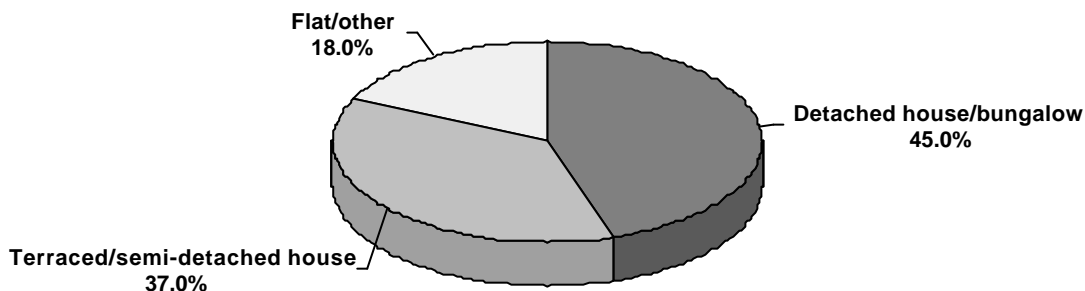
Introduction

This chapter examines the housing situation of the population of Guernsey. The quality of housing someone experiences can be used as an indicator of standard of living. Inadequate housing and housing of a poor standard are associated with other factors which affect a person's standard of living, such as their health.

Type of accommodation

Figure 3.1 shows the different types of accommodation lived in by respondents. Overall, close to one half of Islanders live in a detached house or bungalow and over one third live in a terraced or semi-detached house.

Figure 3.1: Type of accommodation



Closer inspection reveals that those in the youngest and oldest age groups are much *less* likely than those in middle age groups to live in a detached house or bungalow and *more* likely than those in the middle age groups to live in a flat. Men are relatively more likely than women to live in a detached house or bungalow whereas women are more likely to live in a terraced or semi-detached house.

Looking now at household type, pensioner couples and people under 65 years of age living alone are much more likely to live in a detached house or bungalow whereas those over 65 years of age living alone (single pensioners) are more likely to live in a purpose built flat or part of a flat. In addition, single (lone) parents are much more likely to live in a terraced or semi-detached house. Those owning/buying a home are more likely to live in a detached home or bungalow whereas those renting from the States are relatively more likely to live in a terraced or semi-detached house.

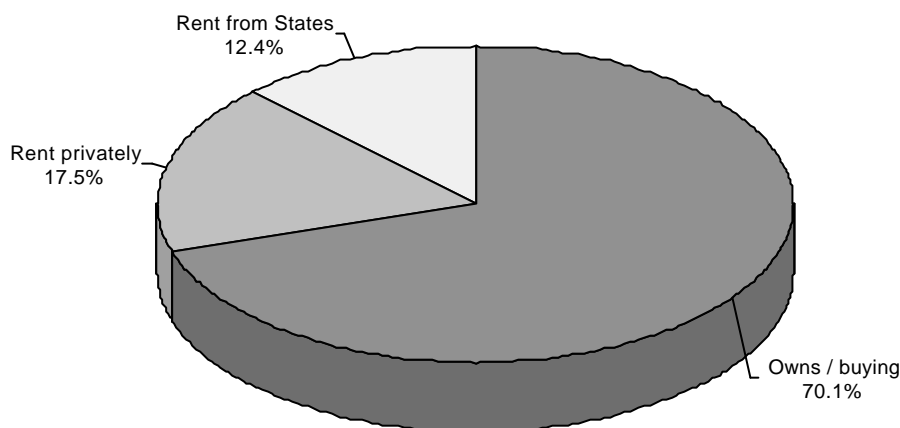
Unsurprisingly, there is a clear association between level of income and type of accommodation - those in highest income quintile are more likely to live in a detached house or bungalow and those in lowest income quintiles more likely to live in a terraced or semi-detached house or a purpose built flat or part of a flat.

Using the objective measure of poverty, we found that the ‘poor’ are more likely to live in a terraced or semi-detached house or purpose built flat or part of a flat, whilst the majority of the ‘not poor’ live in detached houses or bungalows. Similarly, looking at the subjective measure of poverty, we find that close to two thirds of those stating that they are poor ‘all the time’ live in a terraced or semi-detached house.

Housing tenure

As shown in Figure 3.2, well over 70% of respondents either own, or are in the process of buying, a home (that is, they have a mortgage) whereas the remaining rent either privately or from the States.

Figure 3.2: Housing tenure

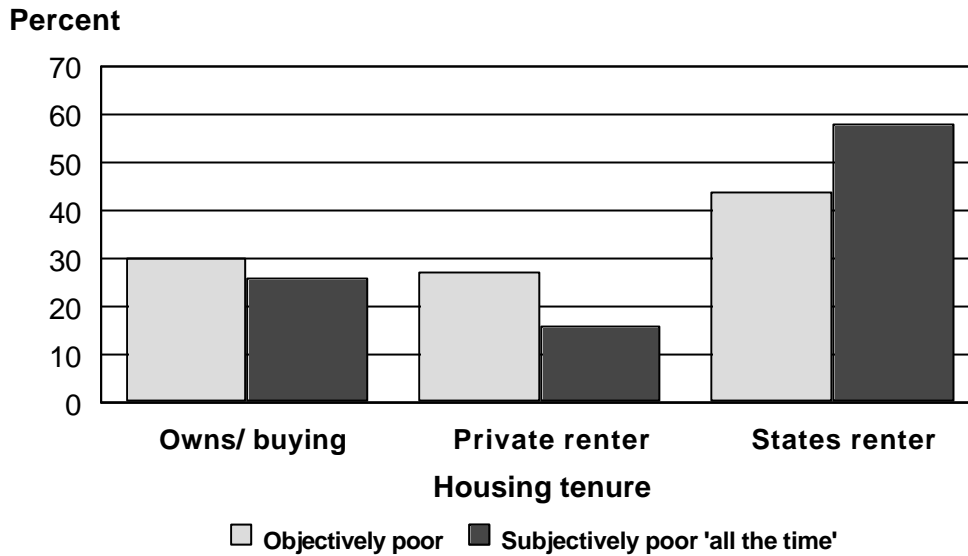


Closer examination illustrates that housing tenure varies according to the background of the respondents. The findings reveal that:

- Those in the middle two age groups (aged 35-54 and 55-64) are much more likely to be owner-occupiers whereas those in the youngest age group (16-34) are more likely to private renters and those in the oldest age group (65 plus) are more likely to rent from the States
- Men are more likely than women to be owner-occupiers
- Pensioner couples are more likely to own their homes, as are couples with children. Moreover, single adults and couples without children are more likely to rent privately whereas single parents and single pensioners are much more likely to rent from the States
- Those born outside Guernsey (or other Channel Isles) are slightly more likely to own their property, particularly those from the UK
- Those without any school qualifications are more likely to rent from the States than to either own or rent privately
- Those in higher income quintiles are much more likely to own their current home whereas those in the lowest quintile mostly rent from the States
- Looking at ‘scientific’ and subjective poverty measures, we find that those who are ‘not

poor' are more likely to be owner occupiers. Poor people are more likely to rent their accommodation (particularly from the States - see Figure 3.3).

Figure 3.3: Measures of poverty, by housing tenure



Monthly housing/loan payments

Taking out a mortgage or personal loan can adversely affect a person's standard of living. The survey revealed that:

- Just over one half of those in the 16-34 age group had monthly payments (for a mortgage or loan) of £1000 or more. This decreased substantially to 16% for those 35-54, 18% for those 55-64 and then to nil for those 65 years plus
- There was no significant difference between the amount of mortgage/loan payments made by the gender of the respondent.
- Couples without children are relatively more likely to have payments of £1000 or more compared to other household types. Single adults (without children) appear to have the lowest monthly house payments.
- Place of birth does appear to be related to monthly mortgage or loan payments, with those not born in the Channel Islands spending relatively more each month (£1000 or more) than those born in Guernsey or another Channel Isles. This can be explained, in part, by price differentials between the local and open housing markets, the high cost of housing and the high salaries which many people earn and also the requirement on 'incoming' workers to purchase a dwelling with a relatively high rateable value.
- Highest educational qualification attained (a popular proxy measure for socio-economic group) is related to monthly mortgage or loan payment. Those with a post-school qualification have higher monthly payments (of £1000 or more) than do those with a school qualification only (this is likely a result of having a higher paid job and subsequently being able to afford to larger house and corresponding mortgage)

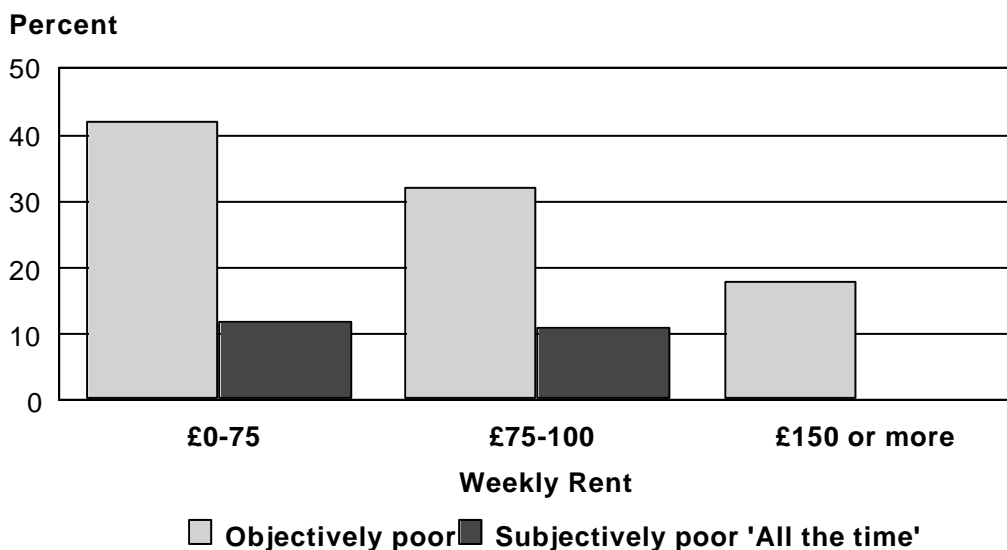
- Over one half of those in the highest income quintile have monthly housing payments of £1000 or more (compared to nil in the lowest income quintile).
- The vast majority of respondents who are buying their home are not poor. Moreover, no-one in the highest category of monthly mortgage/loan payments considered themselves to be poor.

Weekly rent

For those who do not currently own their accommodation or are buying it, the survey sought to determine other costs associated with housing - namely rent. The findings were similar to those when monthly mortgage or loan payments were examined:

- Younger and middle-aged respondents are much more likely than those in the older age groups to pay £150 or more a week on rent. Those 65+ pay the lowest amount in weekly rent (77% pay £75 or less per week)
- There were no significant differences between men and women in weekly rent paid
- Twenty-six per cent of couples with children and 17% of those without spend £150 or more in weekly rent
- Those privately renting are more likely than those renting from the States to have a weekly rent of more than £75
- Like gender, there does not appear to be an association between place of birth and the amount paid in rent. Roughly 10% of those born on and off the Island pay £150 or more in weekly rent
- Those with a post-school qualification can afford to pay more in rent (23% pay £150 or more) than those with school (5% pay £150 or more) or no qualifications (3% pay £150 or more)
- The large majority (83%) of those in the lowest income quintile pay £75 or less in weekly rent
- There does not appear to be an association between amount of rent paid and either the objective or subjective measurements of poverty *albeit* there is anecdotal evidence suggesting that those people who pay more in rent are ‘not poor’ (objectively) nor do they ever feel genuinely poor (subjectively) (see Figure 3.4).

Figure 3.4: Poverty and weekly rent



Satisfaction with accommodation

Respondents were then asked to comment on their level of satisfaction with their accommodation. Originally, there were five response categories, ranging from 'very satisfied' to 'very dissatisfied'. These were divided into 'satisfied' or 'dissatisfied' ('neither satisfied nor dissatisfied' was coded as 'no answer'). Generally, the great majority of the respondents are satisfied with their accommodation (96% overall).

Some dissatisfaction with accommodation was noted by:

- single parents (20%)
- couples with children (10%)
- those renting privately (9%)
- those objectively assessed as 'poor' (20%)
- those stating that they are genuinely poor 'sometimes' (17%)

Findings also reveal that satisfaction with accommodation does not appear to be associated with place of birth, highest educational qualification or income quintile.

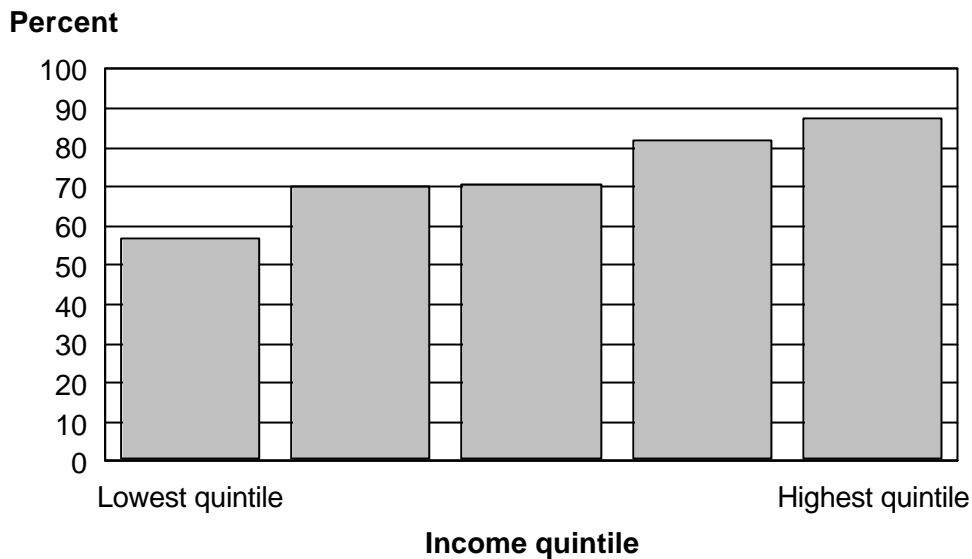
State of repair of home

When asked to describe the state of repair of their home, almost three quarters of the respondents report that it is 'good' whereas the remaining report it to be 'adequate' or 'poor'. Socio-demographic differences did emerge with respect to state of repair of one's home:

- Those in the youngest age group (16-34 years of age) are less likely than those in the oldest age (65+) to report the state of repair of their homes as 'good'
- Those reporting a good state of repair of their home are more likely to be men than women
- Household types more likely to report a good state of repair are childless couples, pensioner couples and single persons living alone under 65 years of age
- Singles and couples with children are *most* likely to report a less than good state of repair
- Those reporting a good state of repair are more likely to be owner-occupiers and States' renters rather than private renters
- Those born in Guernsey or another Channel Isle are less likely to report a good state of home repair compared to those born in the UK or another part of Europe

There does not appear to be an association between level of education and the state of repair of the home, however, there does appear to be an association between income level and poverty, and state of repair. The more income people have, the more likely they are to report that their home is in a good state of repair (see Figure 3.5). This makes sense as it likely that those with higher income would be more able to afford any necessary repairs in the home compared to those with lower incomes. In addition, those scientifically measured as 'not poor' are much more likely than those respondents scientifically measured as 'poor' to report that their homes are in a good state of repair. Lastly, those who feel that they are 'never' genuinely poor now are most likely to report a good state of home repair compared to those respondents who state that they are genuinely poor 'all the time' or 'sometimes'.

Figure 3.5: State of repair of home ('good'), by income quintile



Problems with accommodation

As the previous section has shown, many respondents, particularly those falling into lower income brackets, have both lower levels of satisfaction with their accommodation and are less likely to report it being in a good state of repair. To get some idea of the source of this dissatisfaction, we sought to determine the existence of specific problems with respondents' accommodation. They were asked to identify up to nine problems with their accommodation. Overall, 220 respondents (51%) reported at least one problem with their accommodation. As Table 3.1 shows, very few respondents (6%) had four or more problems with their accommodation.

Table 3.1: Percentage of Islanders suffering multiple problems with their accommodation

Number of problems	(%)
None	49
One	26
Two	12
Three	6
Four	2
Five	1
Six	2
Seven	0
Eight	1

Table 3.2 shows that the most commonly cited problem is damp in the walls, floors, foundation, etc, followed by shortage of space, mould and rot in windows or floors. Lack of adequate heating facilities, a leaky roof and lack of a place to sit outside are other major problems with their accommodation on the Island. The items highlighted in bold in Table 3.2

are those housing problems with much higher prevalence rates in Guernsey than in Britain. In particular, there are three times as many households in Guernsey with problems of damp as in Britain. Twice as many with problems of mould or a leaky roof and almost twice as many households lack adequate heating facilities.

Table 3.2: Problems with accommodation in Guernsey, Jersey and Britain

Problem	Guernsey 2001 %	Jersey 1999 %	Britain 1999 %
Damp walls, floors, foundation, etc	24	11	8
Shortage of space	16	25	21
Mould	12	8	6
Rot in windows or floors	11	9	11
Lack of adequate heating facilities	10	9	6
Leaky roof	9	3	4
No place to sit outside, <i>eg</i> terrace/garden	9	14	6
Other problem with accommodation	5	6	4
Too dark, not enough light	4	4	5

Given the relative wealth of Guernsey people and the relatively high cost of housing the very high numbers of reported housing problems are surprising. The problems of damp and leaky roofs in Guernsey are large when compared to accommodation in other European countries.

An identical question on problems with accommodation to that used in the GLS has also been asked in European Union member states in the European Community Household Panel Survey (ECHP). Table 3.3 shows that only in the relatively 'poor' country of Portugal are there greater problems of damp in accommodation than in Guernsey. In terms of damp walls, floor and foundations, Guernsey has some of the worst housing problems in Europe e.g. these problems affect a higher proportion of households in Guernsey than in almost all other European countries.

Table 3.3: Percent of households that have problems of damp in their accommodation in European countries

Country	Damp walls, floors, foundations %
Portugal	34
Guernsey	24
Spain	19
Greece	17
France	17
Belgium	15
Netherlands	12
Jersey	11
Ireland	10
Britain	8
Luxembourg	8
Germany	7
Denmark	6
Austria	6
Italy	5

Note: Data for Guernsey is from 2001, Jersey and Britain from 1999 and for all other countries from 1995

Table 3.4 compares the proportion of households that reported problems of leaking roofs in Guernsey with other European countries (using an identically worded question). Guernsey is ranked fourth worst in Europe, behind the poorer southern European countries of Portugal, Greece and Spain. Jersey, by contrast, ranks best in Europe on this measure of housing quality.

Table 3.4: Percent of households that have problems with a leaking roof in their accommodation in European countries

Country	Leaky roof
Portugal	17
Greece	16
Spain	10
Guernsey	9
Belgium	6
France	6
Italy	6
Luxembourg	6
Netherlands	5
Austria	4
Britain	4
Denmark	4
Germany	4
Ireland	4
Jersey	3

Note: Data for Guernsey is from 2001, Jersey and Britain from 1999 and for all other countries from 1995

It must be stressed that reports of damp and leaking roofs by the Guernsey population may not always indicate severe housing problems (people might be reporting minor patches of damp or condensation, or small leaks during storms, etc). Evidence for this has been provided by the recent Housing Needs survey which found that while one in four respondents had problems of damp housing, only about one in 20 respondents said that these damp problems were serious. In the GLS, 4% of respondents said that ‘did not have a damp free home but did not want one’, which presumably means that they have other higher priorities they would rather spend their money upon. However, 14% of households said that they did not have a damp free home because they could not afford one (see Chapter Two and Appendix II). It must be stressed that 95% of Guernsey people believe that a damp free home is a necessity of life that nobody should have to do without and everybody should be able to afford (see Table 2.2). There seems to be a large gap between the aspirations of the Guernsey population and the realities of housing conditions on the Island.

The number of problems with accommodation (see Table 3.1 above) was divided into those reporting *any* problems and those *not* reporting any problems. The results can be summarised as follows:

- The proportion of the population reporting problems with accommodation decreases with age
- Women are more likely than men to report at least one problem with their accommodation

- Single parents and couples with children are most likely to report problems with their accommodation whereas pensioner couples are least likely
- Those renting from the private sector are more likely than those renting from the States to have problems with their accommodation whereas those owning their home are least likely to report any accommodation problems
- Persons from Guernsey or another Channel Island are more likely than those born elsewhere to report at least one problem with their accommodation
- Those with post-school qualifications are more likely than those with a school qualification or without any qualifications to cite problems with accommodation
- Those in the highest income bracket are least likely to cite problems with accommodation. Again, this is probably due to the fact that they are able to pay for repairs
- Three quarters of poor people (74%) have at least one problem with their accommodation.

When we look more closely at these specific problems with accommodation, some interesting group differences emerge:

- In terms of *shortage of space*, those more likely to cite this problem are those in the 16-34 or 35-54 years of age group, women, families with children, renting privately, who are born in Guernsey or another Channel Island, with post-school qualifications, in the middle income quintiles and suffering from poverty
- Those reporting that their accommodation is *too dark, not light enough* are more likely to be female, renting privately, in lower income groups and suffering from poverty
- *Lack of adequate heating facilities* is more likely to be reported by those in the lowest age group (16-34), women, single adults (with and without children), renting privately, who were born in Guernsey or other Channel Island, without any school qualifications, in the lowest income quintile and suffering from poverty
- *A leaky roof* was more commonly cited by those 16-34 and 35-54 years of age, women, single parents, renting from the private sector and suffering from poverty
- Those citing a problem with *damp walls, floors, foundation, etc.* are more likely to be in the youngest age group (16-34), female, singles and couples with children, renting privately, born in Guernsey (or other Channel Island), in the bottom 60% of income distribution and suffering from poverty
- *Rot in window frames or floors* was cited as an accommodation problem relatively more by those in the youngest age group, women, single parents, renting from the private sector, born in Guernsey or other Channel Island and suffering from poverty
- Similarly, *mould* was more commonly cited by those 16-34 and 35-54 years of age, women, lone parents and couples with children, private renters and suffering from poverty
- In terms of *no place to sit outside, eg, a terrace or garden*, this is more often cited by persons in the youngest age group (16-34), couples without children, renting privately, those with post-school qualifications and in higher income groups

It is clear that many people who suffer from poverty in Guernsey also suffer from bad housing conditions, particularly poor people who rent from the private sector.

Housing and health

The effects of poor housing on health have been recognised in the scientific literature for over 150 years, since Chadwick (1842) estimated the average life expectancy of people in Liverpool in the worst housing (cellars) to be only fifteen years. During the past decade, there have been a number of extensive reviews of the literature on the causal relationship between poor housing and ill health in Britain (see, for example, Arblaster and Hawtin, 1993; Hunt, 1997; Ineichen, 1993; Leather *et al*, 1994; Lowry, 1991; Marsh *et al*, 1999; Smith, 1989; Universities of Sussex & Westminster, 1996).

A number of epidemiological studies have demonstrated the mechanisms by which a range of housing deprivations cause physical ill health independently of other confounding factors. Damp, mould and house dust mites and indoor pollution have all been shown to be causally related to increased risk of general respiratory problems, respiratory infections and skin complaints, *eg* wheezing, asthma, rhinitis and alveolitis diseases and eczema (see, for example, Strachan and Elton, 1989; Platt-Mills and Chapman, 1987; Burr *et al*, 1988; Platt *et al*, 1989; Hyndman, 1990; Dales *et al*, 1991; Dekker *et al*, 1991; Wu *et al*, 1991; Miller, 1992; Sporik *et al*, 1992; Chapman, 1993; Packer *et al*, 1994; Spengler *et al*, 1994; Verhoeff *et al*, 1995; Hopton and Hunt, 1996; Ashmore, 1998; Williamson *et al*, 1997).

Similarly, there is a large literature which establishes the causal relationship between inadequate heating, cold and diminished resistance to respiratory infection, hypothermia, bronchospasm, ischaemic heart disease, myocardial infarction and strokes (see, for example, Collins, 1986; 1993; Blackman *et al*, 1989; Strachan and Sanders, 1989). Thus, the mechanisms by which a large range of housing deprivations causes physical ill health are now well established.

Guernsey respondents were therefore asked to state whether or not their health or the health of anyone else in their household had been made worse by their housing situation. One in 20 respondents (6%) said that their health or the health of someone in their household had been made worse by their housing situation. This was mainly a problem for younger people (under 30) and pensioners (over 65), as shown in Table 3.5 below.

Table 3.5: Health problems made worse by housing conditions (by age of respondent)

Age of respondent	Health made worse by housing conditions (%)
16 to 29	12
30 to 49	2
50 to 64	4
Over 65	9

It is clear that there are high rates of housing problems in Guernsey (particularly damp) and that these poor housing conditions are affecting the health of people in one in ten younger (under 30) and older (over 65) respondents households.

Satisfaction with neighbourhood

Respondents were then asked to state their level of satisfaction with their neighbourhood. As was done for satisfaction with accommodation (see above), the original five response

categories ('very satisfied', 'fairly satisfied', 'neither satisfied nor dissatisfied', 'slightly dissatisfied' and 'very dissatisfied') were re-coded into two groups: 'satisfied' or 'dissatisfied' (with 'neither satisfied nor dissatisfied' coded as 'no answer'). There was very little reported dissatisfaction (3%).

The overwhelming majority of people like living in Guernsey and their own neighbourhood.

Chapter Four

Health

Summary

- People who live in disadvantageded circumstances have poorer health than those who are more affluent
- Those who reported that they were 'never' poor consistently reported better health than those who were 'sometimes' or 'always' poor
- Those reporting that they were poor 'sometimes' most frequently reported social isolation. By contrast, those reporting that they were poor 'all the time' most frequently reported depression
- For each of the measures of health examined, respondents in the lowest net household income quintile experienced the poorest health. In general, there was a linear trend between rising income and better health, with the exception of the third income quintile which tended to do better than most other quintiles
- For all but one of the health measures examined, those who were 'poor' fared significantly worse than those who were 'not poor'. The only measure in which there was no significant difference between those in poverty and those not was on the EuroQol dimension of self-care
- There was a clear and unequivocal association between poor health, measured in a number of ways, and poverty, also measured in a number of ways, whilst taking into account the influence of other variables known to influence health. In general, those in the poorest circumstances experienced four times worse health than those in the most favourable circumstances, when controlling for their age, sex, household type, level of education and place of birth. In simple terms, this means that poor people in Guernsey are four times more likely to be ill than the rest of the population

Introduction

During the last two decades, a wealth of evidence has been accumulated that suggests an association between poor physical and mental health and a low standard of living (see, for example, Townsend and Davidson, 1982; Benzeval *et al*, 1995; Independent Inquiry into Inequalities in Health, 1998; Shaw *et al*, 1999 and Gordon *et al*, 1999). Such evidence is compelling. People who live in disadvantageded circumstances have more illnesses and shorter lives than those who are more affluent. Data from the GLS supports this evidence: those in the lowest two income quintiles were over four times as likely to report poor health than those in the top income quintile and those who were in poverty were over four times as likely to report poor health than those not in poverty.

Measures of health

Inequalities in health have been reported across the developed world and, no matter how social status or standard of living is measured, similar socio-economic gradients have been found in relation to premature death, disability and illness at all ages.

There are a number of instruments that have been designed to be used as general purpose measures of health, independent of diagnostic categorisation or disease severity. The problem with most of these measures, however, is that they are country-specific and the validity for their use as cross-cultural tools has not been ascertained. An exception to this is the EuroQol EQ-5D questionnaire which was developed by an international research network established in 1987. The EuroQol questionnaire provides a standardised, generic measure of health that has the capacity to generate cross-national comparisons. It was originally designed to be self-completed by the respondent, making it ideal for use in a postal or interview survey.

The EuroQol EQ-5D is a two-part measure. The first part is descriptive, defining a person's current health state in terms of five dimensions:

- mobility
- self-care
- usual activities
- pain/discomfort
- anxiety/depression

Each dimension has three levels of severity ('no problem', 'moderate problems' and 'extreme problems') and respondents select one level of severity for each dimension to describe their current health.

The second part of the EuroQol EQ-5D consists of a vertical 20cm, 0-100 visual analogue scale (VAS), like a thermometer, where 0 represents the worst imaginable health state and 100 represents the best imaginable health state. The respondent is asked to mark a point on the scale to reflect their overall health on that day. Together, the two parts of the EuroQol EQ-5D provide descriptive information about each of the five EuroQol dimensions and quantitative information about the respondent's rating of their own health.

In conjunction with the EuroQol questionnaire, a number of other measures of health assessment were used in the GLS. Firstly, respondents were asked to state whether, over the past twelve months, they thought that their health on the whole had been 'good', 'fairly good' or 'not good'. Secondly, respondents were asked about 'any long-standing illness, disability or infirmity' ('long-standing' was explained as meaning anything that had troubled the respondent over a period of time, or was likely to affect the respondent over a period of time). Those respondents who answered 'yes' to the question about long-standing illness were then asked whether their illness or disability limited their activities in any way. Finally, respondents were asked whether there had been times during the past year when they had felt isolated and cut off from society or depressed because of a lack of money.

The health status of respondents

Over 60% of respondents to the GLS reported their health over the past twelve months to have been 'good', with a further 24% stating that it had been 'fairly good'. Most (66%) reported no long-standing illness, disability or infirmity that had troubled them over a period of time, or was likely to affect them over a period of time. However, 18% of all respondents said that they had a long-standing illness that limited their activities in some way.

Table 4.1 compares the results from the GLS with those of the British 1998/99 General Household Survey (GHS). There is little difference between Guernsey and Britain in terms of

general health rates although people in Guernsey are slightly less likely to report long-standing illness or limiting long-standing illness than people in Britain.

Table 4.1: Comparison of general health rates in Guernsey and Britain

Health question	Guernsey (2001) (n = 433) (%)	Britain (1999) (n = 15,877) (%)
<i>General health</i>		
Good	62	59
Fairly good	24	27
Not good	14	14
<i>Long-standing illness</i>		
Yes	34	38
No	66	62
<i>Limiting long-standing illness</i>		
Yes	18	24
No	82	76

Source of GHS data: Bridgewood *et al* (2000)

The overall mean self-rated health status of Guernsey respondents was 78.3 on the EuroQol VAS. This is lower than that recorded in a UK national survey in 1993 and in samples of the Swedish and US populations, suggesting that Guernsey residents rate their own health less favourably than residents of these other countries. It is higher than the mean VAS score recorded in Jersey and Spain, as Table 4.2 illustrates.

Table 4.2: Mean EuroQol VAS scores for different population groups

Survey	Mean EuroQol VAS score	Number in survey	Reference
Sweden (1999)	85.4	208	Brooks <i>et al</i> (1991)
UK (1993)	82.5	3,395	Kind <i>et al</i> (1998)
United States	82.2	427	Johnson and Coons (1998)
Guernsey (2001)	78.3	433	
Jersey (1999)	76.7	2,019	Jersey Health Survey
Catalan (Spain) (1994)	71.1	12,245	Badia <i>et al</i> (1998)

Note: The EuroQol VAS scale ranges from 0 – 100. The higher the score, the better one’s perceived health

Nearly two fifths of respondents to the GLS reported one or more problems (‘moderate’ or ‘extreme’) on at least one of the EuroQol dimensions. A ‘moderate’ problem on at least one dimension was reported by nearly a third of respondents, whereas a ‘severe’ problem on at least one dimension was reported by only 8% of respondents. The dimension in which respondents most frequently reported problems was that of pain/discomfort (29% reported a ‘moderate’ or ‘extreme’ problem). The second most frequently reported problem was that of

anxiety/depression (19% reported a ‘moderate’ or ‘extreme’ problem). The pattern of reported problems was similar to that of the UK national survey of 1993, as Table 4.3 shows.

Table 4.3: Percentage of respondents reporting a problem in each EuroQol dimension. Comparative figures are given for the UK in 1993

EuroQol Dimension	Moderate problem (%)		Severe problem (%)		Any problem (%)	
	GLS	UK	GLS	UK	GLS	UK
Pain/discomfort	23	29	6	4	29	33
Anxiety/depression	17	19	2	2	19	21
Mobility	14	18	0	0.1	14	18
Usual activities	12	14	0.4	2	12	16
Self-care	1	4	0	0.1	1	4

Note: numbers - GLS = 433; UK = 3,395.

Source: Kind *et al* (1998)

The final general health question asked in the GLS related to the experience of social isolation or depression because of lack of money in the past year. Sixteen percent of respondents reported that they had felt isolated and 18% said that they had felt depressed because of lack of money in the past year.

Socio-demographic influences on health

There are a number of socio-demographic variables that are known to affect the health of an individual, such as age, gender or level of education. Some of these cannot be changed by individual choice or by public policy but others can be influenced by positive action. Key variables found to affect the health of Guernsey respondents were their *age, gender, place of birth, education, and household type*.

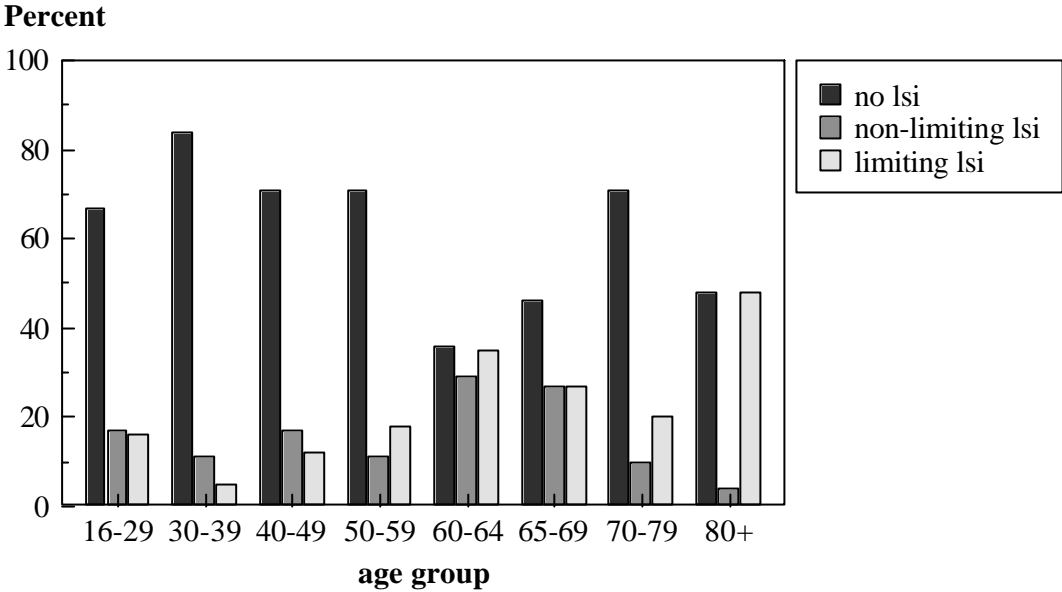
Health and age

Because of the known close association between health and age, we have used finer gradations for the age groups in this particular analysis. Age has been analysed by 10 year bands, beginning with the age group 16-29 and ending with those respondents aged 80 and over. In general, the rates of reported health problems in the GLS increased with age.

Nearly three quarters of respondents in the 16-29 age group reported their health during the past year as being ‘good’. The proportion rose slightly in the 30-39 year old age group (to 78%) and then fell steadily with age until only just over a quarter of those aged 80 or over reported good health in the past year.

The pattern of age with long-standing illness was not quite so consistent. Figure 4.1 shows the proportion of respondents in each age group reporting no long-standing illness and non-limiting and limiting long-standing illness. The 60-69 year old age group has a somewhat different pattern of long-standing illness from that of the rest of the respondents and has therefore been subdivided into pre-retirement and post-retirement age.

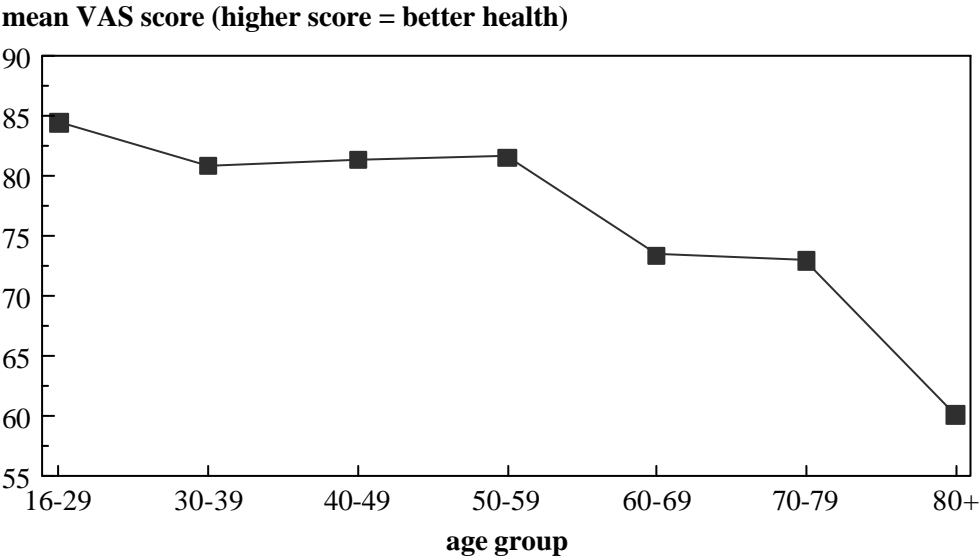
Figure 4.1: Proportion of respondents reporting no, non-limiting and limiting long-standing illness, by age group



As Figure 4.1 shows, fewer than expected respondents in the 60-69 year old age group have no long-standing illness and more than expected report non-limiting or limiting long-standing illness. Quite why this is so is unclear but may relate to the life changes that typically occur in this age group at the point of retirement from the labour force. Unsurprisingly, those respondents aged 80 or over reported the highest rates of limiting long-standing illness.

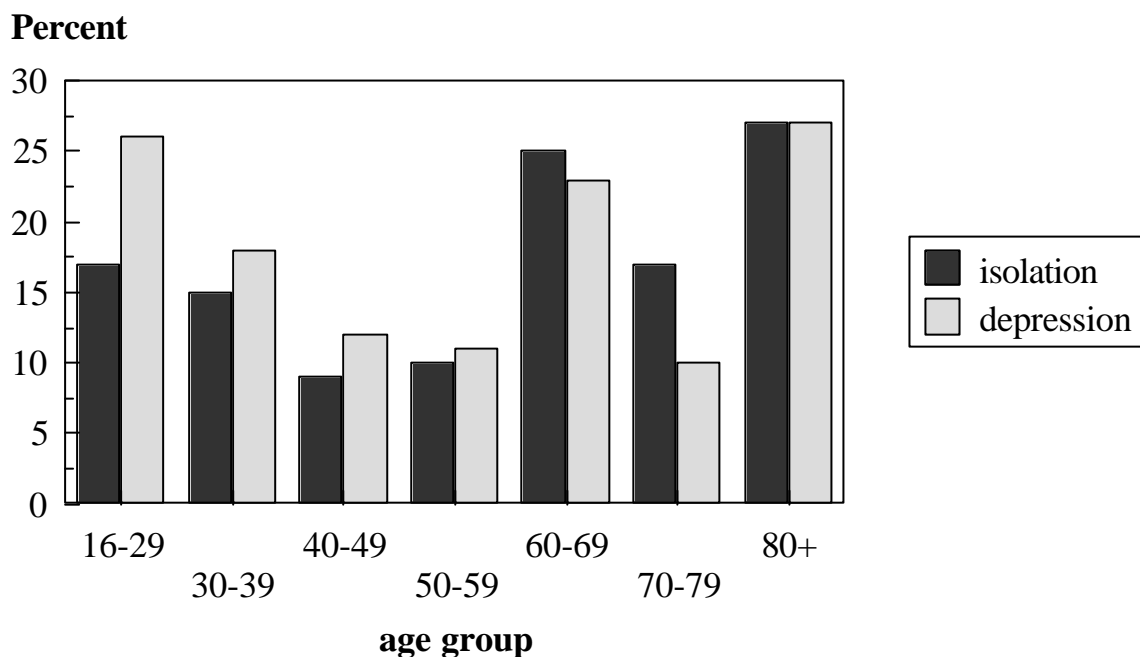
Figure 4.2 shows the mean self-rated health status of GLS respondents by age group. It illustrates quite clearly that the mean score decreased with age group, suggesting that people’s perception of their health is poorer with increasing age. The rate of decline in the mean VAS score was greatest in the 60-69 year old age group and then again after the age of 80.

Figure 4.2: Mean self-rated health status of GLS respondents, by age group



In general, the rates of reported problems in each of the EuroQol dimensions increased with age, including that of the anxiety/depression dimension. However, when asked specifically about isolation or depression during the past year because of a lack of money, it was those in the 60-69 and 80+ age groups who were more likely than other respondents to respond affirmatively. In addition, high rates of depression because of a lack of money were reported in the 16-29 year old age group. Figure 4.3 illustrates these findings.

Figure 4.3: Proportion of respondents reporting isolation or depression during the past year because of a lack of money, by age group

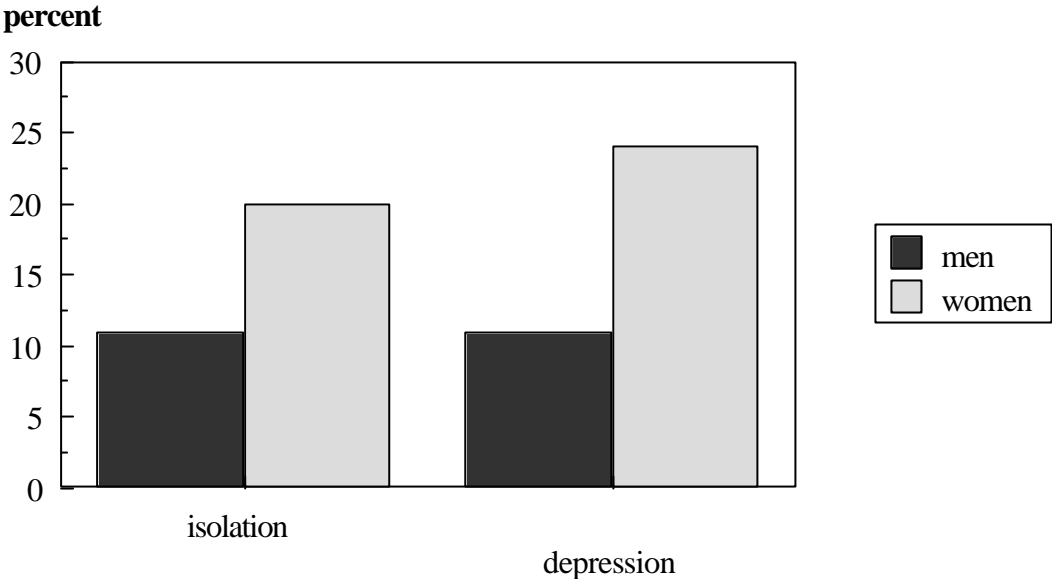


Health and gender

There was no significant difference in the gender of those reporting themselves to be in ‘good’ health during the past year (64% of men compared with 60% of women); reporting long-standing illness or not (66% of men reported no long-standing illness compared with 67% of women) or in the mean EuroQol VAS scores (mean score for men = 77.3; mean score for women = 79.2).

The rates of reported problems in two of the EuroQol dimensions did, however, vary with gender. More women (18%) than men (10%) reported problems with their mobility and more women (27%) than men (10%) reported problems with anxiety/depression. In addition, approximately twice as many women as men reported times in the past year when they had felt socially isolated or depressed because of a lack of money, as Figure 4.4 illustrates.

Figure 4.4: Proportion of respondents reporting isolation or depression during the past year because of a lack of money, by gender



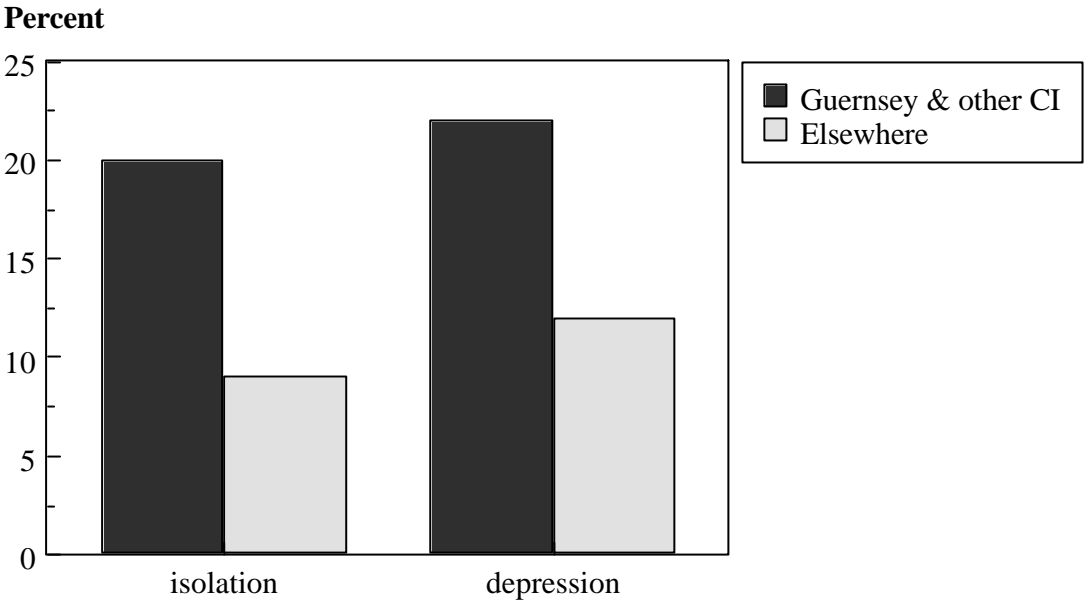
Health and place of birth

Respondents to the GLS who were born in Guernsey or the other Channel Islands reported poorer general health, as measured in a number of ways, than those born elsewhere. Whereas 57% of those born in Guernsey reported ‘good’ health in the past year, this was the case for 70% of those born elsewhere. Similarly, 60% of those born in Guernsey reported no long-standing illness, compared with 77% of those born elsewhere. The mean EuroQol VAS score of those born in Guernsey was 77.4, compared with a mean score of 79.5 for those born elsewhere.

The rates of reported problems in the EuroQol dimensions of mobility, self-care, pain/discomfort and anxiety/depression did not vary with place of birth. For the dimension of performing one’s usual activities, however, there was a significant difference by place of birth: 83% of those born in Guernsey reported no problems in performing their usual activities compared with 93% of respondents born elsewhere.

Approximately twice as many respondents born in Guernsey than elsewhere reported times in the past year when they had felt socially isolated or depressed because of a lack of money, as Figure 4.5 illustrates.

Figure 4.5: Proportion of respondents reporting isolation or depression during the past year because of a lack of money, by place of birth

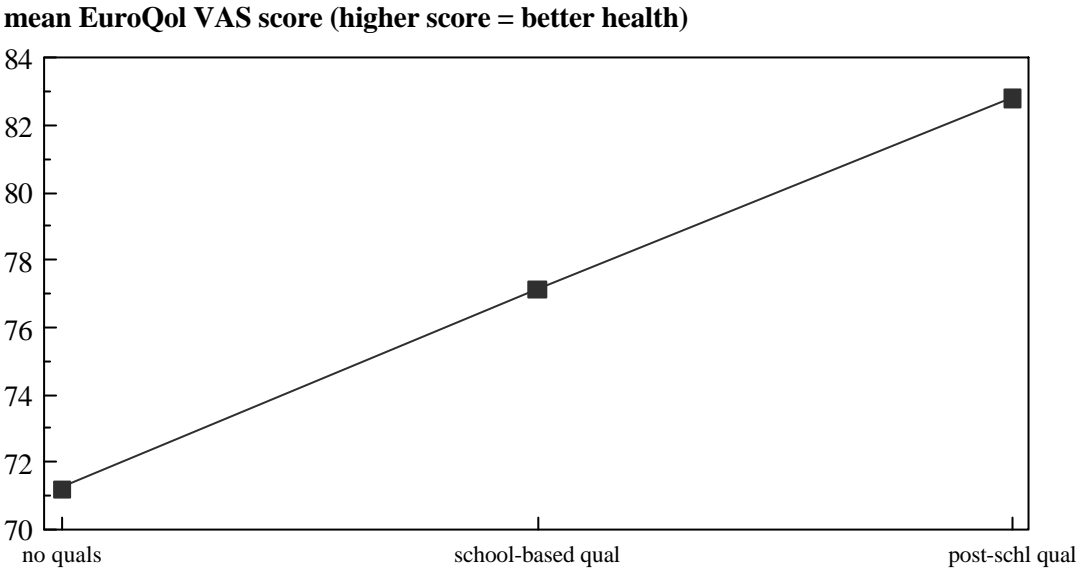


Health and education

Research consistently shows that education, as measured in a number of ways, is associated with health. In general, those with higher educational qualifications, the most years of schooling or who can read and write have considerably better health than their counterparts. This was also found to be the case in Guernsey, where those with the highest educational qualifications enjoyed significantly better health on each of the measures used.

Under a half of the respondents with no educational qualifications reported ‘good’ health in the past year compared with 61% of those with qualifications obtained at school and 73% of those with post-school qualifications. Similarly, only 56% of respondents with no educational qualifications reported no long-standing illness, compared with 65% of those with school qualifications and almost three-quarters (73%) of those with post-school qualifications. The mean EuroQol VAS score according to a respondent’s highest educational qualifications is shown in Figure 4.6.

Figure 4.6: The mean EuroQol VAS score, by respondent’s highest educational qualification



On each of the five EuroQol dimensions (mobility, self-care, performing usual activities, pain/discomfort and anxiety/depression), a similar gradient was found. Those with no educational qualifications experienced the poorest health and those with post-school qualifications the best. Similarly, striking gradients were found when isolation or depression during the last year because of a lack of money was considered in relation to the level of the highest educational qualification. Table 4.4 details these results.

Table 4.4: Proportion of respondents reporting isolation or depression during the past year because of a lack of money, by level of highest educational qualification

Level of highest educational qualification	% of respondents reporting social isolation	% of respondents reporting depression
No qualifications	28	26
Qualifications obtained at school	18	18
Post-school qualifications	8	14

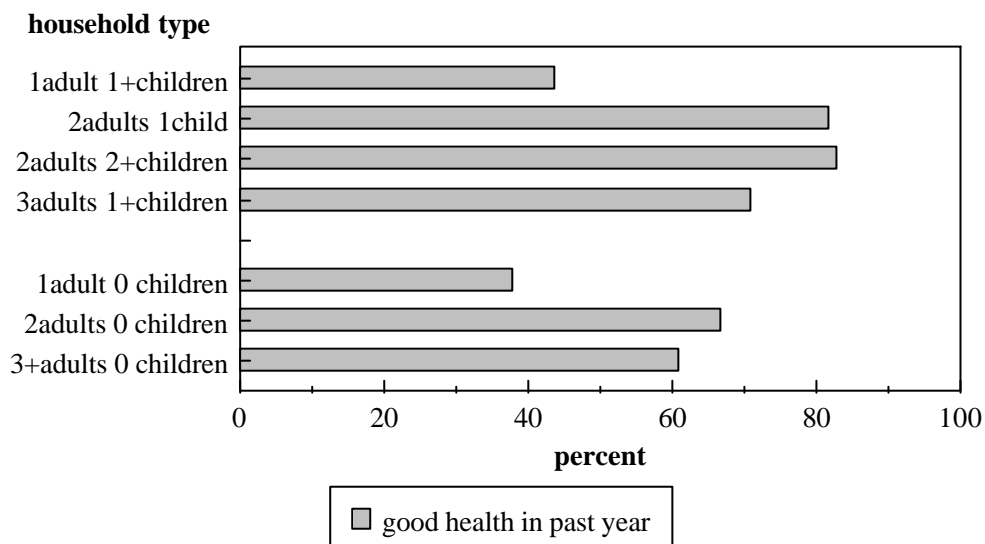
It is likely that much of the influence of level of educational attainment on health is due to age effects: the older sections of the population are less likely to have post-school qualifications and are more likely to experience poorer health. In addition, those with higher educational qualifications are more likely to command higher incomes and better standards of living, which directly impact on health. These are issues that will be considered later.

Health and household type

Research evidence suggests that households with children and, in particular, single parent households are over-represented at the lower end of the income distribution, with possible consequent impacts on their health. Analysis of the GLS data suggests that households consisting of two adults and one or more children experience *better* health than other household types. Those experiencing the poorest health are single adult households and single parent households.

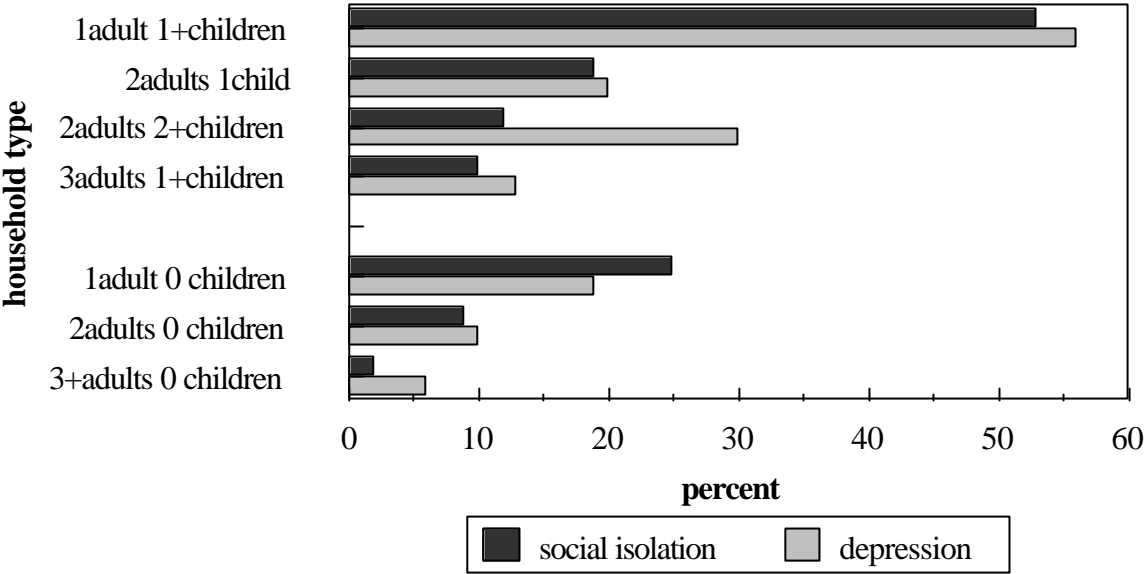
A far greater proportion of respondents living in a household with two or more adults and one or more children reported 'good' health over the past year, compared with households with two or more adults and no children, single parent households and single adult households (Figure 4.7). Similarly, respondents living in a household with two or more adults and one or more children were the most likely to report no long-standing illness.

Figure 4.7: Proportion of respondents reporting 'good' health in the past year, by household type



Single adult households were more likely to report problems on the EuroQol dimensions of mobility, usual activities, pain/discomfort, and anxiety/depression than other household types. A rather different pattern was found when considering respondents' experiences of social isolation or depression during the past year because of a lack of money. Here, it was single parent households that reported the worst health, as Figure 4.8 illustrates.

Figure 4.8: Proportion of respondents reporting social isolation or depression during the past year because of a lack of money, by household type



Socio-economic influences on health

As mentioned at the beginning of this section, socio-economic inequalities in health have been reported across the developed world, no matter how social status, standard of living or poverty is measured. In the GLS, three socio-economic measures were used. Poverty was explored from subjective and objective (income-defined) viewpoints and also using a derived measure of whether someone was in poverty or not.

Subjective poverty

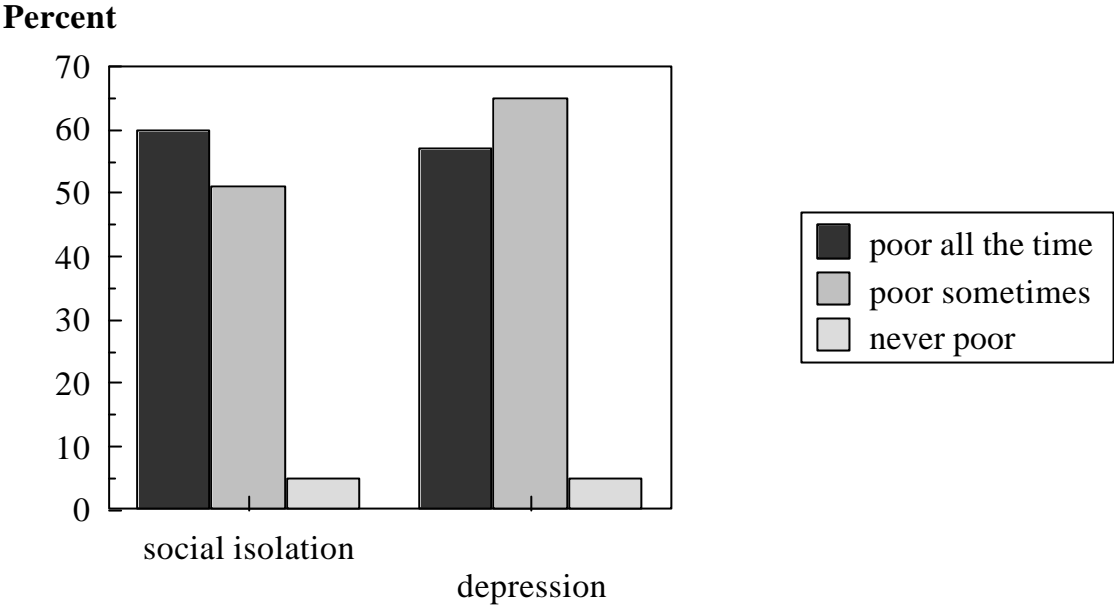
To determine subjectively identified poverty, respondents to the GLS were asked whether they could genuinely say that they were ‘poor’. Those who reported that they were ‘never’ poor, consistently reported better health than those who were poor ‘sometimes’ or ‘always’.

Those who were poor ‘sometimes’ reported better health than those who were poor ‘always’ on the EuroQol dimensions of self-care, usual activities and anxiety/depression.

Conversely, those who were poor ‘always’ reported better health than those who were poor ‘sometimes’ when considering health on the whole during the past twelve months, long-standing illness and on the EuroQol measures of mobility and pain/discomfort. It seems to be perceived fluctuations in poverty that are most significantly associated with poorer health rather than the continual experience of poverty in these cases.

A less clear-cut picture was obtained when considering subjective poverty with the experience of social isolation or depression during the past year because of lack of money. Here, those reporting that they were poor ‘sometimes’ most frequently reported social isolation. By contrast, those reporting that they were poor ‘all the time’ most frequently reported depression, as Figure 4.9 shows.

Figure 4.9: Proportion of respondents reporting social isolation or depression during the past year because of a lack of money, by subjective poverty

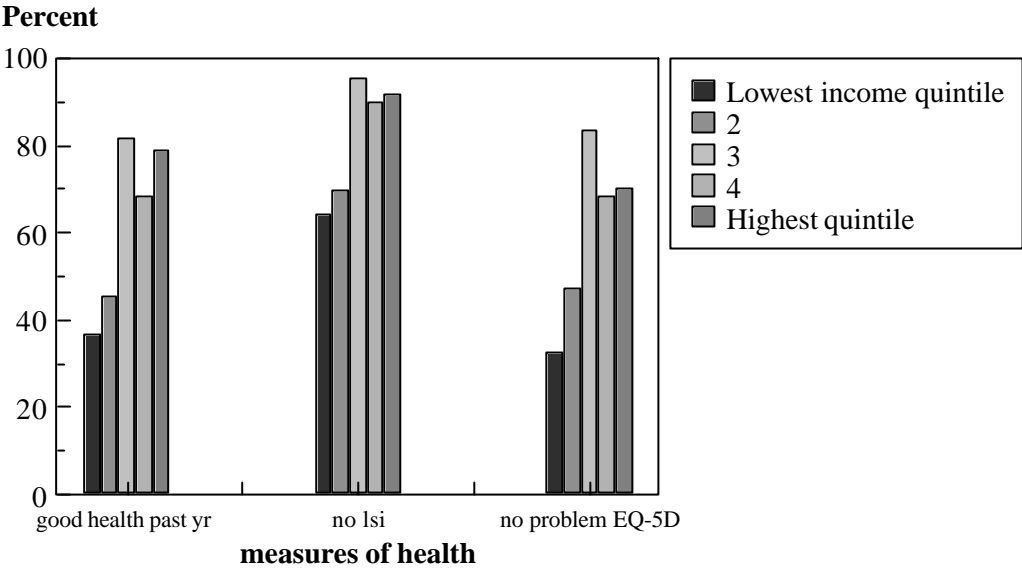


When considering the association between two self-reported measures, it is wise to be cautious in the interpretation as it may simply be that people who report a poorer outcome on one measure are also more likely to report a poorer outcome on any other measure. This reporting bias may complicate the true extent of the association. In order to take this into account, a more objective measure of poverty was also examined, relating to the net household income of respondents.

Low income

For each of the measures of health examined, respondents in the lowest net household income quintile experienced the poorest health. This was a consistent and very marked finding. In general, there was a linear trend between rising income and better health, with the exception of the third income quintile which tended to do better than most other quintiles. Figure 4.10 illustrates the results by showing the proportion of respondents reporting good health, as measured by general health in the past year, no long-standing illness and no problem on any of the EuroQol dimensions, by income quintile.

Figure 4.10: Proportion of respondents reporting good health, as measured in three different ways, by income quintile

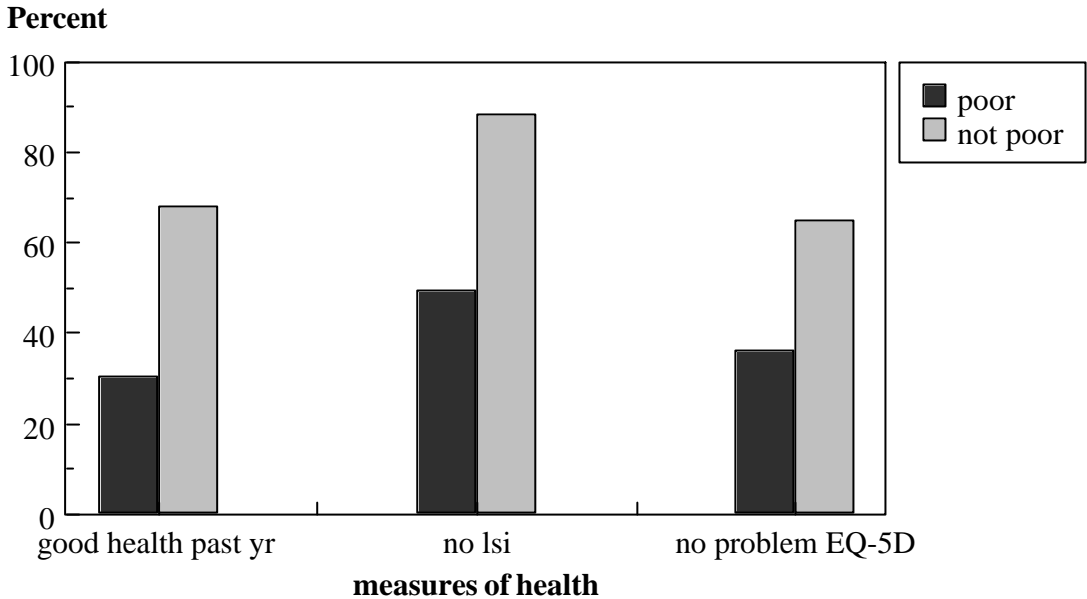


There was also a significant difference between the quintiles in the reporting of social isolation or depression in the past year because of a lack of money. A far smaller proportion of respondents in the highest income quintile than any other reported social isolation or depression during the past year because of a lack of money.

Poverty based on deprivation and household income

The third measure of poverty that we used was a scientifically derived measure used to identify if a respondent was in poverty or not, based on measures of deprivation and household income. For all but one of the health measures examined, those who were ‘poor’ fared significantly worse than those who were ‘not poor’. The only measure in which there was no significant difference between those in poverty and those not was on the EuroQol dimension of self-care. Figure 4.11 illustrates the results by showing the proportion of respondents reporting good health, as measured by general health in the past year, no long-standing illness, and no problem on any of the EuroQol dimensions, by whether they were ‘poor’ or not.

Figure 4.11: Proportion of respondents reporting good health, as measured in three different ways, by income quintile



As Figure 4.11 clearly shows, those who were ‘not poor’ were almost twice as likely as those who were ‘poor’ to report good health in the past year, no long-standing illness and no problem on any of the EuroQol dimensions.

Poverty in relation to health

When considering the effects of single influences on health, there is inevitably a considerable degree of confounding taking place. For example, we have already mentioned that the effect of one’s level of education on health may be influenced by the age of the respondent. This may also be true of household type: single adult households are more likely to comprise older people.

Multiple regression analysis was undertaken to examine for these effects. We wanted to consider whether:

- subjective poverty
- low income or
- poverty

were significantly associated with poor health, when other variables known to be associated with health were taken into account. As might be expected, the most important predictor of poor health was age - the older the respondent the more likely they were to experience bad health. However, with respect to poverty, there was a clear and unequivocal association between ill health, measured in a number of ways, and poverty, also measured in a number of ways, whilst taking into account the influence of age, sex, household type, level of education and place of birth.

- If people thought that they were ‘sometimes’ poor, they were more than eight times as likely to report poor/fair health over the past 12 months than those who thought they were ‘never’ poor. They were also more than four times as likely to report long-standing illness than those who thought that they were ‘never’ poor.
- Those in the lowest two income quintiles were four and a half times as likely to report poor/fair health in the past 12 months than those in the top income quintile. They were also more than four times as likely to report long-standing illness than those in the top income quintile.
- Those who were in poverty were over four times as likely to report poor/fair health in the past 12 months than those not in poverty. They were also more than four times as likely to report long-standing illness than those not in poverty.
- Overwhelmingly, poorer people were over fifteen times more likely to report social isolation or depression during the past year because of a lack of money than better-off people. In addition, those most likely to report social isolation or depression were respondents who were not very satisfied with their accommodation, who were not very satisfied with the area in which they lived or who were unable to work because of illness or disability.

Chapter Five

Crime and Social Harm

- **Summary**
- The vast majority of Guernsey people had suffered no crime in the previous year with just over a third experiencing some form of crime
- Nearly three quarters of victims experienced vehicle-related crime whilst 37% experienced other forms of property crime and only 20% personal crime
- Most people (19%) were victims of just one crime but 9% experienced two crimes and 5% experienced three or more crimes
- The people of Guernsey experience less crime than British people in most categories of crime, especially crimes of violence
- People living in poverty bear the brunt of most crime: 39% of those living in poverty experienced crime in the previous year compared to only 33% of those not poor
- Higher rates of crime affected respondents aged 16-24, households with two adults, with and without children and those born in Guernsey or one of the other Channel Islands
- More than half the Guernsey population worries about being a victim of some form of crime
- People worried most about burglary: 41% said that they were 'fairly' or 'very' worried about having their home broken into and something stolen
- Poor people were nearly twice as likely to feel 'fairly' or 'very' unsafe when on the streets and 1.7 times more likely to feel unsafe when at home than those not living in poverty
- People living in accommodation rented from the States of Guernsey, as well as women and the elderly, worry most about crime
- 76% of people reported some form of difficulty in their life in the previous twelve months
- Of the people who had experienced a harmful event or situation, 72% said that they had relationship problems
- Poor people were significantly more likely to experience a harmful event in the previous year: 91% of poor people experienced a form of difficulty compared to only 73% of those not living in poverty

Introduction

This chapter examines the extent of crime and other socially harmful events experienced by the population of Guernsey at the start of the new Millennium. The rationale for looking at crime *and* other harmful events is that, throughout a person's life-cycle, they will experience numerous events which cause harm, distress, and anxiety. Crime will only be one type of a socially harmful event which people experience – alongside divorce, redundancy and accidents at work, on the roads or at home. The general aim of this chapter, therefore, is to contextualise people's experience of crime in order to provide a more balanced and objective understanding of the harmful situations and events which they may have experienced in the previous year. The particular focus of the chapter is on the unequal risks of experiencing

socially harmful events. It examines whether both objective and subjective poverty affects whether some people experience more harmful events than others and also looks at a number of other significant socio-economic factors.

A strong assumption held by politicians, policy-makers and the public alike is that people with poor living standards will also experience a much higher share of other social problems, such as crime. In this context, crime is considered to compound the problems of those living on a low standard of living. However, the research evidence from Britain on the impact of poverty on victimisation is complex and contradictory. Whilst there is strong evidence linking higher crime rates with some poor areas (see, for example, Morris, 1958; Baldwin and Bottoms, 1976; Mayhew and Maung, 1992; Hirshfield and Bowers, 1996), the evidence at the individual level is less certain (Pantazis and Gordon, 1997; Pantazis and Gordon, 1999). For example, the latest British Crime Survey shows that burglary is highest for households where the head of household is unemployed or the household income is less than £5,000 per annum (Mirrlees-Black *et al*, 1998). However, the same survey also reveals that vehicle-related crime is greatest for the highest income-earning households (*ibid*, 1998). The evidence – at least from Britain – appears to suggest that the people most prone to crime are both those with a lower *and* higher standard of living, with victimisation rates varying depending on the type of crime being considered.

By contrast, the evidence on the association between poverty and other non-criminal socially harmful events tends to reveal that the poorest people also suffer the most harm. People with a poorer standard of living suffer more ill-health, both physical and mental (Pantazis and Gordon, 1997; Payne, 1997; Shaw *et al*, 1999); have a greater likelihood of losing their job (Pantazis, 2000a); experience higher rates of fire risks (Pantazis, 2000a; Aust, 2001); have higher rates of suicide (Gunnell *et al* 1995; Lewis and Sloggett 1998) and experience a greater chance of being injured or dying on the roads (Roberts and Power, 1996).

The chapter is divided into three broad sections. The first section examines the experience of crime and extent of unequal risks among the population. The second looks at ‘fear of crime’ and explores the differential experiences between actual victimisation and perceptions of crime. The final section examines the extent to which people experience non-criminal harmful situations in order to provide a more objective and comprehensive account of people’s experiences of harm at the start of the new Millennium.

The experience of crime

This section examines the extent to which the Guernsey population experiences crime. Respondents were asked whether they had been victimised in relation to a number of different crimes over the previous year. This approach to measuring crime yields a more reliable account of people’s experiences than, say, relying on the criminal statistics recorded by the police. Surveys overcome the problem of reporting and recording which are inherent with police recorded crime because people are asked directly about their experiences. For example, the 1998 *British Crime Survey* provides an estimate of crime which is four times the amount recorded by the police (Mirrlees-Black *et al*, 1998). Surveys, therefore, offer a far superior method for measuring crime rates than police recorded data.

However, we should also be aware of the limitations of this approach to measuring victimisation amongst the population. In particular, crime may be under-estimated in situations where respondents fail to mention certain incidents. This is most likely to occur

with respect to trivial incidents such as some cases of vandalism where people simply forget that they have been victimised. However, it may also happen with serious crimes where respondents may choose not to disclose incidents against them because of fear. This may be especially the case in relation to sexual and domestic assaults and we have chosen not to include them in the Phase Two survey because of the potential problems relating to the reliability of these particular results. By contrast, crime may be over-estimated when respondents include incidents which happened before the 12 month time period.

The Phase Two survey included a number of crimes which are routinely included in crime victim surveys, such as burglary and vandalism, but also less commonly included victimisations such as being defrauded or mis-sold financial services in order to present a more accurate and complete picture of crime.

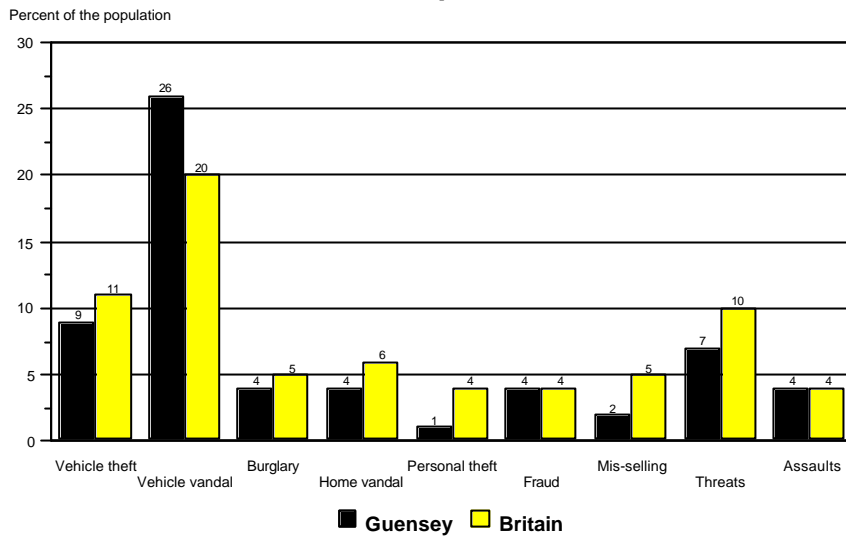
Table 5.1 illustrates the prevalence rates for different types of crime among the population of Guernsey.

Table 5.1: Experience of crime in the previous year

Type of crime	Percent experiencing crime
<i>Vehicle-related crime</i>	
Vandalism of vehicle	23
Theft of vehicle, or anything on or off it	9
<i>Property-related crime (excluding vehicle-related crime)</i>	
Burglary	4
Defrauded or cheated out money	4
Mis-sold any financial service	2
Theft from hands, pockets or bags	1
<i>Personal Crime</i>	
Threatened	7
Hit or assaulted	4

In Figure 5.1, the extent of crime in Guernsey is compared with the situation in Great Britain. The people of Guernsey experience less crime than British people in every single category with the exception of vehicle vandalism, fraud and assaults. In the case of vehicle vandalism, one in four of the Guernsey population were victims of this type of crime in contrast to only one in five of the British population. Both populations were equally likely to experience fraud and assaults (4% in each case). However, theft from hands, pockets or bags which may or may not involve violence, threatening behaviour and mis-selling of financial services were all much more prevalent in Britain. These results suggest that Guernsey is generally a less violent society, whilst strong government financial regulations may contribute to guarding the population against falling victim to the mis-selling of financial services.

Figure 5.1 Experience of crime: Guernsey and Britain compared



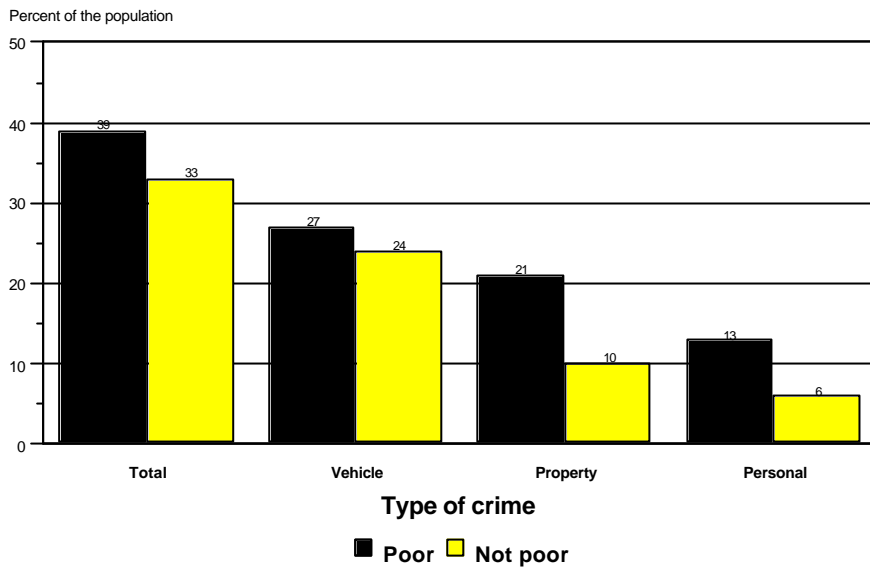
Having looked at the rates of crime in Guernsey and how these prevalence rates compare to Britain, this next section examines the unequal risks of victimisation in relation to standard of living.

Standard of living and crime

There is a strong assumption that people with poor living standards also experience higher rates of crime than the rest of the population. However, whilst the evidence from Britain is both complex and contradictory in terms of who is more likely to experience crime and where this is likely to happen, there is no doubt that crime has its greatest impact on those with fewest resources and material goods. For instance, people living in poverty are much less likely to possess either home contents insurance or fully comprehensive vehicle insurance. Forty-six percent of the people living in poverty in Guernsey said that they did not possess home contents insurance because they could not afford it. In this situation, the experience of burglary could be devastating.

This next section examines the extent of unequal risks among the population of Guernsey to see whether those on a lower standard of living are also much more at risk of experiencing crime. In order to assess this, the section uses both scientific and subjective measurements of poverty, as well as household income. For example, with respect to subjective poverty, people were asked if they felt that they were genuinely living in poverty. We would expect to see similar, but not identical, results using the objective and subjective measures of poverty. Figure 5.2 illustrates that people living in objective conditions of poverty are generally much more likely to experience crime than the rest of the population.

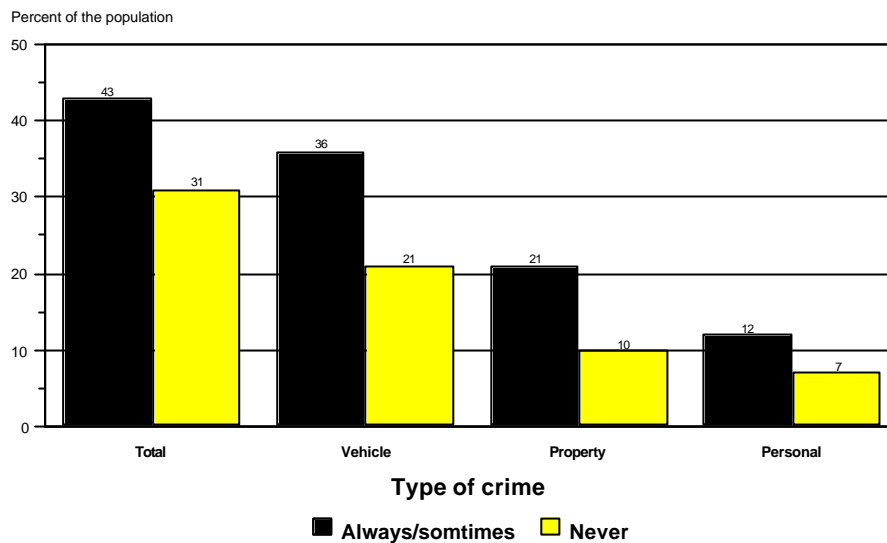
Figure 5.2 Experience of crime by standard of living



For example, 39% of the ‘poor’ group experienced some form of crime in the previous year, compared to 33% of the ‘not poor’ group. When we look at the different crime categories, we find that this general finding is amplified. These unequal risks are greatest with respect to personal crimes where the ‘poor’ group is nearly two and a half times more likely to experience crime in the past year than the rest of the population. The same pattern of victimisation is illustrated using subjective measures of poverty, as indicated in Figure 5.3, where 43% of respondents considering themselves to be poor ‘always’ or ‘sometimes’ experienced crime compared to only 31% of those who said that they ‘never’ experienced poverty.

On the other hand, having a history of poverty did not produce any significantly large differences in victimisation risks although people currently in the second poorest income groups had exceptionally high rates of overall crime (45%) and also the greatest rates of crime with respect to every single category of crime, *eg* vehicle-related crime (31%); property crime (22%) and personal crime (12%).

Figure 5.3 Experience of crime by genuinely poor now



The results reveal that, by contrast with British evidence, the poorest in society also bear the burden of most crime. We now turn to the influence of other socio-economic factors in influencing the experience of crime.

Significant socio-economic factors affecting crime

This section considers a range of socio-economic factors – including age, sex, type of household, place of birth and highest educational qualification – on the impact of crime. We start by looking the factors affecting overall crime rates.

All crime

Prevalence rates for total crime were significantly highest for:

- 16-24 year olds (48%)
- households with two adults with no children (45%) and households with two adults with children (43%)
- people living in States' housing (40%)
- people born in Guernsey or one of the other Channel Islands (40%)
- people whose education ended with school (39%)
- working people (36%)

The highest rates of crime in the population were experienced by those respondents aged between 16 and 24. High levels of crime also exist for households with two adults, with or without children. However, there were only small differences in the risk of experiencing crime among men and women.

Vehicle-related crime

A similar pattern emerges when looking at vehicle-related crime. Again, higher risks of victimisation are faced by younger people, and families with children. Likewise, there are only small differences between men and women. Prevalence rates for vehicle-related crime were highest for:

- 16-24 year olds (37%)
- households with two adults, with children (37%)
- people whose education ended with school (32%)
- people born in Guernsey or one of the other Channel Islands (27%)
- working people (27%)
- owner occupiers (27%)

Property-related crime (excluding vehicle related crime)

Prevalence rates for property related crime were highest for:

- people born in Guernsey or one of the other Channel Islands (17%)
- 16-24 year olds (16%)
- private renters (15%) and households renting from the States (14%)
- men (14%)

People living in privately rented accommodation and those born in Guernsey or one of the other Channel Islands had the highest rates of property-crime in the population, followed by younger people.

Personal crime

Prevalence rates for personal crime were highest for:

- households with two adults, with no children (16%)
- 16-24 year olds (14%)
- private renters (11%)
- people born in Guernsey or the other Channel Islands (9%)
- working people (9%)
- those whose education ended with school (9%)

Households with two adults, without children experienced the greatest levels of personal crime, followed by people aged 16-24. The differences in rates of personal crime between men and women were marginal.

In summary, overall victimisation risks were generally higher for people living in States' housing, younger people, people in employment, households with two adults (with and without children) and people born in Guernsey or one of the other Channel Islands.

Having looked at the prevalence of crime among the population, section two considers the extent of 'fear of crime'.

Feeling unsafe and concerns about crime

‘Fear of crime’ is a short-hand label used to describe the concerns and anxieties that people have about crime. It has become an increasingly important issue which should be seen as separate from the actual experience of crime. Some criminologists suggest that ‘fear of crime’ is an even bigger problem than crime itself (Clemente and Kleinman, 1977). The justification for this is that research has shown that ‘fear of crime’ far exceeds people’s actual experience of crime, suggesting that ‘fear of crime’ is not always grounded in people’s direct experience of crime. Because of this, some criminologists have suggested that ‘fear of crime’ is irrational. However, ‘fear of crime’ could arguably be seen as a rational response to physical, mental and financial vulnerability. For example, Pantazis (2000b) has shown that certain groups such as women, the elderly, and those with the least financial resources are much more likely to both feel unsafe and have concerns about crime and that this is, in turn, connected to their vulnerability.

There are many ways of measuring ‘fear of crime’ in the population. One of the most common ways of assessing ‘fear of crime’ is to ask respondents how safe they feel when walking alone in their neighbourhood after dark and whether they feel safe when alone in their own home at night. In Guernsey, one in four of people (26%) expressed feeling ‘a bit’ or ‘very’ unsafe when on streets after dark whilst just 7% said that they were unsafe when alone at home (Figure 5.4).

Figure 5.4 Feeling unsafe on the streets or at home: Guernsey and Britain compared

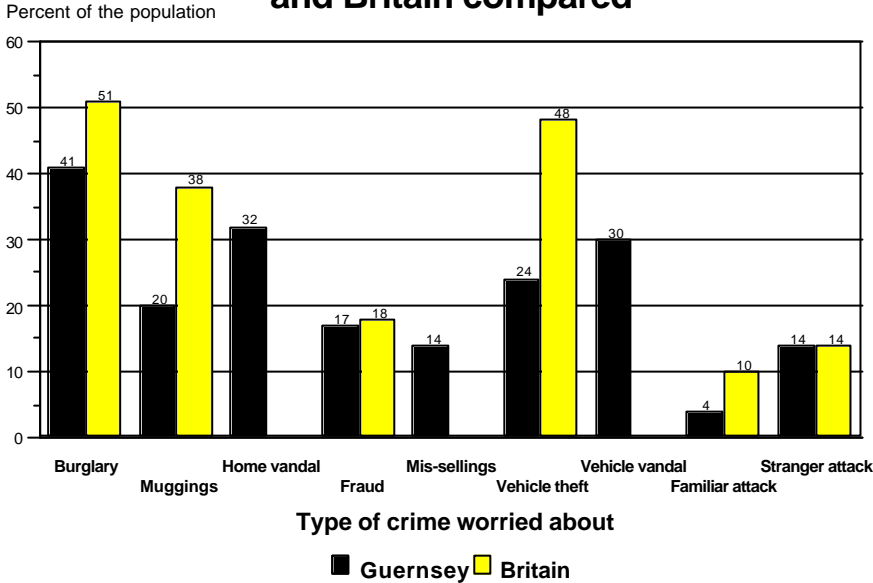


Figure 5.4 shows that people in Guernsey also *feel* safer than do people in Britain. However, some caution should be taken in the interpretation of these results, particularly in relation to the measure of street safety. The question does not directly refer to crime and so it could be that the respondent may be thinking of a number of other factors when answering this question. Other factors could be a fear of the dark *per se* or the fear of tripping over and hurting oneself. As a result, ‘fear of crime’ among the population may be exaggerated.

In addition to these ‘global’ measures of ‘fear of crime’, surveys commonly ask respondents how worried they are about experiencing different types of crime. The Phase Two survey

reveals that more than half the Guernsey population worries about being a victim of some form of crime. The highest levels of fear are in relation to property crime where 41% said that they were ‘fairly’ or ‘very’ worried about having their home broken into and something stolen (Figure 5.5). A further 32% were worried about their home being vandalised and 30% and 24% were worried about their vehicle also being vandalised or stolen, respectively.

Figure 5.5 Worry about experiencing crime: Guernsey and Britain compared



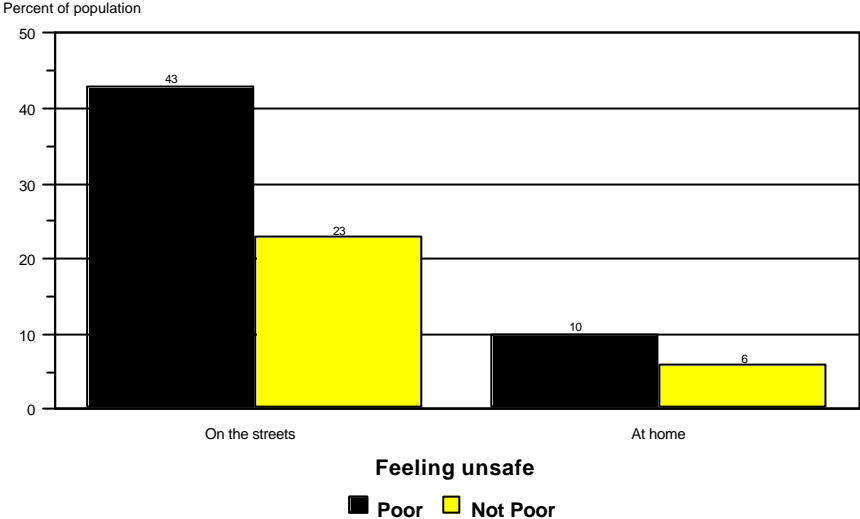
People were less concerned about personal crime. For example, whilst 20% of people were worried about being mugged, only 4% were worried about being attacked in their home by someone they know. People were also far less worried about being defrauded or cheated out of money (17%) or being mis-sold a pension, despite having an equal chance of experiencing this in relation to burglary (4%). Figure 5.5 also compares these results with the extent of worry felt by the British population for a selected number of offences and, as with the global indicators, shows that, on the whole, the British population worries much more about experiencing crime.

Standard of living and ‘fear of crime’

There is a limited amount of research which has examined the impact of living standards on ‘fear of crime’. The evidence from Britain shows a clear and consistent picture that people living in poverty have much higher rates of feeling unsafe and are also much more concerned about becoming victims in relation to a whole range of different types of crime (Pantazis, 2000ab; Pantazis and Gordon, 1997). This section assesses the extent to which household income, and objective and subjective poverty impact on people’s perceptions of safety and concerns about victimisation.

Figure 5.6 confirms that people who are objectively defined as ‘poor’ are much more likely to feel unsafe both when alone on the streets and at home after dark. They were 1.9 times more likely to feel ‘fairly’ or ‘very’ unsafe when on the streets and 1.7 times more likely to feel unsafe when at home than those not living in poverty.

Figure 5.6 Unsafe on the streets or at home by living standard



These increased rates of feeling unsafe among people living in poverty are matched by their responses to the questions on worries about specific types of crime (see Figure 5.7). Poor people were much more likely to report being worried in relation to all the categories of crime with the exception of burglary, muggings and mis-selling. Overall, 61% of poor people worried about some form of crime, compared to only 55% of the rest of the population. The largest differences concerned worry over being attacked in the home by someone they know (9% compared to only 3%). These results were similar for those experiencing subjective levels of poverty (Figure 5.8), except that people reporting to be ‘sometimes’ or ‘always poor’ were also much more likely to be worried about being burgled and mis-sold a financial service.

Figure 5.7 Worry about crime by standard of living

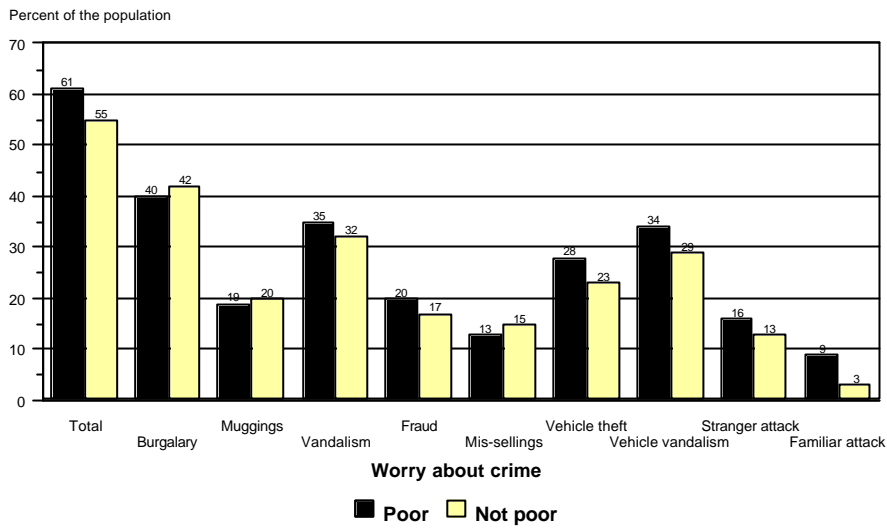
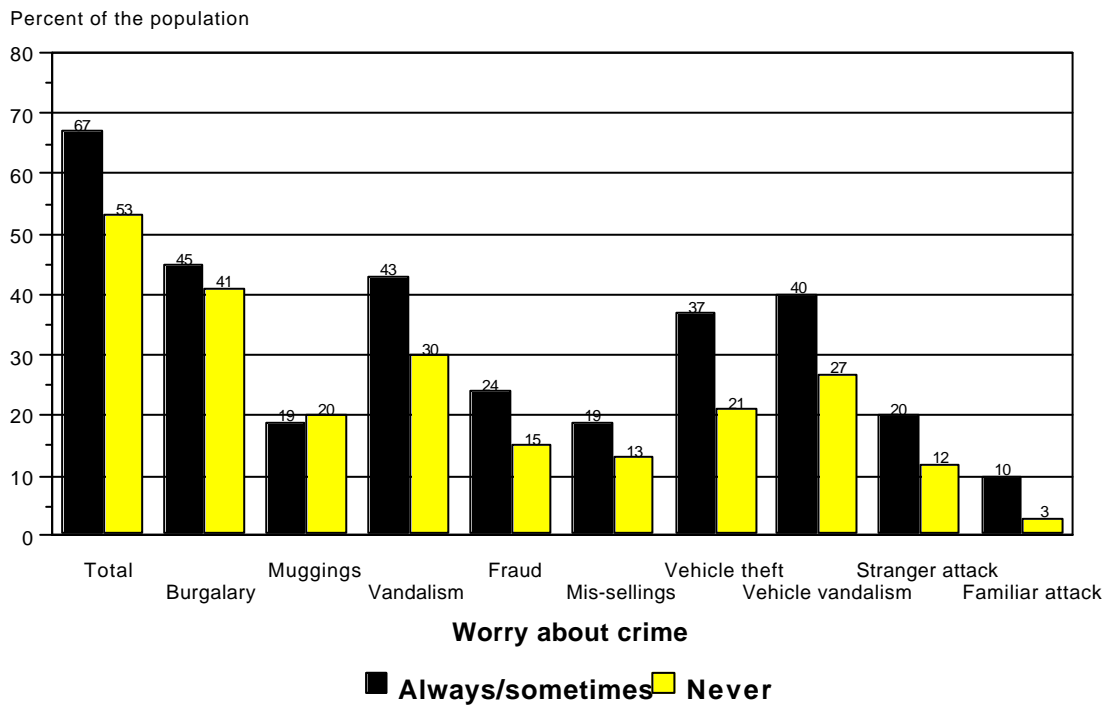


Figure 5.8 Worry about crime by genuinely poor



The next section illustrates which socio-economic factors were important in influencing the extent of people feeling unsafe on the streets or at home at night and their worry about experiencing crime.

Socio-economic factors affecting ‘fear of crime’

On the streets after dark

The following factors were important in influencing the extent to which people felt unsafe when walking alone on the streets after dark:

- people renting from the States of Guernsey (53%)
- single pensioner households (45%)
- women (44%)
- economically inactive people (38%)
- people 65 years or more (36%) and 16-24 year olds (33%)
- people born in Guernsey or one of the other Channel Islands (32%)

People living in accommodation provided by the States of Guernsey have the highest rates of fear in the population. Women and single elderly people have also high rates of feeling unsafe on the streets after dark. There were no significant differences in feeling unsafe among people with different educational qualifications.

At home at night

The following factors were important in affecting whether people felt unsafe when alone in their own homes at night:

- people renting from the States of Guernsey (16%)
- women (12%)
- households with two adults and children (12%)
- economically inactive people (9%)
- 16-24 year olds (8%)
- people with post school educational qualifications (7%)

Again, States’ renters have the highest levels of feeling unsafe when alone at home at night, followed by women and households with two adults and children. The differences in rates of feeling unsafe at home between people born in the Channel Islands and those born elsewhere were not significant.

Worry about crime

These factors were important in influencing whether people felt worried about becoming a victim of crime:

- people renting from the States of Guernsey (78%)
- people born in Guernsey or one of the other Channel Islands (63%)
- 16-24 year olds (62%)
- women (60%)
- people with no educational qualifications (60%)
- the economically inactive population (58%)

Over three quarters of people living in States of Guernsey accommodation worry that they will experience some form of crime. High rates also exist for people born in Guernsey or one of the other Channel Islands and younger people.

In summary, people living in accommodation provided by the States of Guernsey, women and the elderly have the highest rates of fear in the population. This finding supports other studies examining the socio-economic characteristics of people with high rates of fear. Younger people also expressed high rates of fear although this may be grounded in their actual experiences of victimisation.

The experience of harmful events

People experience a number of difficult, harmful situations or events in their lives – of which crime will be just one. The Phase Two survey assessed the extent to which the people of Guernsey experienced a whole range of events which could be considered as harmful. Although some events may bring relief to people, as in some instances of divorce, the events included in the survey have been described as harmful because they are, in general, seen to cause considerable stress. This could be either in terms of mental or physical health, financial, or personal harm. Some events could be seen as harmful in more than one sense. For example, taking the example of divorce again, harm could be experienced either in terms of financial or health terms, or indeed both.

A surprisingly high proportion of the people living in Guernsey reported having some form of difficulty in their life in the previous twelve months (76%). Of the people who had experienced a harmful event or situation, nearly three quarters said that they had relationship problems. Another 45%, in each case, reported having either work or financial problems and health or injury problems.

Table 5.2 reveals the prevalence rates for difficulties among the Guernsey population. The most significant problem reported by people was bereavement where 39% said they had suffered bereavement of a close relative or friend in the previous year. Eleven percent said that they had problems with parents or close relatives and 10% had problems with their children. Six percent said that they had experienced divorce or a break-up of a significant relationship.

In terms of work or financial difficulties, 15%, in each case, said that they had problems at work or had financial problems although only 1% said that a wage-earner had lost their job.

People in Guernsey suffered from a range of health and injury problems: 8%, in each case, reported that they themselves or someone in their household had experienced an accident at work or at home whilst 6% said they or someone else in their household had become ill through food poisoning. Sixteen percent said that either they or someone else in their household had experienced another serious illness or injury.

Table 5.2: Difficulties among the Guernsey population in the previous year

Type of difficulty	Percent experiencing difficulty
<i>Relationships</i>	
Death of a close friend or relative	39
Problems with parents or close relatives	11
Problems with your children	10
Problems with neighbours	7
Divorce or break up of relationship	6
<i>Work/Financial/House</i>	
Financial difficulties	15
Problems at work	15
Changing your job	14
Moving house	13
Wage earner losing their job	1
<i>Health</i>	
Accident/injury at work	8
Accident around the home	8
Food poisoning	6
Other serious injury/illness	16

Standard of living and harmful events

This next section considers the impact of poor living standards on people's experiences of difficult life events. We have seen, so far, that people living in poverty are far more likely to experience crime and feel less secure in terms of safety both on the streets and at home and are also generally more concerned about becoming victim of crime. Do poor people experience more problematic life situations? Which life events are people in poverty much more likely to experience? These questions will be addressed in this section.

Figure 5.9 illustrates that poor people were significantly more likely to experience a harmful event in the previous year. For example, 91% of 'poor' people experienced a form of difficulty compared to only 73% of people not living in poverty. People living in poverty were more likely to experience difficulties in relation to all categories of harm except for health. For example, whilst they were 1.9 times more likely to experience difficulties in relation to work/finance/house and 1.7 times more likely to have problems with relationships, they were marginally less likely to have had illness and injury problems in the previous 12 months. This result, when broken down to its constituent parts, reveals that, whilst people living in poverty reported higher rates of illness, accidents at work and at home, 'non poor' people had significantly higher rates of food poisoning. This may be as a result of this group eating out much more and purchasing take-away foods and, therefore, having less home cooked food.

Similarly, the relationship between subjective poverty levels and harmful events is also clear. Figure 5.10 shows that people who define themselves as being genuinely 'poor' experience higher rates of difficulties in all three categories – including health.

Figure 5.9 Harmful experiences by living standard

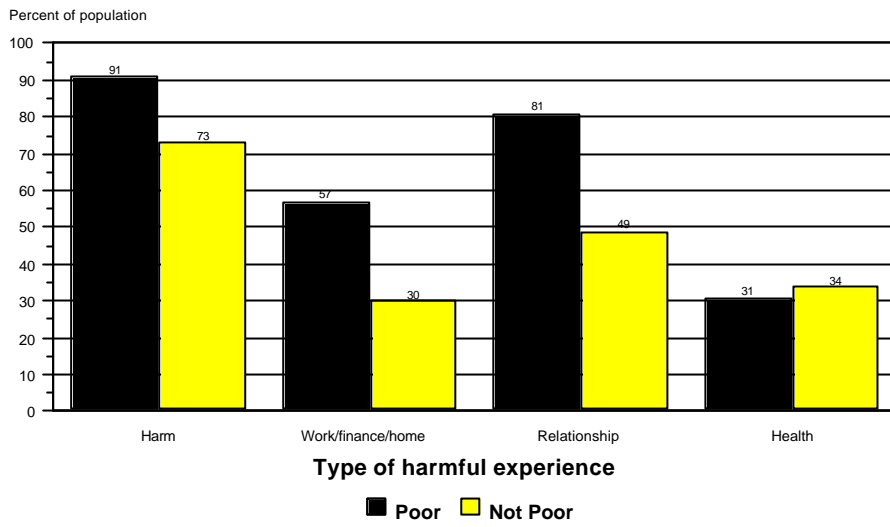
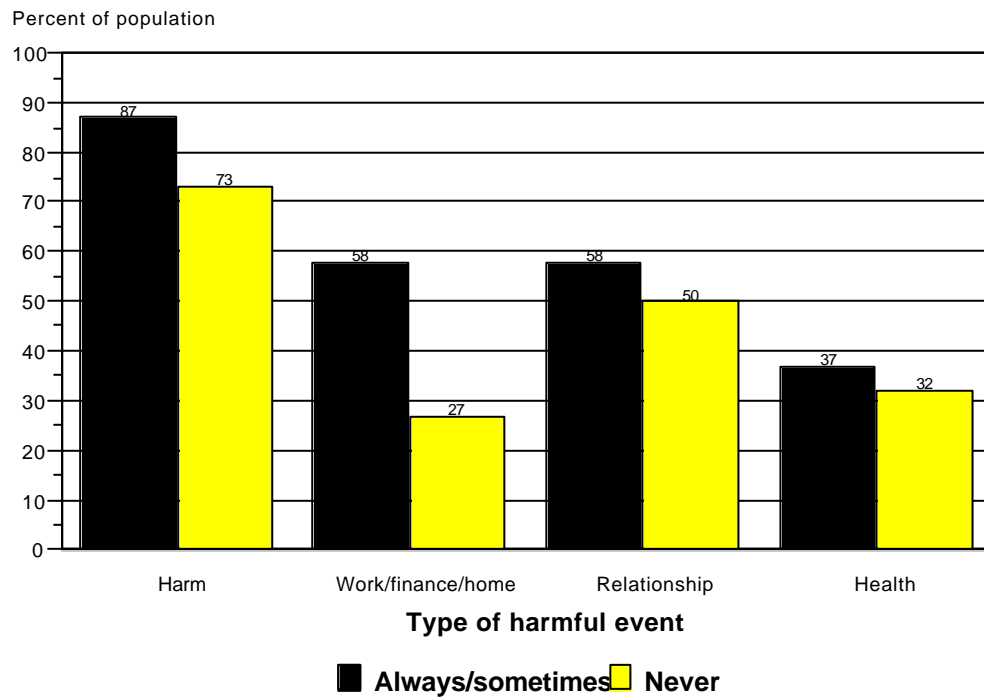


Figure 5.10 Harmful experiences by genuinely poor



Socio-economic factors affecting harmful experiences

This next section looks at the impact of other socio-economic factors on the risk of experiencing harmful events and situations. We begin first with looking at overall harm.

All harmful events

The following factors were significant in affecting the likelihood of experiencing harmful events:

- 16-24 year olds (87%)
- households with two adults, with children (83%)
- people renting from the States of Guernsey (82%)
- people born in Guernsey or one of the other Channel Islands (79%)
- people with post school education qualifications (79%)
- working people (79%)
- men (78%)

As with crime, younger people experienced the highest rates of harmful events in the previous year. Households with two adults and children, people living in accommodation provided for by the States of Guernsey also had high rates of difficulties, as did people born in the Channel Islands, people in employment and men.

Work/finance/house

The following factors were significant in affecting the likelihood of experiencing harmful events relating to work, finance or the home:

- 16-24 year olds (52%)
- households with two adults, without children (49%)
- people whose highest educational qualifications were gained at school (42%)
- working people (42%)
- people renting from the States of Guernsey (41%)

The highest rates of difficulties relating to work, finance or moving house were experienced by younger people and households with two adults but no children. There were no significant differences between men and women or between people born in Guernsey and those born elsewhere.

Relationship

The following factors were important in influencing the likelihood of experiencing relationship problems:

- people renting from the States of Guernsey (66%)
- households with single pensioners (61%)
- women (60%)
- people with no educational qualifications (59%) and only school level qualifications (59%)
- economically inactive people (59%)
- 16-24 year olds (58%)
- people born in Guernsey or other Channel Islands (58%)

People renting from the States of Guernsey, single pensioner households and women experienced the highest levels of relationship problems – either in terms of their children, parents or neighbours.

Health

By contrast, pensioner couples and men were more likely to report health problems involving themselves or others in the household.

- Two pensioner households (43%)
- men (39%)
- people whose highest educational qualification did not go beyond school (39%)
- 35-54 year olds (38%)
- people born in Guernsey or one of the other Channel Islands (38%)

There were no significant differences between workers and the economically inactive.

Conclusions

This chapter has examined the extent to which the people of Guernsey experience a range of criminal and non-criminal harms at the start of the new Millennium. The survey from Phase Two showed that, whilst harm from crime was experienced by fewer people in Guernsey in comparison with Britain, people were also less likely to be worried about crime. This result indicates the extent to which ‘fear of crime’ may actually be grounded in people’s direct experiences of crime.

When looking at the impact of poverty on criminal and non-criminal harmful events, the survey revealed that the poorest in society also suffer the greatest in relation to criminal victimisation and a whole range of difficult life events. Unsurprisingly, therefore, people with poor living standards also felt less secure when alone on the streets or when alone at home at night, and were also much worried about becoming a victim of crime.

Age was also important in influencing the risk of experiencing crime and other social harms, with younger people suffering the most. On the other hand, older people and women were much more likely to report that they felt unsafe or concern about becoming a victim of crime. The higher rates of ‘fear’ among women, the elderly, and people living in poverty can be explained in terms of these social groups being much more vulnerable – either socially, physically or financially.

Chapter Six

Social Support

Summary

- Almost everyone in Guernsey can count on at least some support with practical and emotional problems
- Almost two thirds of respondents can count on good support
- Younger and older people have better support networks than middle-aged persons
- Women have more potentially supportive networks than men
- Single adults report less supportive networks than couples
- Those in social housing have poorer potential support networks than private renters or owner-occupiers
- People born in Guernsey have better social support networks than those born elsewhere
- People with a lower income tend to have worse social support available
- Poor people are likely to have less social support.

Introduction

When times are hard, family and friends are the first source of help and support for many people. One indicator of the existence of functioning social networks is the amount of practical and emotional support 'potentially' available to individuals in times of need.

Practical and emotional support

Respondents were asked how much support they would expect to get in seven situations, including support from members of the household, other family and friends and any other means of support. Four items related to practical support:

1. needing help around the home when in bed with flu
2. help with heavy household or gardening jobs
3. help with caring responsibilities for children or elderly or disabled adults
4. someone to look after the home or possessions when away

Three related to emotional support:

5. needing advice about an important life change
6. someone to talk to if depressed
7. someone to talk to about problems with a spouse or partner

Table 6.1: Number of situations in which respondents reported ‘a lot of’, or ‘some’ support

Number of situations in which potential support available	(%)
Seven	34
Six	25
Five	20
Four	12
Three	4
Two	2
One	2
None	1

Table 6.1 shows that just over one third of the population expected to be able to call on ‘a lot’ or ‘some’ support in all seven situations. More than one in five lack adequate support in at least four out of seven areas. Five percent have reasonable support in no situations or only one or two situations. Only 1% of respondents cannot count on any potential support in any of these seven situations.

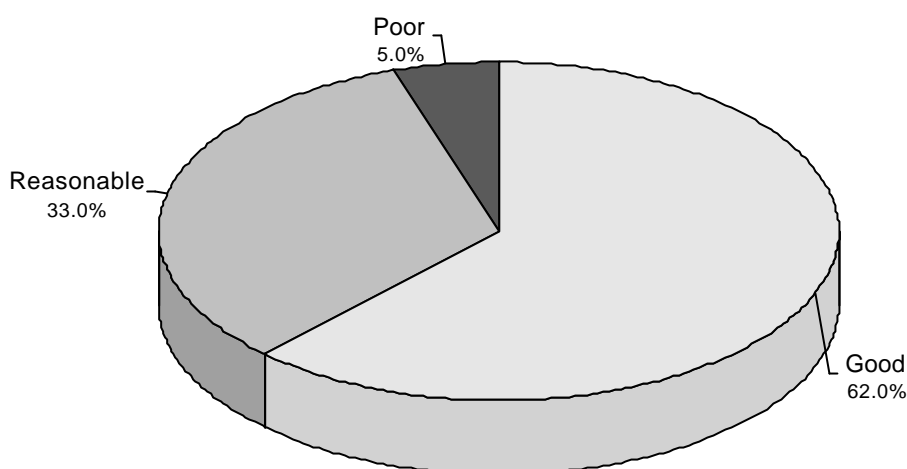
Table 6.2: Proportion of respondents having potential support in each of the seven situations

Type of support	‘None’/ ‘not much’ (%)	‘Some’/ ‘a lot’ (%)
<i>Practical support</i>		
Needed someone to care for child/parent	20	80
Someone to look after your possessions	12	88
Help around the home	10	90
Heavy household or gardening jobs	10	90
<i>Emotional support</i>		
Problems with spouse or partner	20	80
Advice about important things in your life	12	88
Depressed and needed to talk to someone	9	91

Table 6.2 shows that, for each item, the majority of respondents thinks that they could rely on good support but upwards of one in ten has little or no support in each area. When it comes to advice about problems in close relationships, nearly one in five lacks adequate support. A similar proportion of respondents receive little or no support for informal caring.

These data were divided into those with good support (‘some’ or ‘a lot’ of support in all seven situations), reasonable support (lacking good support in one to three situations) and poor support (lacking good support in four or more situations) (see Figure 6.1).

Figure 6.1: Level of potential support



Those with ‘thin’ social support (eg ‘none’ or ‘not much’ support) are not evenly spread through the population.

- The middle age groups (35-54, 55-64) have worse (reporting reasonable or poor support) potential support networks (roughly 50%) than the youngest (just over one quarter) and oldest age groups (just over one third)
- Men (41%) have poorer potential support networks than women (36%)
- Singles adults and lone parents report less supportive networks (53% and 60% respectively reporting reasonable or poor support in four or more of the seven tasks)
- Those renting privately (65%) are more likely to report a potentially good supportive network than either owner-occupiers (61%) or those renting from the States (58%). In addition, those renting from the States are most likely to report the potentially poorest support networks (12%)
- Those born outside Guernsey are slightly less likely to report reasonable, rather than good, support compared to those who were born in Guernsey or another Channel Isle
- Those with post-school qualifications are more likely to report good (67%), rather than reasonable (29%), support than either those without any educational qualification or a school level qualification only (58% and 36% *each*)
- Poor people are more than twice as likely to have ‘poor’ social support available compared with the rest of the population (13% compared with 4%). Similarly, a quarter of people who said they were poor ‘all the time’ have ‘poor’ social support networks.

It should be stressed that the questions asked were about support *potentially* available. They thus reflect how supported people feel, rather than being a simple measure of how supported they actually are – although, of course, respondents will also have drawn on their experience of support or the lack of it in specific situations.

Chapter Seven

Local Services

Summary

- Lack of availability, or 'collective exclusion', from public and private services affects close to one-third (31%) of respondents. Lack of affordability, or 'individual exclusion' affects one in seven (14%) respondents
- Poor people are more likely to not be able to use public and private services because they are either too expensive or not available where they live
- Poor people have some difficulties with paying to use public sports facilities, museums, galleries, dentists and cinema/theatres
- The majority of people feel that there is insufficient community policing and an inadequate bus service in many areas
- Elderly/disabled services exclusion affects very few Islanders

Introduction

This chapter examines access - or lack of it - to services on the Island. Such access is believed to affect people's standard of living with good local services improving people's standard of living (known as the 'social wage'). Local services may also provide a means of participating in the community (*eg* going to church or attending an evening class).

Service exclusion

Respondents were asked about access to a range of public services (libraries, hospitals), children's services (playgrounds, school meals) and services for the elderly and/or disabled (home help, meals on wheels). In each case, respondents were asked whether they:

- used the service
- used it but considered it inadequate
- did not use it and did not want to
- did not use it because it was unavailable or unsuitable, or
- did not use it because they could not afford to

This enabled the difference between 'collective exclusion', (where services are simply not available) and 'individual exclusion', (where they are priced out of individual reach) to be measured. Questions about children's services were only asked if there was a child in the home and those about services for the elderly were only asked if the respondent was over 64 years of age or had a long-standing illness or disability.

A summary of which local services respondents use or do not use and the reasons why is provided in Table 7.1. It shows that the main public services for which charges were a deterrent are public sports facilities, museums and galleries, evening classes and the dentist². Over half the population thought that the level of community policing was inadequate.

Lack of affordability was cited as the main barrier to use for nurseries and playgroups and public transport to school. Generally, however, in terms of children services, respondents were more likely to report that they don't use them because they are either unavailable or unsuitable. This is particularly true in terms of school meals, public transport to school and safe play facilities.

Older people or those living with a long-standing illness are more likely *not* to use services because they are unavailable or unsuitable rather than unaffordable. Even so, very few older or disabled people report services to be unaffordable, whilst the vast majority simply don't use or need them.

Amongst private services, the bus service and corner shop are the most likely to be unavailable or inadequate. In both these instances, respondents were more likely to report that they use them but that they are inadequate or that they don't use them because they are unavailable or unsuitable than report affordability as the main reason for non-use. In terms of individual exclusion, only the cinema/theatre and pub seem to have any significant cost barriers.

² It should be noted that medical services such as doctors, dentists, opticians and chiropodists have been included as 'public' services (despite the fact that they are often private businesses) since public money is sometimes used to help poorer people gain access to these services .

Table 7.1: Which local services do respondents use?

	Use - adequate	Collective exclusion		Individual exclusion	
		Use- inadequate	Don't use - unavailable or unsuitable	Don't use - can't afford	Don't use - don't want/not relevant
	(%)	(%)	(%)	(%)	(%)
<i>Public services</i>					
Libraries	48	2	1	0	49
Public sports facilities	30	9	1	10	50
Museums, galleries	39	3	1	7	49
Evening classes	23	2	2	7	67
Parish hall	21	2	3	0	74
Hospital	89	3	0	0	8
Doctor	93	5	0	0	1
Dentist	75	3	0	6	16
Optician	81	1	0	3	14
Chiropodist	21	1	1	3	75
Community policing	19	54	11	0	17
Post office	90	7	0	0	3
<i>Services for children^a</i>					
Safe play facilities	65	12	16	0	8
School meals	14	7	46	1	32
Youth clubs	30	5	15	1	49
After school clubs	38	3	12	1	46
Public transport to school	16	6	26	2	49
Nurseries, playgroups etc	37	2	12	5	45
<i>Services for elderly/disabled persons^b</i>					
Home help	15	6	2	1	77
Meals on wheels	4	0	3	1	92
Lunch club	12	0	3	1	85
Day centre	9	1	5	1	85
Special transport	8	0	6	0	86
<i>Private services</i>					
Places of worship	39	1	1	0	59
Bus services	21	20	11	1	46
Petrol stations	73	2	1	1	23
Chemists	94	3	0	0	3
Corner shop	75	8	8	1	8
Medium or large supermarket	91	5	1	0	3
Bank or building society	91	3	0	0	6
Pub	44	1	2	3	50
Public pay phones	29	6	1	0	63
Cinema or theatre	38	12	1	13	37

Notes: ^a Asked only if there are children in the household

^b Asked only if respondent over 64 years of age or they had a long-standing illness

Table 7.2: Respondents lacking different services because unaffordable and/or unavailable

	Number of services lacking			
	None	One	Two or more	Total
	(%)	(%)	(%)	(%)
<i>Public services</i>				
Unavailable	85	13	3	16
Cannot afford	87	6	7	13
Unavailable/cannot afford	75	14	11	25
<i>Children services^a</i>				
Unavailable	86	7	7	14
Cannot afford	99	1	0	1
Unavailable/cannot afford	86	6	8	14
<i>Elderly/Disabled services^b</i>				
Unavailable	100	0	0	0
Cannot afford	99	1	0	1
Unavailable/cannot afford	99	0	1	1
<i>Private services</i>				
Unavailable	80	15	5	20
Cannot afford	91	6	3	9
Unavailable/cannot afford	72	20	7	27
<i>Public/Private services combined</i>				
Unavailable	69	21	10	31
Cannot afford	85	6	8	14
Unavailable/cannot afford	60	20	20	40

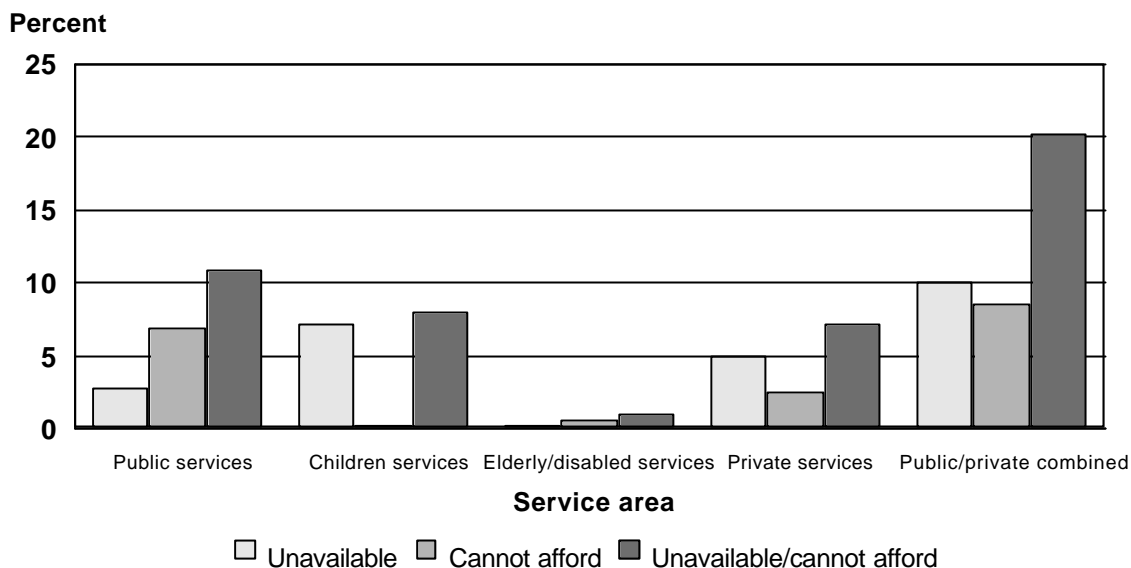
Notes:^a Asked only if there are children in the household

^b Asked only if respondent over 64 years of age or had a long-standing illness

Table 7.2 provides a summary of the four key local service areas plus a combined public/private service category in terms of their availability, affordability and both. Overall, 20% of people were excluded from two or more public or private services (not including children's services or those for the elderly) because they were unavailable and/or unaffordable. Only 60% of the population have access to the full range of publicly and privately provided services. As the table shows, for both publicly and privately provided services (in total), as well as services for children, lack of availability rather than lack of affordability is the main barrier to use.

Only for elderly/disabled services does it appear that affordability is a greater (although minor) barrier than availability. Lack of *availability* or 'collective exclusion', affects close to one third (31%) of respondents for both public and private services combined. Lack of *affordability* or 'individual exclusion' affects one in seven (14%) respondents (see also Figure 7.1).

Figure 7.1: Reasons for exclusion from 2 or more services, by specific service area



Each service area was then examined more closely in order to determine which background characteristics are associated with specific types of service exclusion. Service exclusion in this case was defined as *at least one* specific service not being available/affordable. Again, only households with at least one child were asked the questions on children’s services and only older persons (65+) or those with a long-standing illness were asked questions about elderly/disabled services.

Public service exclusion

Prevalence rates for exclusion from public services were highest for:

- women (30%)
- those renting from the States (46%)
- without educational qualifications (34%)
- in the lowest two income quintiles (39% and 35%)
- objectively poor (63%)
- subjectively poor now 'all the time' (65%)

Children services exclusion

Prevalence rates for exclusion from children services were highest for:

- women (55%)
- those born outside Guernsey (57%)
- those in the lowest income quintile (67%)
- those objectively poor (74%)

Elderly/disabled services exclusion

Exclusion from services for elderly or disabled persons was negligible (2% of the total sample).

Private services exclusion

Prevalence rates for exclusion from private services were highest for:

- women (35%)
- States' renters (52%)
- in the lowest income quintile (38%)
- objectively poor (59%)
- subjectively poor (53%)

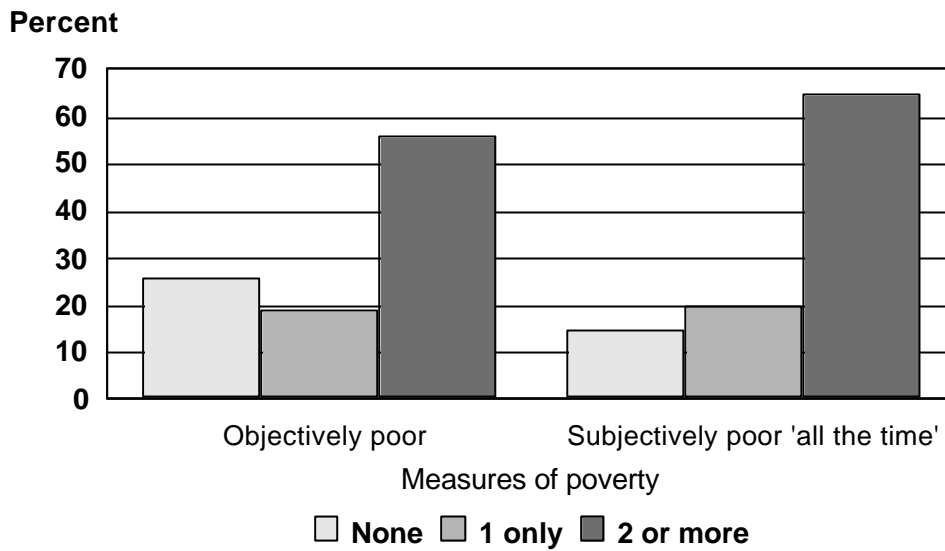
Public/private services exclusion

In addition, there are links between exclusion from public/private services (when both are combined) and certain background characteristics. Services for children and elderly/disabled persons were excluded. For the purposes of this study, public/private services exclusion is defined as at least two services (public and/or private) being either unavailable or unsuitable, or not affordable according to the respondent. For example, if the respondent reported that public sports facilities are generally unavailable in their area *and* that the cinema or theatre is unaffordable then they would be classified as 'service excluded' because they cite availability and affordability problems in two areas of public/private service. Again, the two services can be from public services, private services or both.

The main group differences in public/private service exclusion can be summarised as follows:

- Compared to those in the middle age groups (35-54 and 55-64), the youngest (16-34) and oldest (65+) were more likely to report exclusion from two or more services (public and private combined)
- Women are more likely than men to be excluded from public and private services
- Single adults, lone parents and single pensioners are more likely than other household types to be excluded from at least two public/private services
- States' renters are much more likely than either private renters or owner-occupiers to be 'service excluded'
- Educational attainment does not appear to be related to exclusion from public/private services
- Those in the lowest income quintile are most likely to report exclusion from two or more public/private services
- The objectively and subjectively poor 'all the time' are *most* likely to report that they are excluded from services (see Figure 7.2)

Figure 7.2: Public/private services exclusion by poverty



It is important to note that, although this type of analysis gives a good overview of the extent to which there are group differences in affordability and availability of public and private services, further research would be needed to identify exclusion amongst sub-groups of the population (for example, the effect of age group on access to a library).

Chapter Eight

Perceptions of Poverty

Summary

- High proportions of households said that their incomes were inadequate to avoid absolute poverty (7%), general poverty (12%) and overall poverty (16%). The scientific measurement of relative poverty (defined as suffering from both low income and multiple deprivation) also found that 16% of the population were poor
- Poverty rates are lower in Guernsey than in the UK. However, rates of poverty amongst lone parents are very high in both countries and, unfortunately, poverty amongst single pensioners in Guernsey is worse than in the UK
- The average incomes of poor households before housing costs (£231 per week) are only slightly above that needed to avoid absolute poverty in Guernsey (£226 per week)
- The rates of extreme time stress in Guernsey and Britain are the same (7%), however, there are fewer people who suffer from moderate time stress in Guernsey than in Britain. Whilst, Guernsey people suffer from slightly less time stress than the population of Britain, the 'poorest' Islanders suffer *twice* as much time stress as the rest of the population
- People in Guernsey are very pessimistic about poverty, with 36% feeling that poverty had increased over the past 10 years (despite rapid economic growth) and 44% feeling that poverty would continue to increase over the next 10 years. Much smaller numbers thought poverty would decrease
- The large majority of Guernsey people (67%) believe that poverty and need are caused by inevitable changes in society, injustice or bad luck
- Two thirds (67%) of the population would support a tax increase to help end poverty in Guernsey.

International definitions of poverty

Many research studies of poverty throughout the 20th Century illustrate an on-going struggle to extricate the concept of poverty from political ideology and to widen scientific perspectives from narrow concern with the physical and nutritional needs of human beings to include their complex social needs. Part of that struggle has been to find measures by which to compare conditions in different countries and especially conditions in rich and poor countries, so that priorities might be more securely established.

At the political level, there is some movement towards agreed definitions of poverty across countries. The United Kingdom has no official definition and Ministers often define poverty in terms of 'knowing it when they see it'. However, the UK Government has signed international treaties and agreements at the European level that define poverty in terms of having insufficient resources to participate in a "*minimum acceptable way of life*" (EEC

1981; 1985)³. These international definitions of poverty are also applicable to the Channel Islands and the current EU definition of poverty is very similar to that used in the Requête regarding low-income earners and households (Billet VI, 1998).

An international agreement at the World Summit for Social Development in 1995 was something of a breakthrough. By recommending a two-tier measure of 'absolute' and 'overall' poverty to be applied to every country, a means was found of bringing all governments together in a common purpose. An opportunity was created of exploring the severity of poverty according to standards that seemed to be acceptable everywhere. Even countries where it was assumed absolute poverty no longer existed found it easier to accept an international two-tier approach that self-evidently included their own conditions.

After the Copenhagen Summit in 1995, 117 countries including the UK committed themselves to eradicating 'absolute' and reducing 'overall' poverty, drawing up national poverty-alleviation plans (UN, 1995). Absolute poverty is defined in terms of severe deprivation of basic human needs. Overall poverty is a wider measure, including not just lack of access to basics but also lack of participation in decision-making, civil, social and cultural life:

Absolute poverty

: "a condition characterised by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services." (UN, 1995, p.57)

Overall poverty

...can take various forms, including: "...lack of income and productive resources to ensure sustainable livelihoods; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increased morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments and social discrimination and exclusion. It is also characterised by lack of participation in decision-making and in civil, social and cultural life. It occurs in all countries: as mass poverty in many developing countries, pockets of poverty amid wealth in developed countries, loss of livelihoods as a result of economic recession, sudden poverty as a result of disaster or conflict, the poverty of low-wage workers, and the utter destitution of people who fall outside family support systems, social institutions and safety nets." (UN, ibid, p.57)

³ In 1975, the Council of Europe adopted a relative definition of poverty as: *"individuals or families whose resources are so small as to exclude them from the minimum acceptable way of life of the Member State in which they live."* (EEC, 1981). The concept of 'resources' was defined as: *"goods, cash income, plus services from public and private resources"* (EEC, 1981). On 19 December 1984, the European Commission extended the definition: *"the poor shall be taken to mean persons, families and groups of persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State in which they live."* (EEC, 1985)

Absolute and overall poverty in Guernsey

The definitions of ‘absolute’ and ‘overall’ poverty, set out in the 1995 document agreed at the World Summit, were each operationalised in both ‘subjective’ and ‘objective’ terms. Respondents were invited to say what level of income was required by a household of their type to surmount absolute and what level, overall, poverty, and then they were asked to say whether the income, after taxes, of their household was above or below, or a lot above or below, the income selected. They were also asked what level of income was needed to avoid poverty using their own definitions of what ‘poverty’ means to them (this is termed general poverty in Table 8.1 below).

Table 8.1: Income needed each week to keep a household of your type out of absolute and overall poverty (Guernsey 2001)

	Absolute Poverty	General poverty	Overall poverty
Mean income needed	£226	£273	£297
Don't know	16	14	16
	(%)	(%)	(%)
Actual income a lot above	48	37	35
A little above	29	31	25
About the same	11	16	18
A little below	4	7	7
A lot below	3	5	9
Don't know	5	4	6
Total	100	100	100

In total, 4% of people in Guernsey said that the income of their household was ‘a little below’ that needed to keep out of absolute poverty and a further 3% said that their household income was a lot below that needed. This means that 7% of households said that they were below the absolute poverty line.

The income, after tax, said to be needed each week to escape *absolute* poverty averages £226 for all households. Informants gave estimates widely different from this average but the great majority, allowing for type of household, were within 20% of this figure. In a similar survey in Britain in 1999, the average amount needed to avoid absolute poverty was much lower, at £167. This difference reflects the much higher costs of housing (and other necessities) in Guernsey compared with Britain.

Higher proportions of households said that their income were inadequate to avoid general poverty (12%) and overall poverty (16%). It should be noted that the scientific measurement of relative poverty used in this survey (suffering from both low income and multiple deprivation) also found that 16% of the population were poor. This is the same proportion of the population who said their households were beneath the overall poverty threshold. This finding confirms that there are currently over 3,000 households in Guernsey who have an unacceptably low standard of living.

Table 8.2: Percent of each type of household saying their actual income was lower than the mean income said to be needed by households of that type to keep out of absolute and overall poverty in Guernsey

Household type	Absolute poverty (%)	General poverty (%)	Overall poverty (%)
Single pensioner	18	28	39
Pensioner couple	8	5	15
Single adult	14	19	21
Adult couple, no children	4	6	8
Lone parent	40	33	47
Couple with one child	0	0	17
Couple with two or more children	3	16	8
Three or more adults with children	3	7	10
Multiple adult household	2	6	4
Total	7	12	16

Table 8.2 shows the percent of households who consider that their incomes are below the absolute, general and overall poverty thresholds by households type. It is clear that lone parent and single pensioner households suffer from higher rates of both absolute and overall poverty than other types of household. This finding is consistent with the scientific analysis of poverty by household type (see Table 2.10) which also found that lone parents and single pensioners were the poorest types of household. In comparison with the UK, rates of poverty are lower in Guernsey. However, rates of poverty amongst lone parents are very high in both countries and, surprisingly, poverty amongst single pensioners in Guernsey is worse than in the UK.

Table 8.3: Household income said to be needed to escape different levels of poverty by household type (in £s per week)

Household type	Absolute poverty	General poverty	Overall poverty	Actual income of poor households
Single pensioner	130	148	170	114
Pensioner couple	190	219	262	(158)
Single adult	185	256	251	174
Adult couple, no children	243	285	304	(169)
Lone parent	197	198	256	164
Couple with one child	283	299	346	(347)
Couple with two or more children	299	371	387	494
Three or more adults with children	302	396	417	317
Multiple adult household	190	247	275	*
All households (mean income needed)	226	273	297	231
All households (median income needed)	200	250	250	170

Table 8.3 shows the average amount of weekly income that people thought was needed to avoid absolute, general and overall poverty, by household type. In general, respondents

thought that over £200 per week was the minimum necessary for most type of household. Unsurprisingly, single pensioner households were thought to require less money to avoid absolute poverty (£130 per week) compared with large households with children (three or more adults with children - £302 per week). The average income of poor households (using the scientific measure of poverty, *ie* suffering from low income and multiple deprivation) is also shown in the final column of Table 8.3. For most household types, the actual average incomes of poor households are below the levels thought necessary to avoid poverty in Guernsey. However, it must be noted that for some household types (*eg* pensioner and adult couples, couples with one child and multiple adult households), there are so few poor households in the survey that the results are not very reliable. Overall, the actual average incomes of poor households (£231 per week) are similar to that needed to avoid absolute poverty in Guernsey (£226 per week).

Time stress

Everyone experiences stress at some point in their lives. Each day we are all faced with a variety of stressors, of a range in strength, and all stressors elicit the stress response to some degree and require that we adapt or cope. Stress, however, is not *necessarily* a bad thing: a certain amount of it may be necessary for achieving a high quality of life. The optimal amount of stress varies from person to person but too much stress is harmful and results in significant physiological changes within the body. Chronic stress suppresses the immune system so diminishing the body's disease-fighting capabilities and may lead to a number of disorders including cardiovascular and gastrointestinal conditions.

Stressors can be found in a wide variety of situations and environments. Common sources of stress include interpersonal relationships, work, money concerns, technology or changing health patterns. The GLS questioned respondents about time pressure as a source of stress. Time pressure is known to both cause stress directly but can also increase the stress brought on by other factors (Boskin *et al*, 1990). A series of ten questions relating to time pressure was asked in the questionnaire, including questions about time for work, friends and family, fun, sleep, daily accomplishments and one's reaction to not having enough time. Each required a simple yes/no answer and they have been scored on a ten-point scale with a score of 10 as maximum time stress (responding positively to each of the 10 stress-related questions) and 0 as no time stress (responding negatively to each of the 10 stress-related questions). This series of questions had first been developed in the USA and was used previously in the 1992 *Canadian General Social Survey* (Frederick, 1995).

Almost two in every five respondents (38%) said that at the end of the day they often felt that they had not managed to accomplish what they set out to do. Similarly, a quarter 'felt trapped in their daily routine'. However, almost a third (30%) of respondents to the GLS scored 0 on the time stress scale, suggesting no time pressure on them. At the other end of the scale, a few respondents (1.5%) responded positively to 9 of the stress-related questions asked. However, one in eight respondents (13%) did score between four and six on the scale, suggesting moderate time stress, and 7% scored seven or more - indicating severe time stress. Table 8.4 shows how time stress in Guernsey compares with that in Britain.

Table 8.4: Time stress in Guernsey and Britain

Time stress	Guernsey - 2001 (%)	Britain - 1999 (%)
No time stress	80	74
Moderate time stress	13	19
Extreme time stress	7	7
Total	100	100

The rates of extreme time stress in Guernsey and Britain are the same (7%), however, there are fewer people who suffer from moderate time stress in Guernsey than in Britain. Overall, Guernsey people suffer from slightly less time stress than the population of Britain.

There were no significant differences between men and women in the amount of moderate or extreme time stress. However, there were large differences in the amount of moderate and extreme time stress by age groups, over a third of younger respondents aged 16 to 34 suffered from moderate or severe time stress compared with only 2% of respondents aged over 65.

There is a commonly-held but mistaken belief that it is mainly relatively well-off people with over-busy lives who are most likely to suffer from extreme time stress. The image of time stress often portrayed is one of the over-worked, high flying executive who works long hours and rushes from meeting to meeting with little time for the family or relaxation. However, the reality is often different and Table 8.5 shows the percentage of people suffering from extreme time stress by subjective poverty group. In the GLS, people were asked “*Do you think you could genuinely say that you are poor now?*” and given three options: ‘all the time’, ‘sometimes’ or ‘never. The table shows that people who answered they were genuinely poor ‘all the time’ were twice as likely to suffer from moderate or extreme time stress than those who were ‘never’ poor (39% compared with 19%).

Table 8.5: Amount of time stress by subjective poverty group

Genuinely poor ‘now’	No time stress	Moderate time stress	Extreme time stress
	(%)	(%)	(%)
All the time	61	29	10
Sometimes	75	19	6
Never	81	12	7
Total	79	14	7

Increasing poverty amongst increasing wealth – the Guernsey paradox

For almost 40 years, international financial organisations like the World Bank and the International Monetary Fund have advised governments that general economic growth alone would end poverty. Since the 1980s, it has become clear that this strategy has ceased to work in most industrialised countries. For example, the 1980s and 1990s witnessed rapid economic growth in both the UK and USA but also large increases in the amounts of poverty in these

countries. The Guernsey economy has also grown rapidly over the past 20 years and this general economic prosperity may well continue for some time into the future.

Unfortunately, there are no data on the extent of poverty in Guernsey over the past few decades, so we asked respondents for their views about the extent of poverty in the past 10 years and if they thought the amount of poverty was likely to increase or decrease in the future (Table 8.6).

Table 8.6: Views on the change in poverty over the past 10 years and over the next 10 years

Poverty is....	Past 10 years	Next 10 years
	(%)	(%)
Increasing	36	44
Decreasing	19	12
Staying about the same	29	30
Don't know	16	13

It is clear from Table 8.6 that people in Guernsey are very pessimistic about poverty. Thirty-six percent thought poverty had increased over the past 10 years (despite rapid economic growth) and 44% thought that poverty would increase over the next 10 years. Much smaller numbers of people thought that poverty had decreased over the past 10 years (19%) and would continue to fall (12%).

There is little that politicians can do to alleviate poverty if the majority of the public believes that most poverty is caused by irresponsible behaviour, *eg* due to laziness or lack of willpower. Respondents to the GLS were also asked why they thought that people lived in 'need' in Guernsey. They were given four options and asked which was closest to their own opinions. The results are shown in Table 8.7.

Table 8.7: Opinions about causes of poverty in Guernsey

People live in need....	(%)
Because they have been unlucky	16
Because of laziness and lack of willpower	22
Because there is much injustice in our society	25
It's an inevitable part of modern progress	26
None of these	7
Don't know	5

Table 8.7 shows that poverty is attributed to a range of causes by the population. However, it is clear that only a minority of people (22%) believe that the main cause of need is a lack of willpower or laziness. Similar small proportions of people attributed need to laziness and lack of willpower in Britain in 1983 (22%) and 1990 (20%) (Mack and Lansley, 1983; Gordon and Pantazis, 1997). The large majority of Guernsey people (67%) believe that poverty and need are caused by inevitable changes in society, injustice or bad luck.

Concern about the extent of poverty carries little weight unless people are prepared to pay for the costs of change. Respondents to the GLS were asked two questions to see how much they were willing to pay to help those living in need:

Q68 If the States of Guernsey proposed to increase income tax by 1 penny (1p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?

and

Q69 If the States of Guernsey proposed to increase income tax by 5 pence (5p) in the pound to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?

Table 8.7: Public opinion about income tax increases to help alleviate poverty

	Opinion on a 1p in the £ income tax increase	Opinion on a 5p in the £ income tax increase
	%	%
Support	67	29
Oppose	29	65
Don't know	5	9

Table 8.7 shows that two thirds (67%) would support a tax increase to help end poverty in Guernsey. A similar majority would oppose a 5 pence in the pound tax increase (65%).

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Appendix I

Categories of Necessities

Adult Items

Food

Two meals a day
Meat or fish or vegetarian equivalent every other day
A roast joint or its vegetarian equivalent
Fresh fruit and vegetables every day

Housing

Heating to warm the living areas of the home if it's cold
Carpets in living rooms and bedrooms in the home
Beds and bedding for everyone in the household
Damp free home
Enough money to keep your home in a decent state of repair
Enough money to keep your home in a decent state of decoration
Replace any worn out furniture
Replace or repair electrical goods such as refrigerator or washing machine

Clothing

A dressing gown
Two pairs of all weather shoes
New, not second hand, clothes
A warm, waterproof coat
An outfit to wear for social or family occasions, such as parties and weddings
Appropriate clothes to wear for job interviews

Information

A television
Telephone
Dictionary
Mobile phone
Satellite TV
Access to the internet
Daily paper

Consumer durables

Refrigerator
Car
Washing machine
Dishwasher
Video
Computer
Microwave

Deep freezer/fridge freezer
Cd player

Financial

Regular savings (of £10 a month) for rainy days or retirement
Home content insurance
Money to pay someone to carry out odd jobs around the house
A small amount of money to spend each week on yourself, not on your family

Medical

Enough money to visit your family doctor and pay for medicine prescription charges when sick
Enough money to buy glasses/hearing aids or other medical aids

Social

Visiting friends or family in hospital or other institutions
Visits to school, for example, sports day, parents evening
Celebrations on special occasions, such as Christmas
Attending weddings, funerals and other such occasions
A hobby or leisure activity
Friends or family round for a meal/snack/drink
An annual weekly holiday away from home, not with relatives
Visits to friends and family, off Island
Attending church or other place of worship
An evening out once a fortnight
A meal in a restaurant/pub once a month
Going to the pub once a fortnight

Child Items

Food

Three meals a day
Meat, fish or its vegetarian equivalent at least once a day
Fresh fruit or vegetables at least once a day

Clothing

A warm waterproof coat
New, properly fitted shoes
At least 7 pairs of new underwear
At least 4 jumpers, cardigans or sweatshirts
All the school uniform required by the school
At least 4 pairs of trousers, leggings, jeans, jogging bottoms or skirts/dresses
Some new, not second hand, clothes

Participation

Leisure equipment
An annual weekly holiday away from home with family
Swimming at least once a month

Going on an off-island school trip, for school aged children
Play group at least weekly for pre-school aged children
Friends round for tea or a snack once a fortnight
A hobby or leisure activity
Celebrations on special occasions such as birthdays

Developmental

Toys *eg* dolls, teddies
Computer games
Books of his/her own
A bike, new or second hand
Construction toys *eg* Lego
Educational games *eg* flash cards
At least £1 per week in pocket money
Computer suitable for school work

Environmental

Enough bedrooms for every child over 10 of different sex to have his/her own bedroom
A garden to play in
A carpet in their bedroom
A bed and bedding to her/himself

Appendix II

Survey of Guernsey Living Standards

Annotated Questionnaire

**David Gordon, Pauline Heslop, Christina Pantazis
and Demi Patsios**

**(Townsend Centre for International Poverty Research,
University of Bristol)**

January 2001

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[A] ABOUT YOURSELF AND YOUR HOUSEHOLD

Q.1 [PLEASE CODE DETAILS OF EACH ADULT, CHILD AND BABY LIVING IN THE HOUSEHOLD - STARTING WITH THE RESPONDENT]

<i>Sex?</i>	<i>%</i>
Male	46
Female	54

<i>Age?</i>	<i>%</i>
16-24	8
25-29	13
30-34	9
35-39	9
40-44	8
45-49	10
50-54	7
55-59	7
60-64	7
65-69	5
70-74	6
75-79	4
80+	6

Relationship to respondent?

- Spouse
- Cohabitee
- Son/daughter (inc. adopted)
- Step-son/daughter
- Son-in-law/daughter-in-law
- Parent/guardian
- Step-parent
- Foster parent
- Parent-in-law
- Brother/sister (inc. adopted)
- Step-brother/sister
- Foster brother/sister
- Brother/sister-in-law
- Grandchild
- Grandparent
- Other relative
- Other non-relative

Marital status?

Married	51
Living as married	10
Widowed	11
Divorced	8
Separated	4
Single (never married)	16

Is in paid work?

Full time	50
Part time	15
Not working	35

Total number of children (under 16)

None	67
One	15
Two	14
Three	4
Four	1
Five	0

Total number of adults (16 and older)

One	27
Two	56
Three	10
Four	5
Five	1
Nine	2

Q.2 *What is your place of birth?*

SHOWCARD C

Guernsey, Herm or Jethou	60
Alderney	0
Sark	0
Jersey	1
United Kingdom	36
Irish Republic	2
France	1

Portugal	0
Other European Country	1

Q.3 *When did your period of residence in Guernsey begin?*

Q.4 *To which of these groups do you consider you belong?*

SHOWCARD D

	% of Responses	% of Cases
Guernsey	63	73
English	26	31
Scottish	5	6
Welsh	2	2
Irish	3	3
French	1	1
Italian	0	0
Portuguese	-*	-*
Spanish	0	0
Total	100	116

Note:* = 0.5%

Q.5 *How many people in this household at present receive?*

SHOWCARD E

		Number of benefits received				
		None	One	Two	Three +	No answer
a)	Old Age Pension	72	18	9	0	1
b)	Widowed Parent's Allowance	98	0	0	0	1
c)	Widow's Pension	93	6	0	0	1
d)	Child's Special Allowance	98	0	0	0	1
e)	Guardian's Allowance	98	0	0	0	1
f)	Maternity Allowance	98	0	0	0	1
g)	Family Allowance	60	32	4	3	1
h)	Industrial Injury Benefit	98	1	0	0	1
i)	Industrial Disablement Benefit	98	0	0	0	1
j)	Invalidity Benefit	95	3	0	0	1
k)	Sickness Benefit	97	2	0	0	1
l)	Attendance Allowance	97	2	0	0	1
m)	Invalid Care Allowance	98	1	0	0	1
n)	Unemployment Benefit	98	0	0	0	1
o)	Supplementary Benefit	91	8	0	0	1

Q.6 Can you please tell me which kinds of income (A) you and (B) your household receive?

SHOWCARD F

	(A)		(B)	
	You		Your Household	
	% of Responses	% of Cases	% of Responses	% of Cases
Earnings from employment or self-employment	37	67	50	85
Child maintenance	2	3	1	1
Interest from savings, dividends, etc.	28	51	27	46
Student Loan/Grant	-*	1	1	1
Other kinds of regular allowance from outside the household	1	2	1	2
A state benefit on the previous card	11	21	6	10
A pension on the previous card	9	16	5	9
Other benefits or pensions	8	14	5	10
Other sources of income, eg rent	4	8	4	6
Total	100	183	100	170

Note:* = 0.5%

Q.7a) Will you please look at this card and tell me which group represents your total income from all these sources after taking off Income Tax, National Insurance and any contribution towards a pension?

Q.7c) (If there is a spouse/partner) Does(spouse/partner) have any separate income of their own?

Yes 74
No 26

Q.7d) (If yes to Q.7c) Which group represents (spouse/partner's) total income from all these sources after deductions for Income Tax, National Insurance and any contribution towards a pension?

Q.7f) (If 'don't know' or refusal obtained when asking about either respondent's or spouse/partner's income) Would it be possible for you to tell me which group represents the total income of you and (spouse/partner) taken together, after any deductions?

SHOWCARD G

	WEEKLY	MONTHLY	ANNUAL	(A)	(D)	(F)
1	Less than £10	Less than £43	Less than £520	2	0	0
2	£10 less than £20	£43 less than £86	£520 less than £1,040	1	1	0
3	£20 less than £30	£86 less than £130	£1,040 less than £1,560	0	0	0
4	£30 less than £40	£130 less than £173	£1,560 less than £2,080	3	0	0
5	£40 less than £50	£173 less than £217	£2,080 less than £2,600	2	1	0
6	£50 less than £60	£217 less than £260	£2,600 less than £3,120	1	2	0
7	£60 less than £70	£260 less than £303	£3,120 less than £3,640	1	1	0
8	£70 less than £80	£303 less than £347	£3,640 less than £4,160	1	2	0

9	£80 less than £90	£347 less than £390	£4,160 less than £4,680	1	0	0
10	£90 less than £100	£390 less than £433	£4,680 less than £5,200	3	2	0
11	£100 less than £120	£433 less than £520	£5,200 less than £6,240	10	3	0
12	£120 less than £140	£520 less than £607	£6,240 less than £7,280	7	3	2
13	£140 less than £160	£607 less than £693	£7,280 less than £8,320	3	3	2
14	£160 less than £180	£693 less than £780	£8,320 less than £9,360	4	2	3
15	£180 less than £200	£780 less than £867	£9,360 less than £10,400	5	3	3
16	£200 less than £220	£867 less than £953	£10,400 less than £11,440	4	6	3
17	£220 less than £240	£953 less than £1,040	£11,440 less than £12,480	7	6	0
18	£240 less than £260	£1,040 less than £1,127	£12,480 less than £13,520	4	12	3
19	£260 less than £280	£1,127 less than £1,213	£13,520 less than £14,560	2	5	0
20	£280 less than £300	£1,213 less than £1,300	£14,560 less than £15,600	5	3	0
21	£300 less than £320	£1,300 less than £1,387	£15,600 less than £16,640	2	2	7
22	£320 less than £340	£1,387 less than £1,473	£16,640 less than £17,680	3	3	5
23	£340 less than £360	£1,473 less than £1,560	£17,680 less than £18,720	3	8	2
24	£360 less than £380	£1,560 less than £1,647	£18,720 less than £19,760	1	2	0
25	£380 less than £400	£1,647 less than £1,733	£19,760 less than £20,800	2	4	0
26	£400 less than £450	£1,733 less than £1,950	£20,800 less than £23,400	7	5	10
27	£450 less than £500	£1,950 less than £2,167	£23,400 less than £26,000	4	8	26
28	£500 less than £550	£2,167 less than £2,383	£26,000 less than £28,600	6	5	0
29	£550 less than £600	£2,383 less than £2,600	£28,600 less than £31,200	4	4	15
30	£600 less than £650	£2,600 less than £2,817	£31,200 less than £33,800	1	3	3
31	£650 less than £700	£2,817 less than £3,033	£33,800 less than £36,400	2	2	0
32	£700 or more	£3,033 or more	£36,400 or more	2	1	17

[IF INCOME £36,400 OR MORE ANNUALLY GO TO Q.7B]

Q.7b) *Could you please look at this next card and give me your total income, AFTER deductions, as an annual amount from this card?*

Q.7 e) *Could you please look at the next card and give me (spouse/partner's) total income, after deductions, as an annual amount from this card?*

Q.7g) (If joint income band is £36,400 annually or more) *Could you please look at the next card and give me that total income taken together as an annual amount from this card?*

Q.7h) (If more than two adults in household or two adults who are not respondent and partner) *Can I just check, does anyone else in the household have a source of income?*

Yes 20
No 80

Q.7i) (If yes) *And now thinking of the income of the household as a whole, which of the groups on this card represents the total income of the whole household after deductions for Income Tax, National Insurance and any contributions people make towards a pension?*

SHOWCARD H

ANNUAL INCOME

		(B)	(E)	(G)	(I)			(B)	(E)	(G)	(I)
1	£36,400 less than £37,000	4	4	9	1	31	£130,000 less than £135,000	0	0	1	4
2	£37,000 less than £38,000	0	0	3	1	32	£135,000 less than £140,000	0	0	0	6
3	£38,000 less than £39,000	2	0	0	2	33	£140,000 less than £145,000	0	0	0	0
4	£39,000 less than £40,000	7	0	0	0	34	£145,000 less than £150,000	0	0	0	0
5	£40,000 less than £41,000	18	24	11	1	35	£150,000 less than £155,000	0	0	0	0
6	£41,000 less than £42,000	0	7	2	2	36	£155,000 less than £160,000	0	0	0	0
7	£42,000 less than £43,000	0	0	1	0	37	£160,000 less than £165,000	0	0	0	0
8	£43,000 less than £44,000	0	0	5	4	38	£165,000 less than £170,000	0	0	0	0
9	£44,000 less than £45,000	1	0	3	1	39	£170,000 less than £175,000	0	0	0	0
10	£45,000 less than £46,000	0	0	1	3	40	£175,000 less than £180,000	0	0	0	0
11	£46,000 less than £47,000	0	0	3	9	41	£180,000 less than £185,000	0	0	0	0
12	£47,000 less than £48,000	0	4	3	5	42	£185,000 less than £190,000	0	0	0	0
13	£48,000 less than £49,000	0	0	0	3	43	£190,000 less than £195,000	0	0	0	0
14	£49,000 less than £50,000	4	0	9	1	44	£195,000 less than £200,000	0	0	0	0
15	£50,000 less than £55,000	15	4	14	5	45	£200,000 less than £210,000	0	0	0	0
16	£55,000 less than £60,000	16	0	4	6	46	£210,000 less than £220,000	0	0	0	0
17	£60,000 less than £65,000	4	4	1	6	47	£220,000 less than £230,000	0	0	0	0
18	£65,000 less than £70,000	2	0	2	1	48	£230,000 less than £240,000	0	0	0	0
19	£70,000 less than £75,000	5	4	5	3	49	£240,000 less than £250,000	0	0	0	0
20	£75,000 less than £80,000	9	0	5	1	50	£250,000 less than £260,000	3	0	0	1
21	£80,000 less than £85,000	2	7	6	2	51	£260,000 less than £270,000	0	0	0	0
22	£85,000 less than £90,000	2	4	5	5	52	£270,000 less than £280,000	0	7	0	1
23	£90,000 less than £95,000	0	7	1	5	53	£280,000 less than £290,000	0	0	2	0
24	£95,000 less than £100,000	0	0	0	1	54	£290,000 less than £300,000	0	4	0	0
25	£100,000 less than £105,000	0	4	3	3	55	£300,000 less than £320,000	2	7	1	1
26	£105,000 less than £110,000	0	0	0	3	56	£320,000 less than £340,000	0	0	0	0
27	£110,000 less than £115,000	0	0	0	5	57	£340,000 less than £360,000	0	0	0	0
28	£115,000 less than £120,000	0	7	0	1	58	£360,000 less than £380,000	0	0	0	0
29	£120,000 less than £125,000	0	4	2	4	59	£380,000 less than £400,000	0	0	0	0
30	£125,000 less than £130,000	0	0	0	3	60	£400,000 or more	4	0	0	2

Q.8 Which of the following best describes your main activity?

Working full-time	51
Working part-time	12
Waiting to take up job	0
Seeking work	0
Unable to work because of long-term illness/disability	3
Retired from paid work	19
Looking after the home/family	15
Student/in training	0

[IF ANSWERED EITHER WORKING FULL-TIME OR PART-TIME AT Q.8, PLEASE ASK Q.9, OTHERWISE PROCEED TO Q.10]

Q.9 I would like you to describe your job to me. Please could you tell me a) your full time job title; b) the main things that you do in your job and c) your employer's business or industry?

Q.9d) Is your job?

Permanent	94
Temporary	4
Seasonal	0
Other (weekend or occasional work)	2

Q.9e) Do you work as an employee, or are you self-employed?

Employee	85
Self-employed with employees	7
Self-employed/freelance without employees	8

Q.9f) Do you have any managerial duties, or do you supervise any other employees?

Manager	29
Foreman/supervisor	20
Not manager/supervisor	51

Q.9g) How many hours per week do you work, on average?

Q.9h) Do you consider that you have to work anti-social hours?

Often	25
Sometimes	23
Never	52

Q.10 Which of these qualifications do you have?

SHOWCARD J

	% of Responses	% of Cases
1+ O Levels/CSEs/GCSEs (any grades)	8	13
5+ O Levels, 5+ CSEs (Grade 1)	12	20
5+ GCSEs (Grades A-C), School Certificate	12	19
1+ A Levels/AS Levels	2	3
2+ A Levels, 4+ AS Levels, Higher School Certificate	14	23
First Degree (eg BA, BSc)	7	12
Higher Degree (eg MA, PhD, PGCE, post-graduate certificates/diplomas)	5	8
NVQ Level 1, Foundation GNVQ	-*	-*
NVQ Level 2, Intermediate GNVQ	-*	-*
NVQ Level 3, Advanced GNVQ	1	1
NVQ Levels 4-5, HNC, HND	2	4
Other Qualification (eg City and Guilds, RSA/OCR, BTEC, Edexcel)	17	28
No Qualifications	20	32

Total

100

163

Note:* = 0.5%

Q.11 *Do you have any of the following professional qualifications?*

No professional Qualifications	87
Qualified Teacher Status (for Schools)	7
Qualified Nurse, Midwife or Health Visitor	5
Qualified Medical Doctor	1
Qualified Dentist	0

Q.12 *What is your residential qualification?*

SHOWCARD K

Residentially qualified in own right	82
Housing licence for work, valid for:	
• up to 1 year	2
• 1 to 3 years	3
• 4 to 5 years	2
• 6 to 15 years	2
Other Housing Licence	1
By association i.e. family member of any of the above	4
Open market household member	4

[B] HOUSING

The quality of housing someone experiences is used as an indicator of standard of living. Inadequate housing and housing of a poor standard are associated with other factors which affect a person's standard of living, such as health.

These questions ask the respondent to comment on the standard of their accommodation.

[INTERVIEWER TO CODE FROM OBSERVATION, ASK RESPONDENT IF UNSURE]

Whole house/bungalow, detached	45
Whole house/bungalow, semi-detached	24
Whole house/bungalow, terrace/end of terrace	13
Purpose built flat or maisonette in block with lift	2
Purpose built flat or maisonette in block without lift	12
Converted flat or maisonette	0
Bedsit/rooms	3
Dwelling with business premises	0
Houseboat/caravan or mobile home	0
Flat in sheltered housing	1

I would now like to ask you some questions about your accommodation.

Q.13 *Is your home?*

Owned outright	30
Owned with a mortgage or loan	39
Rented from a private landlord	18
Rented from States	12
Tied accommodation with job	2

[IF RESPONDENT IS AN OWNER OCCUPIER, PLEASE ASK Q.14. IF THE RESPONDENT RENTS THEIR ACCOMMODATION, PLEASE ASK Q.15]

Q.14 *What is your household's MONTHLY payment towards any mortgage or loan?*

SHOWCARD L

Less than £250	13
£250-£499	14
£500-£749	26
£750-£999	18
£1000-£1,249	16
£1,250-£1,499	8
£1,500 or more	5
Do not wish to answer	0

Q.15 *What is your household's total WEEKLY rent?*

SHOWCARD M

Nothing	5
Less than £75	49
£75-£99	14
£100-£149	20
£150-£199	5
£200-£299	2
£300 or more	5
Do not wish to answer	0

Q.16 *How satisfied are you with this accommodation?*

SHOWCARD N

Very satisfied	71
Fairly satisfied	22
Neither satisfied nor dissatisfied	3
Slightly dissatisfied	2
Very dissatisfied	2

Q.17 *Would you describe the state of repair of your home as good, adequate or poor?*

Good	74
Adequate	21
Poor	5
Don't know	0

Q.18 *Do you have any of the following problems with your accommodation?*

SHOWCARD O

	% of Responses	% of Cases
Shortage of space	11	16
Too dark, not enough light	3	5
Lack of adequate heating facilities	7	10
Leaky roof	6	9
Damp walls, floors, foundations, etc.	16	24
Rot in window frames or floors	7	11
Mould	8	12
No place to sit outside, eg a terrace or garden	6	9
Other	4	5
None of these problems with accommodation	32	49
Total	100	150

Q.19 *Has your health or the health of anyone in your household been made worse by your housing situation?*

Yes	6
No	94

Q.20 *How satisfied are you with your neighbourhood?*

Very satisfied	65
Fairly satisfied	30
Neither satisfied nor dissatisfied	2
Slightly dissatisfied	2
Very dissatisfied	1

[C] HEALTH

There is increasing evidence of an association between poor physical and mental health and a low standard of living. We are interested in the respondent's own assessment of their health status, and whether they are isolated or depressed because of a lack of money.

I would now like to ask some questions about your health.

Q.21 *Over the last 12 months would you say your health has on the whole been good, fairly good, or not good?*

Good	62
Fairly good	24
Not good	15

Q.22 *Which of the following statements best describes your own situation today?*

Q.22a) SHOWCARD P

I have no problems in walking about	86
I have some problems in walking about	14
I am confined to bed	0

Q.22b) SHOWCARD Q

I have no problems with self-care	99
I have some problems washing and dressing myself	1
I am unable to wash and dress myself	0

Q.22c) SHOWCARD R

I have no problems with performing my usual activities <i>eg work, study, housework, family or leisure activities</i>	87
I have some problems performing my usual activities	12
I am unable to perform my usual activities	1

Q.22d) SHOWCARD S

I have no pain or discomfort	71
I have moderate pain or discomfort	23
I have extreme pain or discomfort	6

Q.22e) SHOWCARD T

I am not anxious or depressed	81
I am moderately anxious or depressed	17
I am extremely anxious or depressed	2

Q.22f) [TO HELP PEOPLE SAY HOW GOOD OR BAD THEIR HEALTH IS WE HAVE DRAWN A SCALE (RATHER LIKE A THERMOMETER) ON WHICH THE BEST STATE OF HEALTH YOU CAN IMAGINE IS MARKED BY 100 AND THE WORST STATE OF HEALTH YOU CAN IMAGINE IS MARKED BY 0]

SHOWCARD U

I would like you to indicate on this scale how good your own health is today, in your opinion. Please do this by showing me the point on the scale which indicates how good or bad your current health is.

Q.23 *Do you have any long-standing illness, disability or infirmity? By long-standing, I mean anything that has troubled you over a period of time or that is likely to affect you over a period of time?*

Yes 34
No 66

Q.24 *Does this illness or disability limit your activities in any way?*

Yes 32
No 68

Q.25 *Have there been times in the past year when you've felt a) isolated and cut off from society or b) depressed, because of LACK OF MONEY?*

	(A)	(B)
	Isolated	Depressed
Yes	16	18
No	85	82

[D] TIME

One often hears people say “There aren’t enough hours in the day”. Many people lead very busy lives today. Some people may not be able to do the things they want to do due to lack of time. These people are considered to be ‘time poor’. This question asks the respondent if they feel pressured for time.

I'd now like to ask you a question relating to time.

Q.26 Which of the following would you agree with?

SHOWCARD V

	% of Responses	% of Cases
a) Do you plan to slow down in the coming year?	5	13
b) Do you consider yourself a workaholic?	5	13
c) When you need more time, do you tend to cut back on your sleep?	10	22
d) At the end of the day, do you often feel that you have not accomplished what you set out to do?	16	38
e) Do you worry that you don't spend enough time with your family and friends?	11	26
f) Do you feel that you're constantly under stress trying to accomplish more than you can handle?	8	20
g) Do you feel trapped in a daily routine?	10	24
h) Do you feel that you just don't have time for fun anymore?	6	14
i) Do you often feel under stress when you don't have enough time?	12	29
j) Would you like to spend more time alone?	4	10
k) None of these?	13	30
Total	100	239

[E] SOCIAL SUPPORT

These questions are designed to measure the amount of social support available to respondents. For many people, when times are hard, family and friends will be the first source of help and support. The answers will measure the level of help and support which they receive.

Q.27 *How much support would you get in the following situations? (Include support from people you live with, other family and friends and other means of support)*

SHOWCARD X

		A lot	Some	Not much	None at all
a)	If you needed help around the home if you are in bed with flu/illness	64	27	7	3
b)	If you needed help with heavy household or gardening jobs that you cannot manage alone, <i>eg</i> moving furniture	54	36	6	4
c)	If you needed advice about an important change in your life, <i>eg</i> changing jobs, moving to another area	58	30	8	4
d)	If you were upset because of problems with your spouse or partner	50	30	13	7
e)	If you were feeling a bit depressed and wanting someone to talk to	60	30	6	3
f)	If you needed someone to look after your children, an elderly or a disabled adult you care for	57	23	13	7
g)	If you needed someone to look after your home or possessions when away	59	29	7	5

[F] NECESSITIES

Respondents to a survey, carried out in November 2000, were given the set of cards which you will be using for this section and asked to say which items they felt were necessities and which were desirable but not necessary. In this way, it is possible to measure what people think is necessary for an acceptable standard of living in Guernsey at the start of the 21st Century. Having established from the earlier survey what is necessary, this section will enable us to see which sections of the population have these necessities, and which sections cannot afford them.

These questions are designed to measure what the respondent has, NOT the household.

Now I'd like to show you a list of items that relate to our standard of living. Please tell me which item you have or do not have by placing the cards on the base card that applies to you. Please put the items into three piles A, B or C.

Q.28 *Now could you please put the items on card set E into three piles A, B and C? Pile A is for the items you have. Pile B is for items you do not have but don't want. Pile C is for items you do not have and can't afford.*

SET E (PINK) CARDS	A	B	C	Unallocated
	Have	Do not have but don't want	Do not have and can't afford	Does not apply
1. Two meals a day	93	7	0	0
2. Meat or fish or vegetarian equivalent every other day	94	5	1	0
3. Heating to warm living areas of the home if its cold	94	0	6	0
4. A dressing gown	84	16	0	0
5. Two pairs of all weather shoes	95	3	3	0
6. New, not second hand, clothes	94	1	5	0
7. A television	98	2	1	0
8. A roast joint or its vegetarian equivalent once a week	80	16	4	0
9. Carpets in living rooms and bedrooms in the home	96	2	2	0
10. Telephone	97	3	1	0
11. Refrigerator	99	0	0	1
12. Beds and bedding for everyone in the household	99	0	0	0
13. Damp-free home	77	4	14	5
14. A car	81	13	6	0
15. A dictionary	91	8	1	0
16. Presents for friends or family once a	96	2	3	0

year				
17. A warm waterproof coat	96	1	3	1
18. A washing machine	94	3	2	1
19. A dishwasher	48	43	7	2
20. Regular savings (of £10 a month) for rainy days or retirement	71	8	21	1
21. A video cassette recorder	91	6	3	0
22. Enough money to keep your home in a decent state of repair	75	2	14	9
23. Enough money to keep your home in a decent state of decoration	83	1	14	2
24. Insurance of contents of the home	84	4	9	3
25. Fresh fruit and vegetables every day	89	7	4	0
26. A home computer	51	37	12	0
27. An outfit to wear for social or family occasions such as parties and weddings	87	4	8	1
28. Microwave oven	81	16	2	1
29. Mobile phone	50	45	5	0
30. Access to the Internet	47	43	10	1
31. Deep freezer or Fridge freezer	93	5	1	1
32. Satellite TV	46	43	9	2
33. CD Player	82	16	3	0
34. Replace any worn out furniture	66	7	22	4
35. Replace or repair broken electrical goods such as refrigerator or washing machine	81	2	15	3
36. Appropriate clothes to wear for job interviews	76	6	2	15
37. Enough money to visit your family doctor and pay for medicine prescription charges when sick	89	0	6	5
38. Enough money to buy glasses/hearing aids or other medical aids <i>eg</i> walking frame	84	2	9	5
39. Money to pay someone to carry out odd jobs around the house, <i>eg</i> window cleaning, gardening	58	19	20	3
40. A small amount of money to spend each week on yourself, not on your family	86	2	13	0
41 .Having a daily newspaper	70	23	6	1

Q.29 *Now I would like you to do the same thing for the activities on card set F. Please put the items on card set E into three piles D, E and F? Pile D is for the activities you do. Pile E is for the activities you don't do but don't want to do. Pile F is for the activities you don't do and can't afford.*

SET F (GREEN) CARDS	D	E	F	Unallocated
	Do	Don't do but don't want to do	Don't do and can't afford	Does not apply
1. An evening out once a fortnight	64	20	14	1
2. A hobby or leisure activity	85	10	5	0
3. A holiday away from home for one week a year, not with relatives	62	13	24	1
4. Celebrations on special occasions such as Christmas	97	2	1	0
5. A meal in a restaurant or pub once a month	68	14	15	2
6. Visits to friends or family, off island	58	14	24	4
7. Friends or family round for a meal, snack or drink	85	10	4	1
8. Going to the pub once a fortnight	43	48	9	1
9. Attending weddings, funerals and other such occasions	91	6	2	1
10. Visiting friends or family in hospital or other institutions	86	8	1	4
11. Attending church or other places of worship	34	61	2	3
12. Visits to school, for example, sports day, parents evening	39	18	0	42

[ASK NEXT QUESTIONS ONLY IF THE RESPONDENT HAS CHILDREN. THE RESPONDENT SHOULD THINK OF ALL OF THEIR CHILDREN TOGETHER]

Q.30 Now I would like you to do the same thing for the items on card set H, but this time thinking of children. Please put the items on card set H into the three piles A, B and C again. Pile A is for the items you have. Pile B is for items you do not have but don't want. Pile C is for items you do not have and can't afford.

SET H (BLUE) CARDS	A	B	C	Unallocated
	Have	Does not have but don't want	Does not have and can't afford	Does not apply
1. Three meals a day	91	8	1	1
2. Toys (eg dolls, play figures, teddies, etc.)	81	14	0	5
3. Leisure equipment (eg sports equipment)	67	14	4	15
4. Enough bedrooms for every child over 10 of different sex to have his or her own bedroom	70	17	7	7
5. Computer games	59	21	10	10
6. A warm waterproof coat	97	1	1	1
7. Books of her or his own	98	2	0	1
8. A bike, new or second hand	78	14	3	5
9. Construction toys such as Duplo or Lego	65	23	0	12
10. Educational games eg flash cards, etc	64	21	2	13
11. New, properly fitted, shoes	90	0	5	4
12. At least seven pairs of new underwear	92	0	6	3
13. At least four jumpers, cardigans or sweatshirts	92	4	1	3
14. All the school uniform required by the school	67	17	1	16
15. At least four pairs of trousers, leggings, jeans or jogging bottoms or skirts /dresses	96	0	1	3
16. At least £1 pocket money	72	9	6	14
17. Meat, fish or vegetarian equivalent at least twice a day	86	10	1	3
18. Computer suitable for school work	57	13	20	10
19. Fresh fruit or vegetables at least once a day	93	4	2	1
20. A garden to play in	88	8	3	1
21. Some new, not second-hand or handed-on clothes	97	1	2	1
22. A carpet in their bedroom	91	7	1	1
23. A bed and bedding to her/himself	96	4	0	1

Q.31 Now I would like you to do the same for the following children's activities on this set of cards - set I. Please put the items on card set I into the three piles D, E and F again. Pile D is for the activities you do. Pile E is for the activities you don't do but don't want to do. Pile F is for the activities you don't do and can't afford.

SET I (YELLOW) CARDS	D	E	F	Unallocated
	Do	Don't do but don't want to do	Don't do and can't afford	Does not apply
1. A hobby or leisure activity	77	9	2	12
2. Celebrations on special occasions such as birthdays Christmas or other religious festivals	96	3	1	0
3. Swimming at least once a month	61	25	8	6
4. Play group at least once a week for pre-school aged children	25	18	3	54
5. A holiday away from home at least one week a year with his or her family	63	7	26	4
6. Going on an off-island school trip, for school aged children	36	20	7	37
7. Friends round for tea or a snack once a fortnight	73	21	2	3

[G] FINANCE AND DEBTS

These questions ask about any problems the respondent has had in paying bills and any loans from money lenders (EXCEPT banks and building societies) that they have taken out. This will give us information about poverty over time. For example, respondents may not be poor now but over the last year have not been financially secure, due problems with paying bills.

The next questions are about the types of bills you receive and other financial matters.

Q.32 *Have there been times during the past year when you were seriously behind in paying within the time allowed for any of these items?*

SHOWCARD Y

	% of Responses	% of Cases
Rent	3	3
Gas	2	2
Electricity	2	2
Water	2	2
Goods on hire purchase	1	1
Mortgage repayments	-*	-*
Occupier's Rates including refuse	-*	-*
Rateable value (Cadastre)	0	0
Credit card payments	2	3
Mail order catalogue payments	2	3
Telephone	5	6
Other loans	2	2
TV Licence	1	2
Road Tax	2	3
Child Maintenance	0	-*
None of these	76	90
Total	100	119

Note:* = 0.5%

Q.33 *Have you ever been disconnected in relation to water, gas, electricity and the telephone because you couldn't afford it?*

	% of Responses	% of Cases
Water	0	0
Gas	0	0
Electricity	-*	-*
Telephone	4	4
None of these	96	96
Total	100	100

Note:* = 0.5%

Q.34 *And have there been times during the past year when you have had to borrow money from money lenders, excluding banks and building societies, or from friends and family in order to pay for your day-to-day needs?*

	% of Responses	% of Cases
Money lender	2	2
Friend(s)	2	3
Family	11	11
None of these	85	87
Total	100	103

Note:* = 0.5%

Q.35 *Do you or your partner/spouse have a bank or building society current account?*

Yes, respondent only	32
Yes partner only	2
Yes, both respondent and partner	61
No, neither respondent and partner	5
Don't know	0

[H] YOUR PAST

These questions ask about things which may have happened to the respondent in the past which may have impacted on their standard of living. The respondent is asked to comment on whether he/she thinks him/herself to have been poor or in poverty and about any changes in these over time.

Q.36 *This card lists a number of things which may have happened to you. Could you tell me please which, if any, of these have happened to you in the past 12 months?*

SHOWCARD Z

		Yes	No
a)	Death of a close relative or friend	39	61
b)	Problems at work	15	85
c)	Changing your job	14	86
d)	A wage earner in your household losing their job	1	99
e)	Divorce, separation or break-up of an intimate relationship	6	94
f)	Problems with your children	10	90
g)	Problems with parents or close relatives	11	89
h)	You, or someone else in your household, having a road accident	5	95
i)	You, or someone else in your household, having an accident around the home (such as a fall, scalding, electric shock, or something like that)	8	92
j)	You, or someone else in your household, having an accident/injury at work	8	93
k)	You, or someone else in your household, becoming ill from food poisoning	6	94
l)	Other serious illness or injury to you	8	92
m)	Other serious illness or injury of someone close to you	11	89
n)	Moving house	13	87
o)	Financial difficulties	15	85
p)	Problem with neighbours	7	93

Q.37 *Were you living on Guernsey during the Occupation (1940-1945)?*

Yes 9
 No 91

Q.38 *Do you remember ever having gone hungry or being very short of food?*

Yes 19
 No 81

Q.39 *Looking back over your life, how often have there been times in your life when you think you have lived in poverty by the standards of that time?*

SHOWCARD Z1

Never 60
 Rarely 18
 Occasionally 18

Often	5
Most of the time	1

Q.40 *Have you gone without any of these in the last year because of shortage of money?*

SHOWCARD AA

	% of Responses	% of Cases
Clothes	6	12
Shoes	4	8
Food	2	5
Heating	5	10
Electricity	1	1
Telephoning friends or family	3	6
Going out	12	23
Visits to the pub	8	16
A hobby or sport	5	10
A holiday	15	30
Never go without	26	52
Money never tight	13	25
Total	100	198

Q.41 *Do you think you could genuinely say you are poor now...*

All the time	5
Sometimes	16
Never?	79

Q.42 *Has anything happened recently (in the last two years) in your life which has...*

SHOWCARD AAA

	% of Responses	% of Cases
Improved your standard of living	20	26
Reduced your standard of living	8	11
Increased your income	25	32
Reduced your income	13	17
None of these?	34	44
Total	100	130

[I] ABSOLUTE AND OVERALL POVERTY

The aim of this section is to ascertain respondents' views on the level of income which is needed to keep people above the poverty line. Previous research has shown that this can vary with people's circumstances, with people on low incomes making lower estimates than those on higher incomes. Analysing the answers by income level will enable us to see if that is the case.

There are many different ways of measuring poverty. In this section, respondents will be shown two definitions, which are based on a declaration and programme of action adopted by a United Nations World Summit on Social Development in Copenhagen in 1995.

Absolute Poverty means not having the basic necessities of life to keep body and soul together.

Overall poverty is not having those things that society thinks are basic necessities. Overall poverty also means not being able to do the things that most people take for granted (either because you can't afford to participate in usual activities or because you are discriminated against in other ways). What constitutes overall poverty will vary between different societies and at different points in time.

The next questions ask about the cost of living in Guernsey today.

Q. 43 *How many pounds a week, after tax, do you think are necessary to keep a household such as the one you live in, out of poverty?*

Q.44 *How far above or below that level would you say your household is?*

SHOWCARD BB

A lot above that level of income	37
A little above	31
About the same	16
A little below	7
A lot below that level of income	5
Don't know	4

SHOWCARDS CC AND DD (Definitions of Overall and Absolute Poverty)

Q.45 & Q.47 *Now looking at Card CC [Card DD], how many pounds a week, after tax, do you think are necessary to keep a household such as the one you live in, out of ABSOLUTE [OVERALL] poverty?*

Q.46 & Q.48 *How far above or below that level would you say your household is?*

	Level of Absolute Poverty	Level of Overall Poverty
A lot above that level of income	48	36
A little above	29	25
About the same	11	18
A little below	4	7
A lot below that level of income	3	9
Don't know	5	5

[J] LOCAL SERVICES

Access to local services is also believed to affect people's standard of living. Good local services can improve people's standard of living (also known as the 'social wage'). The importance of good local services increases according to people's level of income. Local services may also provide a means of participating in the community (eg going to church or attending an evening class).

The next questions are about services which may exist in your local area and which affect our standard of living.

Please could you tell me which of the following services you use or do not use. For the services you use please tell me whether you think they are adequate or inadequate. For the services you do not use please give the reason you do not use them by choosing an answer from the categories on this card.

SHOWCARD EE

Q.49 *The following services are usually provided or subsidised by the States of Guernsey or voluntary bodies. Do you use...?*

		Use - adequate	Use - inadequate	Don't use – don't want/not relevant	Don't use – unavailable or unsuitable	Don't use – can't afford	Don't know
a)	Libraries	52	1	46	1	0	1
b)	Public sports facilities, eg swimming pools	40	12	41	1	6	0
c)	Museums and galleries	42	6	47	2	4	0
d)	Evening classes	27	2	64	3	4	1
e)	Parish Hall	19	2	76	3	0	1
f)	Hospital	85	2	9	1	0	4
g)	Doctor	95	4	1	0	0	0
h)	Dentist	75	4	12	0	5	4
i)	Optician	76	2	15	0	2	5
j)	Chiropodist	17	0	71	1	2	9
k)	Community policing	18	49	19	7	0	7
l)	Post Office	90	7	3	0	0	0

[ASK ONLY IF THERE ARE CHILDREN IN THE HOUSEHOLD]

Q.50 *Do your children use...?*

SHOWCARD EE AGAIN

		Use - adequate	Use - inadequate	Don't use – don't want/not relevant	Don't use – unavailable or unsuitable	Don't use – can't afford	Don't know
a)	Facilities to play safely nearby	71	9	9	10	0	0

b)	School meals	14	10	43	31	0	3
c)	Youth clubs	23	6	57	10	0	4
d)	After School clubs	32	4	51	9	0	3
e)	Public transport to school	12	4	59	20	1	4
f)	Nurseries, playgroups, mother and toddler groups	43	2	37	4	3	12

[ASK ONLY IF THE RESPONDENT IS OVER 64 YEARS OLD OR IF THEY HAVE SAID IN THE INTERVIEW THAT THEY HAVE A LONG-STANDING ILLNESS]

Q.51 *Do you use...?*

SHOWCARD EE AGAIN

		Use - adequate	Use - inadequate	Don't use – don't want/not relevant	Don't use – unavailable or unsuitable	Don't use – can't afford	Don't know
a)	Home Help	15	6	78	1	0	0
b)	Meals on Wheels	6	0	93	1	0	0
c)	Lunch club	14	0	85	2	0	0
d)	Day centre	10	0	86	2	2	0
e)	Special transport <i>eg</i> for those with mobility problems	8	0	86	5	0	1

[ASK ALL] SHOWCARD EE AGAIN

Q.52 *Do you use...?*

		Use - adequate	Use - inadequate	Don't use – don't want/not relevant	Don't use – unavailable or unsuitable	Don't use – can't afford	Don't know
a)	Places of worship	41	1	56	1	0	0
b)	Bus services	17	18	51	12	1	1
c)	Petrol stations	78	3	18	0	0	1
d)	Chemists	95	4	1	0	0	0
e)	A corner shop	80	7	5	8	1	0
f)	Medium or large supermarket	90	7	2	1	0	0
g)	Bank or building society	93	3	4	0	0	0
h)	A pub	57	1	39	2	1	0
i)	Public pay phones	38	8	53	1	0	1
j)	A cinema or theatre	42	20	29	1	8	0

[K] CRIME

This section records respondents' experiences of crime and their fear of crime. Many criminologists have argued that poor people are disproportionately victims of crime; an alternative view is that poor areas are more likely to be the target of crime, but the actual victims are most likely to be the better off residents of those areas.

Fear of crime can affect people's standard of living by influencing behaviour (such as not going out at night). Previous studies have found that fear of crime is particularly high among women, the elderly, and people with a low standard of living.

I'd like to ask you about some crimes that may have happened to you in the last year. I don't just want to know about the serious incidents - I want to know about small things too. It is sometimes difficult to remember exactly when things happen, so I will take the questions slowly, and would like you to think carefully about them. In the last year:

Q.53 *Do you or anybody else in your household own a motor vehicle?*

Yes	84
No	16

[IF 'YES', PROCEED TO Q.54]

		Yes	No
Q.54	<i>Have you or anybody else in this household had a vehicle stolen or anything stolen off or out of it?</i>	11	89
Q.55	<i>Have you or anybody else in this household had a vehicle tampered with or damaged by vandals or people out to steal?</i>	26	74
Q.56	<i>(In the last year) Has anyone....?</i>		
	a) Broken into or tried to break into your home to steal something	4	96
	b) Deliberately damaged or vandalised your home	4	97
	c) Stolen anything you were carrying - out of your hands or from your pockets or bag	1	99
	d) Defrauded you or cheated you out of money, possessions or property	4	96
	e) Mis-sold any financial service such as a personal pension or an endowment mortgage to you	2	98

Q.57 *Most of us worry at some time or other about being a victim of crime. Using one of the phrases on this card, could you tell me how worried you are about the following items?*

SHOWCARD FF

		Very worried	Fairly worried	Not very worried	Not at all worried
a)	Having your home broken into and something stolen	8	34	37	22
b)	Being mugged or robbed	6	13	42	38
c)	Having your home vandalised	9	24	39	29
d)	Being defrauded or cheated out of money, possessions or property	7	10	37	45
e)	Being mis-sold any financial services such as a personal pension or an endowment mortgage	6	8	33	53

[ASK THOSE WITH A VEHICLE]

Q.58 *How worried you are about the following items?*

		Very worried	Fairly worried	Not very worried	Not at all worried
a)	Having your vehicle stolen or things stolen from, off or out of your vehicle	8	21	43	28
b)	Having your vehicle vandalised	11	25	41	23

[ASK ALWAYS]

	<i>(In the last year)</i>	Yes	No
Q.59	<i>Has anyone threatened or frightened you?</i>	7	93
Q.60	<i>Has anyone deliberately hit or assaulted you (including friends, relatives or acquaintances)?</i>	4	96

SHOWCARD GG

	<i>(How safe do you feel....)</i>	Very safe	Fairly safe	A bit unsafe	Very unsafe
Q.61	<i>Walking alone in this area after dark? If you never go out, how safe would you feel?</i>	40	34	16	10
Q.62	<i>When you are alone in your own home at night? If you are never alone, how safe would you feel?</i>	70	24	5	2

SHOWCARD FF AGAIN

	<i>(How worried are you about....)</i>	Very worried	Fairly worried	Not very worried	Not at all worried
Q.63	<i>Being attacked in your home by someone you know?</i>	2	2	20	76
Q.64	<i>Being attacked in your home by a stranger?</i>	4	9	30	57

[L] PERCEPTIONS OF POVERTY

The next set of questions asks the respondent's opinion of the extent of poverty in Guernsey over the past 10 years and how this is expected to change in the new century.

I would now like to ask you about your view on the extent of poverty in Guernsey.

Q.65 *Over the last 10 years, do you think that poverty in Guernsey has been?*

Increasing	36
Decreasing	19
Staying about the same	29
Don't know	16
Refusal/NA	0

Q.66 *Over the next 10 years, do you think that poverty in Guernsey will?*

Increase	44
Decrease	12
Stay at the same level	30
Don't know	13
Refusal/NA	0

Q.67 *Why, in your opinion, are there people who live in need? Here are four options - which is the closest to your opinion?*

Because they have been unlucky	16
Because of laziness and lack of willpower	22
Because there is much injustice in our society	25
It's an inevitable part of modern progress	26
None of these	7
Don't know	5

If the States of Guernsey proposed to increase income tax by [Q.68 - 1 penny (1p) in the pound/Q.69 - 5 pence (5p) in the pound] to enable everyone to afford the items you have said are necessities, on balance would you support or oppose this policy?

		Support	Oppose	Don't know
Q.68	1p in the pound	67	29	5
Q.69	5p in the pound	27	65	9

Appendix III

Survey and Technical Data

by

Tim Brown and David Gordon

Survey of Guernsey Living Standards 2000-2001

Phase One – The postal survey

A team of trained enumerators was employed to carry out brief telephone survey of a randomly selected sample. The sample was randomly selected from an address list and the names and phone numbers were taken from a separate database. Enumerators were employed to carry out interviews at various times throughout the day and evening thereby ensuring a good cross section of the population. Interviewees were asked if they would complete and return a short questionnaire for themselves and other members of their household. The Phase One sample was drawn as follows:

- Using the Census database, in excess of 1500 random addresses were raised. A 2.7% access rate was used each time a new batch of addresses was required.
- The only addresses removed from the sample were those for institutions, hotels and guest worker 'hostels'. This was because the survey looked at households and these properties fell outside of that categorisation.
- Successful contact was made with 1339 households of which 855 agreed to take part in the survey, a response rate of 63.8%.
- In the case of multi occupancy households a questionnaire was issued for each person in the house, hence the issue of 1792 questionnaires being sent to 855 households.
- A total of 856 questionnaires were returned and analysed to produce the 'benchmark' of relative poverty against which incidence would be measured during Phase Two.

Phase Two - Household interviews

This stage of the survey required house visits to conduct face to face interviews. A team of experienced enumerators was allocated addresses drawn from the same random sample as the benchmarking stage. Repeat addresses were removed in order to avoid 'survey fatigue' and the feeling that households were being investigated further.

A letter was sent to each householder a week before the enumerator was due to call. This gave the opportunity for the recipient to contact the field officer and decline an interview. It was thought that, whilst this may lead to slightly lower response rate, it would make significant savings in enumerator time whilst also creating goodwill.

In addition to the main sample, the Guernsey Social Security Authority (GSSA) provided a booster sample. This sample was randomly drawn and was taken from households where any member of that household was in receipt of a benefit. Confidentiality was obviously a major concern with the

use of this data and, for this reason, all households were contacted by staff from the GSSA and asked whether they would be prepared to enter the main sample where they may or may not be contacted. Those that agreed to an interview were then added to the main sample where they were no longer identifiable to the team of enumerators.

From an initial booster sample of 400, 238 households were added to the main sample, giving a response rate of 59.5%. Of these 238 'booster' sample households 127 were interviewed in their own homes. This is a response rate of 53.4% for those 'booster' sample households receiving a Benefit.

From a total random population sample of 1,517 households, 947 were contacted (the remainder having declined to take part). Of these 947 households, 306 were interviewed⁴. In total, 433 responses were returned for analysis from both the random population sample and the random booster sample, giving an overall response rate of only 45.7%. This was a low response rate and was primarily due to: the length of time the questionnaire took to complete and the fact that the survey followed closely the Housing Needs Survey which, in the mind of the public, addressed similar issues. Interviewers also had only a limited time (a few weeks) to contact household members as it was imperative that all the survey interviews were completed before the 2001 Census.

Weighting the data

The GLS has been weighted to be representative of the age/gender and household type profile recorded in the 1996 Census using standard post-stratified population weighting methods. The application of weights is a common method of 'grossing-up' the data in order to provide representation of the population as a whole. In the case of this study, the 1996 Census was used as a benchmark for deriving the weights which were subsequently applied to the survey datasets.

Equivalising income

The income equivalisation method used in the GLS was developed by Jonathan Bradshaw (York University) and Sue Middleton (Loughborough University) in conjunction with the Office for National Statistics (ONS) for use in the Poverty and Social Exclusion Survey of Britain (Gordon *et al*, 2000). The McClements equivalence scale, which is used as the standard by ONS (Government Statistical Service, 1998), was felt not to be appropriate for the PSE or GLS, as it does not assign sufficient weight to children, particularly young children. The scale used for the GLS was designed to take account of this. Each member of the household was assigned a value, shown in Table AS1:

Table AS1: Equivalised income scale

Type of household member	Equivalence value
Respondent	0.70
Partner (<i>eg</i> second adult)	0.30
Each additional adult (anyone over 16)	0.45
Add for first child	0.35
Add for each additional child	0.30
If respondent is a lone parent, add	0.10
If respondent has a disability, add	0.30

⁴ It should be noted that if the random sample produced one of the households included in the 238 addresses provided by GSSA, that household was excluded from the random sample so as to avoid making a double contact.

The values for each household member were added together to give the total equivalence value for that household. This number was then divided into the gross income for that household. For example, the equivalence value for a lone-parent household with two children is $0.7 + 0.35 + 0.3 + 0.1 = 1.45$. If the household's net income is £10,000, its equivalised income is £6,897 ($=£10,000/1.45$).

Equivalisation of income is necessary to compare the spending power of different types of households. Households vary in size and composition and such differences between households mean that their relative needs will be different. For example, a large household will have a lower standard of living from the same income as that received by a small household, all other things being equal. Costs of household members also differ according to their age, student status, labour force status and so on. Equivalence scales are designed to adjust income to account for differences in need due to differences in household size and composition (Canberra Group, 2001).