2026

COST OF LIVING SURVEY

ISLAND GLOBAL RESEARCH



Island Global Research

A BWCI Group Company

Island Global Research

COST OF LIVING SURVEY
KEY FINDINGS

IN JERSEY...



10%

cannot afford costs and often have to go without essentials

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IN JERSEY...



69%

said they have noticed a major increase in their overall cost of living in the past 12 months

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IN JERSEY...



Two thirds

said they have found it difficult to meet living costs in the last 12 months, an increase of 17 percentage points compared to our 2024 survey.

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IN JERSEY...



28%

received support to help finance their everyday living expenses in the last 6 months

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COST OF LIVING SURVEY

KEY FINDINGS

IN GUERNSEY...



11%

cannot afford costs and often have to go without essentials.

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IN GUERNSEY...



68%

said they have noticed a major increase in their overall cost of living in the past 12 months

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IN GUERNSEY...



61%

said they have found it difficult to meet living costs in the last 12 months, an increase of 11 percentage points compared to our 2024 survey.

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IN GUERNSEY...



1 in 4

received support to help finance their everyday living expenses in the last 6 months

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COST OF LIVING SURVEY
KEY FINDINGS

IN THE ISLE OF MAN...



14%

cannot afford costs and often have to go without essentials. This is an increase of 6 percentage points from our 2024 Cost of Living survey

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IN THE ISLE OF MAN...



70%

said they have noticed a major increase in their overall cost of living expenses in the past 12 months

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IN THE ISLE OF MAN...



Two thirds

found it difficult to meet living costs in the last 12 months, up 18 percentage points on 2024

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IN THE ISLE OF MAN...



36%

said they had cut back on groceries, an increase of 7 percentage points compared to our 2024 survey.

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IN THE ISLE OF MAN...



30%

received support to help finance their everyday living expenses in the last 6 months

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This report presents findings from a survey on the cost of living, completed by 3,475 residents of Jersey, the Bailiwick of Guernsey and the Isle of Man between 16 October and 5 November 2026.

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About Island Global Research

Island Global Research is a market research company with over 10 years experience of conducting quantitative and qualitive research in Jersey, Guernsey and the Isle of Man.

Most of our research is undertaken for Clients, but from time to time we undertake our own research. This is one of our surveys and is an opportunity for us to give back to the Island Communities who participate in our market research.

We are very grateful to everyone who completes our surveys.

Please go to our website to find out more: www.islandglobalresearch.com.

INTRODUCTION

Island Global Research conducted an online survey about the cost of living in Jersey, Guernsey, and the Isle of Man.*

The survey was undertaken to gain high-level insights into residents' experiences and perceptions of the cost of living. It asked about respondents about their financial situation, their recent experience and any measures of changes they have made related to the cost of living. It also asked about their view on poverty and inequality in their island.

We have conducted similar surveys with residents about the cost of living. The first one was 2022. To understand how things have changed over the past couple of years the latest results are benchmarked against findings from 2024.**

The latest survey was completed by 3,475 residents: 1,037 from Jersey, 1,137 from Guernsey, 1,265 from the Isle of Man. Data collection took place between 16 October and 5 November 2026.

Members of the Island Global Research Panel were invited to take part. The survey was publicised in the media, including Facebook and Instagram.

The survey was open to all residents in aged 16 and over, and we encouraged everyone to take part, regardless of their financial situation. Survey weights were used to adjust for differences between the age and gender of the sample and age and demographic profile of the resident population. We can see that respondents with a range of household compositions and incomes participated, and that after weighting, the sample is closely representative of the population of each island by age, gender and household income (where data are available). However, please note that all surveys are subject to a small amount of self-selection bias and that this survey may have appealed slightly more to those concerned about this issue.

Data collection took place: **16 October – 5 November 2026**

Jersey	Completed by:
	Completed by: **1,037 residents**
Guernsey	
	Completed by: **1,137 residents**
Isle of Man	
	Completed by: **1,265 residents**

Latest results have been compared to findings from 2024.
Differences that are statistically significant (at 95% confidence level) are noted:

↓	Decrease: Results is significantly lower than in 2024
↑	Increase: Results is significantly higher than in 2024
↔	Stay the same: no significant difference

*The survey was also conducted in Gibraltar. Responses from Gibraltar were excluded due to limited base size.
** The previous report is available here: https://islandglobalresearch.com/cost-of-living-survey/

Thank you to everyone who completed the survey and shared their views.

The cost of living is rarely out of the headlines, and it matters to many of us. But behind those headlines are real choices about what households can afford. This survey asks islanders about their financial situation, whether they are affected by the cost of living , and, if so, how they are responding.

We have been asking these questions since 2022, and this latest survey compares results with 2024. It explores the continued impact on islanders and the divide between those who can comfortably afford their living costs and those who are struggling.

There continues to be a striking divide between those who categorise themselves as financially comfortable and those who struggle to afford their costs.

- 57% of respondents describe themselves as "less than comfortable", including around 1 in 10 who "cannot usually afford their [living] costs, and often have to go without essentials like food and heating". The remaining 43% described themselves as "relatively comfortable" (36%) or "very comfortable" (7%).

People are spending less on non-essentials and shopping around more.

- 65% said they spending less on non-essentials and 53% said they are shopping around more because of increases in the cost of living. Research recently conducted in Great Britain by the Office for National Statistics reported similar findings: they found 59% of people in Britain are spending less on non-essentials and 43% are shopping around more because of increases in the cost of living.

For many the pressure is growing.

- 74% of said they had found it difficult to meet one or more of the types of expenditure asked about, which is a small increase of 5 percentage points to that recorded in 2024. Driving this increase is the number who have found it difficult to meet their living costs, increasing 17 percentage points from 2024 to 65% overall. This suggests that the cost of living continues to affect islanders, but there are some who are being stretched more now than previously.

We hope these insights help our communities make informed decisions as uncertainty about the cost of living continues.

Best wishes,

Lindsay, Lily and everyone at Island Global Research

**Public opinions and social trends, Greater Britian, August 2026: https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/bulletins/publicopinionsandsocialtrendsgreatbritain/august2026*

PROFILE OF RESPONDENTS

The profile of people who completed the survey was compared to the latest available data on the population of Jersey, Bailiwick of Guernsey and the Isle of Man.

Survey weights were applied to correct for age and gender differences between the sample and the population of each island. Thus, they compensate for different patterns of non-response from different sub-groups of the population, such that survey results can be generalised from the sample back to the population from which they are drawn. The largest weights have been applied to males aged 16-24 and these have been capped at 3.0.

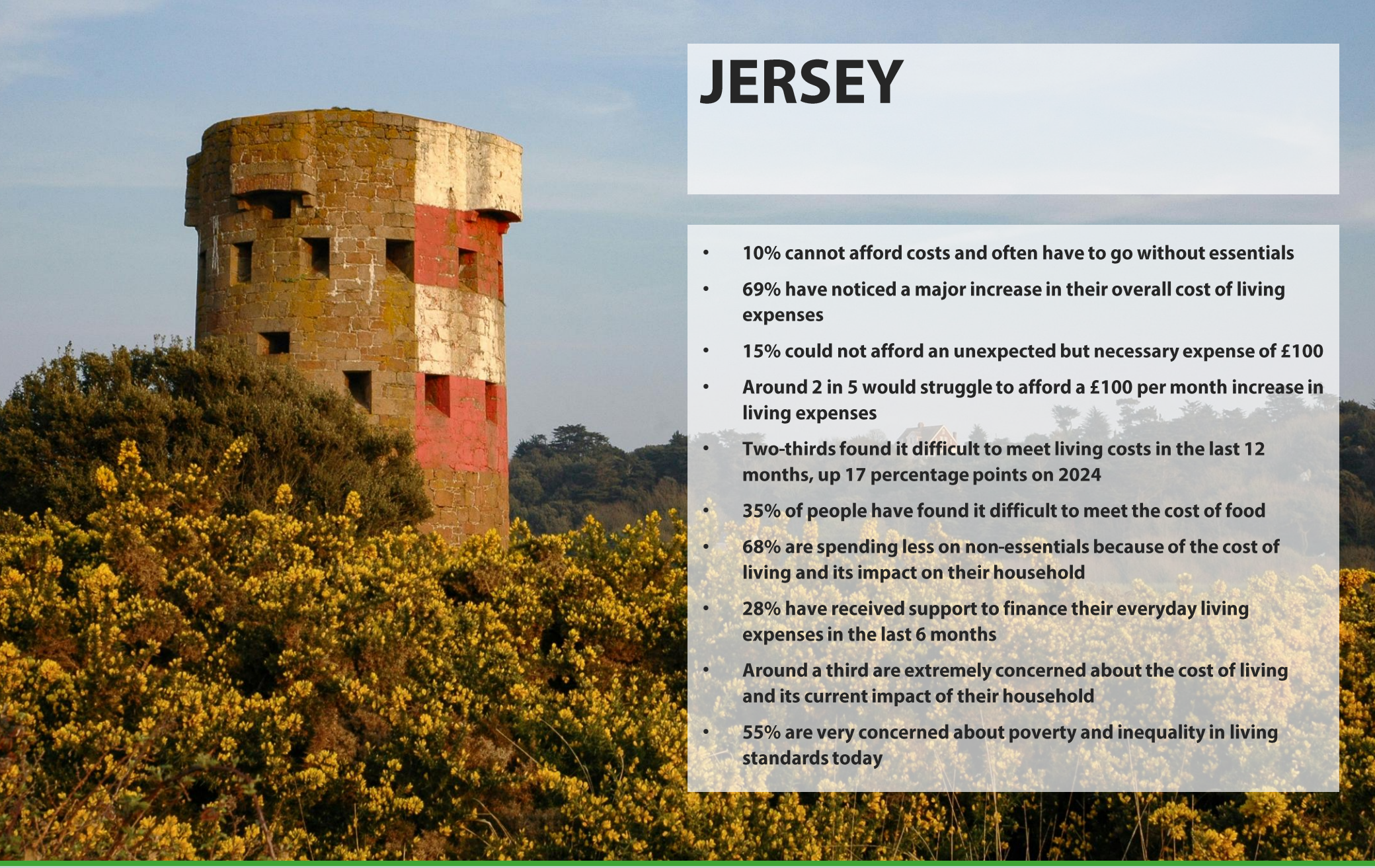
Base size (sample)	Jersey			Guernsey			Isle of Man		
	1037			1137			1265		
	Population	% of sample	% after weighting	Population	% of sample	% after weighting	Population	% of sample	% after weighting
Age group									
16-24	12%	1%	**4%**	12%	2%	**7%**	11%	2%	**8%**
25-29	7%	3%	**5%**	7%	3%	**6%**	6%	4%	**6%**
30-34	8%	7%	**9%**	8%	6%	**9%**	7%	8%	**7%**
35-39	9%	7%	**9%**	8%	6%	**8%**	7%	7%	**7%**
40-44	9%	8%	**10%**	8%	8%	**8%**	8%	7%	**8%**
45-49	9%	10%	**10%**	8%	9%	**8%**	8%	8%	**9%**
50-54	10%	12%	**11%**	9%	9%	**9%**	10%	12%	**10%**
55-59	10%	11%	**10%**	9%	13%	**10%**	10%	11%	**10%**
60-64	8%	12%	**9%**	9%	11%	**9%**	8%	13%	**8%**
65-69	6%	11%	**7%**	7%	12%	**7%**	7%	10%	**7%**
70-74	6%	9%	**6%**	6%	9%	**6%**	7%	7%	**8%**
75-79	4%	6%	**4%**	5%	7%	**6%**	5%	6%	**5%**
80+	6%	3%	**7%**	7%	5%	**7%**	7%	4%	**7%**
Prefer not to say	-	<1%	**<1%**	-	<1%	**1%**	-	1%	**1%**
Gender									
Female	51%	67%	**53%**	51%	65%	**53%**	51%	63%	**52%**
Male	49%	32%	**46%**	49%	34%	**46%**	49%	35%	**46%**
Prefer to self-describe	-	<1%	**<1%**	-	<1%	**<1%**	-	<1%	**<1%**
Prefer not to say	-	1%	**1%**	-	1%	**1%**	-	2%	**2%**

PROFILE OF RESPONDENTS

CONTINUED

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

	Jersey	Guernsey	Isle of Man
Base size (sample)	1037	1137	1265
	% after weighting	% after weighting	% after weighting
Household Composition			
Working age adults only	**42%**	**40%**	**42%**
Working age adults and child/ren under 16 years	**28%**	**24%**	**23%**
Pension age adults only	**20%**	**20%**	**21%**
Other composition	**11%**	**16%**	**14%**
Children in Household			
Yes	**31%**	**29%**	**27%**
No	**69%**	**71%**	**73%**
Household Income			
Less than £20,000	**8%**	**6%**	**12%**
£20,000-£39,999	**20%**	**16%**	**28%**
£40,000-£59,000	**16%**	**16%**	**19%**
£60,000-£79,999	**15%**	**14%**	**15%**
£80,000-£99,999	**11%**	**11%**	**9%**
£100, 000-£119,999	**8%**	**11%**	**5%**
£120,000-£149.999	**7%**	**6%**	**3%**
Over £150,000	**7%**	**9%**	**3%**
Prefer not to answer /Don't know	**8%**	**11%**	**8%**
Financial position			
Very comfortable	**5%**	**9%**	**7%**
Relatively comfortable	**38%**	**38%**	**32%**
Can normally cover essentials but do not have more for luxuries	**47%**	**42%**	**47%**
Cannot afford costs and often go without essentials like food & heating	**10%**	**11%**	**14%**



JERSEY

- 10% cannot afford costs and often have to go without essentials
- 69% have noticed a major increase in their overall cost of living expenses
- 15% could not afford an unexpected but necessary expense of £100
- Around 2 in 5 would struggle to afford a £100 per month increase in living expenses
- Two-thirds found it difficult to meet living costs in the last 12 months, up 17 percentage points on 2024
- 35% of people have found it difficult to meet the cost of food
- 68% are spending less on non-essentials because of the cost of living and its impact on their household
- 28% have received support to finance their everyday living expenses in the last 6 months
- Around a third are extremely concerned about the cost of living and its current impact of their household
- 55% are very concerned about poverty and inequality in living standards today

10% cannot afford costs and often have to go without essentials

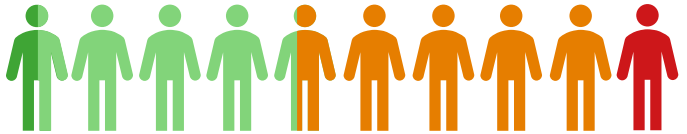
Respondents were asked: "Thinking about your finances, which of the following best reflects your position?"*

- 10% say they cannot afford their costs and often have to go without essentials like food and heating.
- A further 47% report that they do not have money for luxuries but can normally cover the essentials.
- 5% said they are very comfortable financially, and 38% feel relatively comfortable.

There are no notable changes compared to the IGR's 2024 Cost of Living Survey.

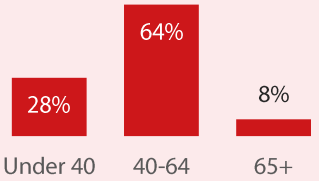
The profile of those who cannot afford their costs is also shown to the right. More than 9 in 10 of this group are aged under 65, over two thirds are women, and around a third have children in the household. How this compares with the demographic profile of the other three groups is shown on the following page.

Which of the following best reflects your position?



5%	38%	47%	10%
Very Comfortable	Relatively comfortable	Can cover the essentials	Cannot afford costs

Cannot afford costs

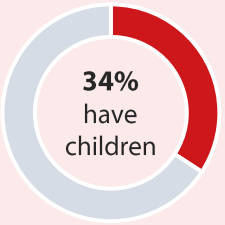


31% men v 68% women**



Lives in

Private rented property	**32%**
Own property with mortgage	13%
Own property without mortgage	6%
Affordable housing^	**43%**
Other / Prefer not to answer	6%



Employment status

In employment	**61%**
Retired	7%
Not working for other reasons	**30%**
Other / Prefer not to answer	2%

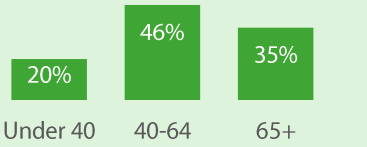
*Excluding don't know
** 1% Prefer to self-describe/prefer not to answer
^Government housing or partial ownership

Those who are less able to afford their costs are more likely to have children in the household

The profile of people in each of the four groups is shown below. The data suggests that those less able to afford their costs are more likely to rent the property they live in, have children in the household, less likely to be retired but more likely to be not working for other reasons.

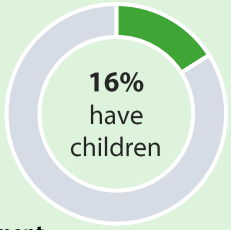
Very comfortable

Note: Small base <100



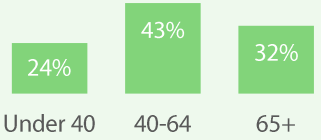
73% men / 27% women*

Lives in	
Private rented property	9%
Own property with mortgage	**35%**
Own property without mortgage	**55%**
Affordable housing^	1%
Other / Prefer not to answer	0%



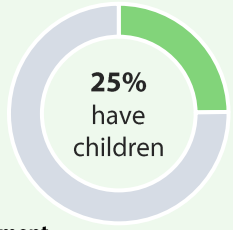
In employment	**60%**
Full-time employed	36%
Part-time employed	2%
Self employed	23%
In full-time education	0%
Retired	40%
Not working for other reasons	0%
Prefer not to answer	0%

Relatively comfortable



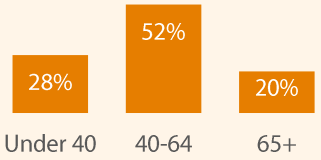
51% men / 48% women*

Lives in	
Private rented property	14%
Own property with mortgage	**32%**
Own property without mortgage	**42%**
Affordable housing^	7%
Other / Prefer not to answer	4%



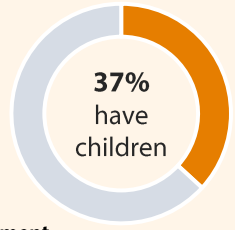
In employment	**64%**
Full-time employed	50%
Part-time employed	7%
Self employed	8%
In full-time education	0%
Retired	32%
Not working for other reasons	4%
Prefer not to answer	0%

Can normally cover essentials



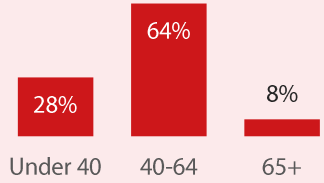
42% men / 57% women*

Lives in	
Private rented property	**35%**
Own property with mortgage	**31%**
Own property without mortgage	14%
Affordable housing^	18%
Other / Prefer not to answer	2%



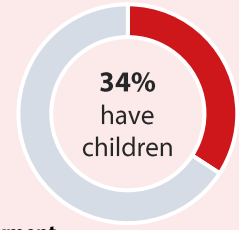
In employment	**75%**
Full-time employed	63%
Part-time employed	7%
Self employed	5%
In full-time education	<1%
Retired	18%
Not working for other reasons	7%
Prefer not to answer	1%

Cannot afford costs



31% men / 68% women*

Lives in	
Private rented property	**32%**
Own property with mortgage	13%
Own property without mortgage	6%
Affordable housing^	**43%**
Other / Prefer not to answer	6%



In employment	**61%**
Full-time employed	41%
Part-time employed	10%
Self employed	10%
In full-time education	0%
Retired	7%
Not working for other reasons	30%
Prefer not to answer	2%

*Prefer to self-describe/prefer not to say gender were <1-2%
^Government housing or partial ownership

69% have noticed a major increase in their overall cost of living expenses over the past year

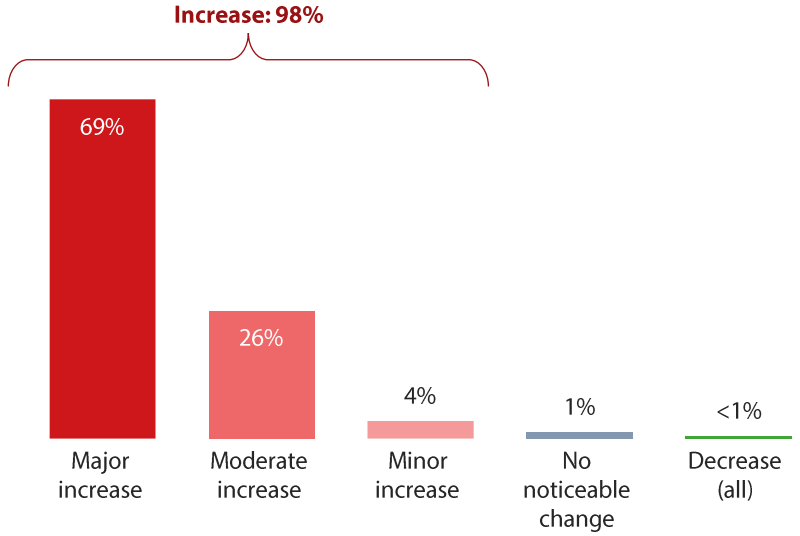
Respondents were asked: "Have you noticed an increase or decrease in your overall cost of living expenses (including housing, bills, food etc.) over the past year?"

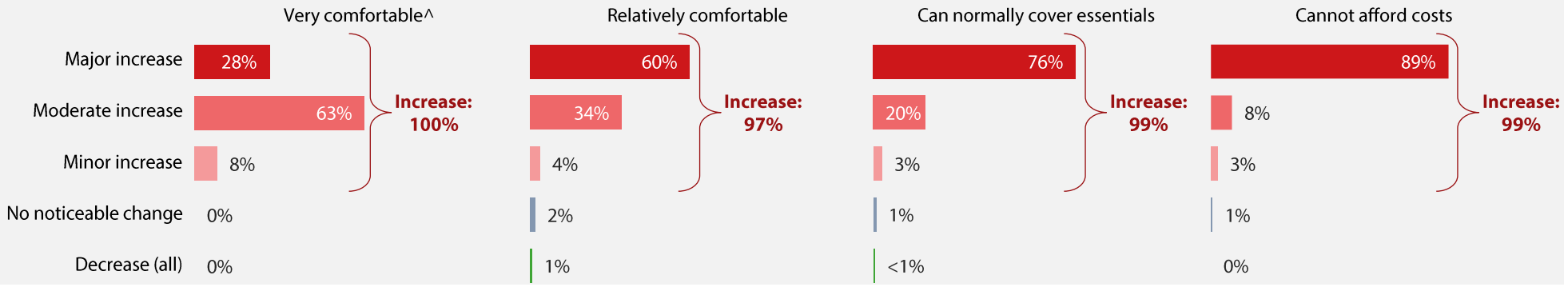
Respondents could rate on a seven-point scale from major decrease to major increase and the graph below shows the three levels of increase.*

Almost all respondents said they had noticed an increase in their overall cost of living expenses over the past year, including 69% who said they have noticed a major increase.

The extent of the increase varies by financial position: 28% of those who described themselves as very comfortable financially have noticed a major increase in their overall cost of living over the past year compared to 89% of those who say they cannot afford their costs.

Have you noticed an increase or decrease in your overall cost of living expenses (including housing, bills, food etc.) over the past year?





*Major, moderate, minor decrease/increase, no notable change. Excludes don't know
^Small Base: 48

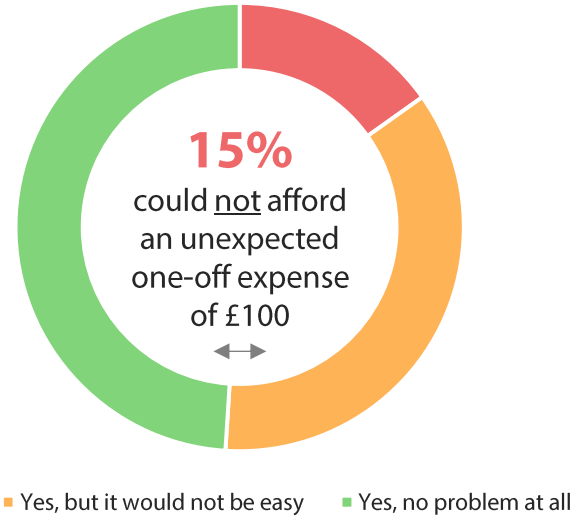
15% could not afford an unexpected but necessary expense of £100

Respondents were asked: "Could your household afford an unexpected, but necessary expense of £100?"*

While 15% could not afford it, those who could include:

- 36% who said 'yes, but it would not be easy'
- 49% who said 'yes, no problem at all'

There are no notable changes compared to IGR's 2024 Cost of Living Survey.



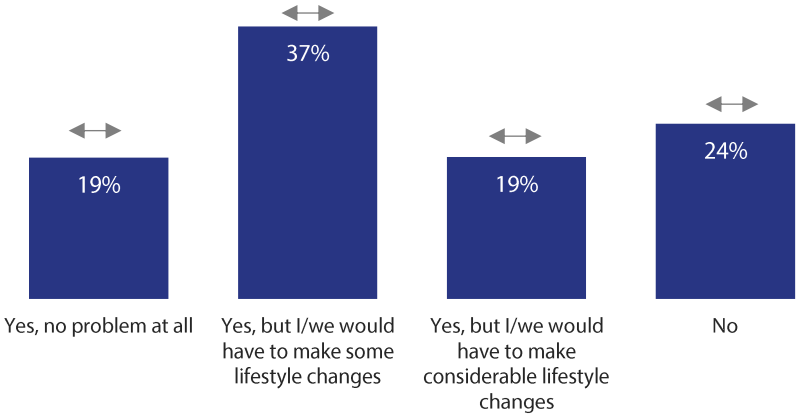
Around 2 in 5 would struggle to afford a £100 per month increase in living expenses

Respondents were asked: "Thinking about all your cost of living expenses - including housing, food, bills etc - would you currently be able to afford a £100 per month increase?"*

- 24% said they could not afford this increase, while a further 19% said they could only if they made considerable lifestyle changes.
- 37% said they would have to make some lifestyle changes in order to do so, while 19% said it would be no problem at all.

These results are also similar to the 2024 Survey.

Thinking about all your cost of living expenses - including housing, food, bills etc - would you currently be able to afford a £100 per month increase?



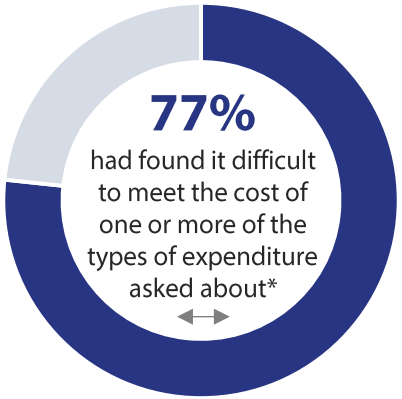
*Excluding don't know

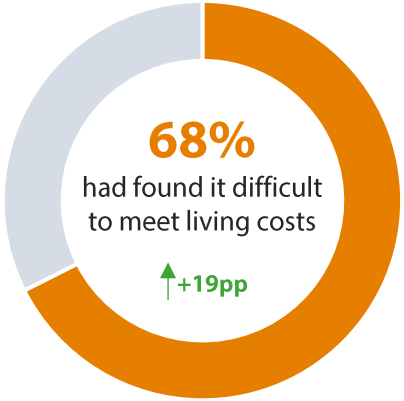
68% found it difficult to meet living costs in the last 12 months, up 17 percentage points on 2024

Respondents were asked: "In the last 12 months, which, if any, of the following has your household found it difficult to meet the cost of? (e.g. paid late, had to borrow money, have gone without, or cut back on)."

77% said they had found it difficult to meet one or more of the types of expenditure asked about, which is similar overall to that recorded in 2024:

- 68% said they had found it difficult to meet their living costs *(including 48% who selected one or more of: rent/mortgage, electricity/heating, phone/internet, food)*. This is a notable increase of 19 percentage points on the 2024 Cost of Living Survey.
- 9% said they had found it difficult to meet, or had cut back on, discretionary costs (such eating out and holidays) but had not had to cut back on other core living costs. This is a notable decrease of 16 percentage points on our 2024 Survey.







*i.e. (paid late, gone without, or cut back on)

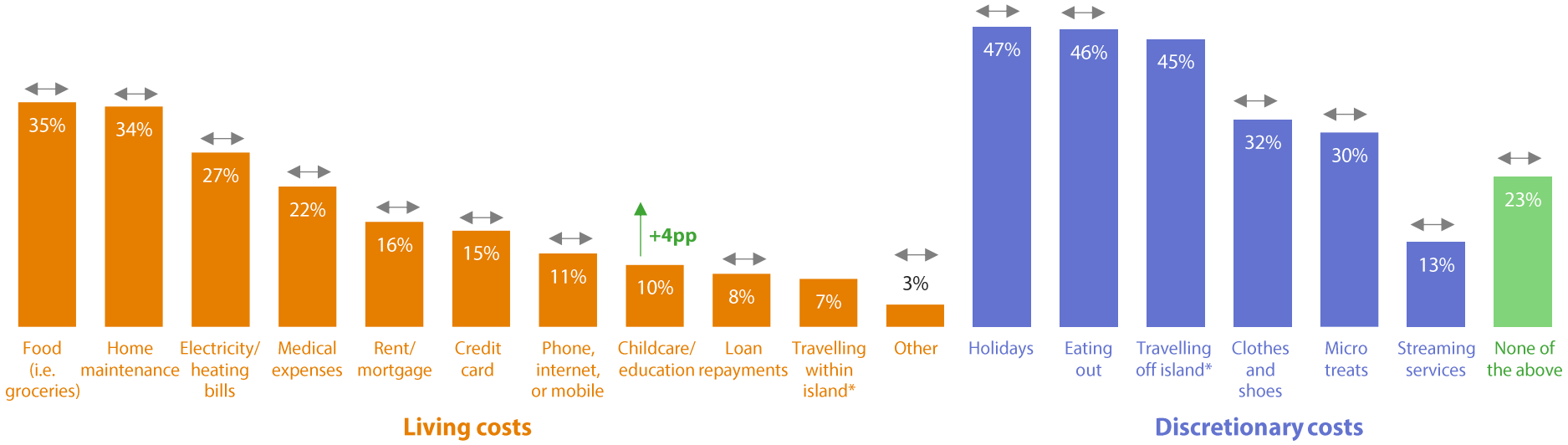
35% have found it difficult to meet the cost of groceries

Respondents were asked: "In the last 12 months, which, if any, of the following has your household found it difficult meet the cost of? (e.g. paid late, had to borrow money, have gone without, or cut back on)."

The graph below breaks responses down by individual item:

- 47% said they had found it difficult to meet the cost of holidays and 35% said they found it difficult to meet the cost of groceries.
- 10% found it difficult to meet the cost of childcare/education, an increase of 4 percentage points on our 2024 Survey.
- There are no notable differences vs 2024 for the other options.

Found it difficult meet the cost of the following (e.g. paid late, had to borrow money, have gone without, or cut back on):



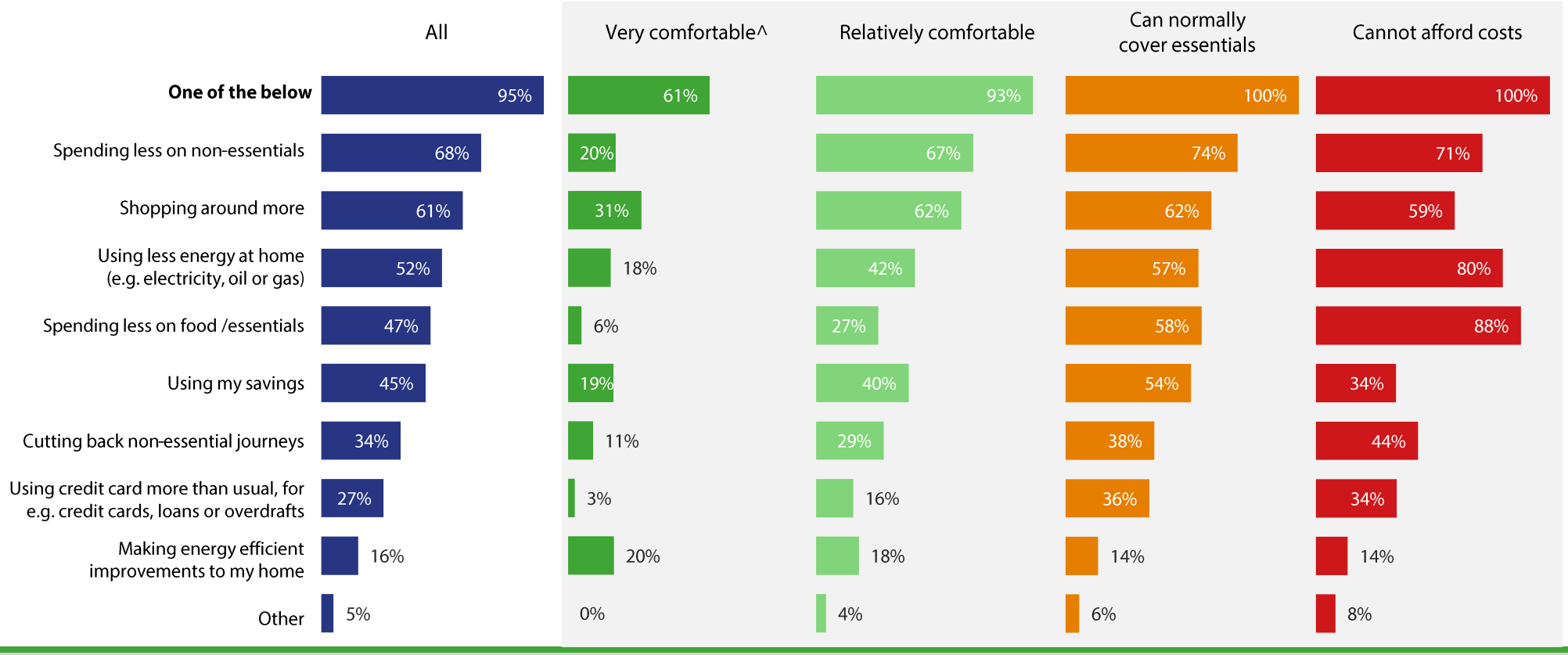
*Travelling within your island and travelling off island new for 2026, updated from 2024's transport which was selected by 13%

68% are spending less on non-essentials because of the cost of living and its impact on their household

Respondents were asked: "Which of these, if any, are you doing because of the cost of living and its impact on your household?"

95% said they have been doing one of the measures listed because of the cost of living and its impact on their household. This includes 68% who are spending less on non-essentials and 61% who are shopping around more.

Those who say they cannot afford their costs were more likely to say they are spending less on food/essentials (88%) and using less energy at home (80%).



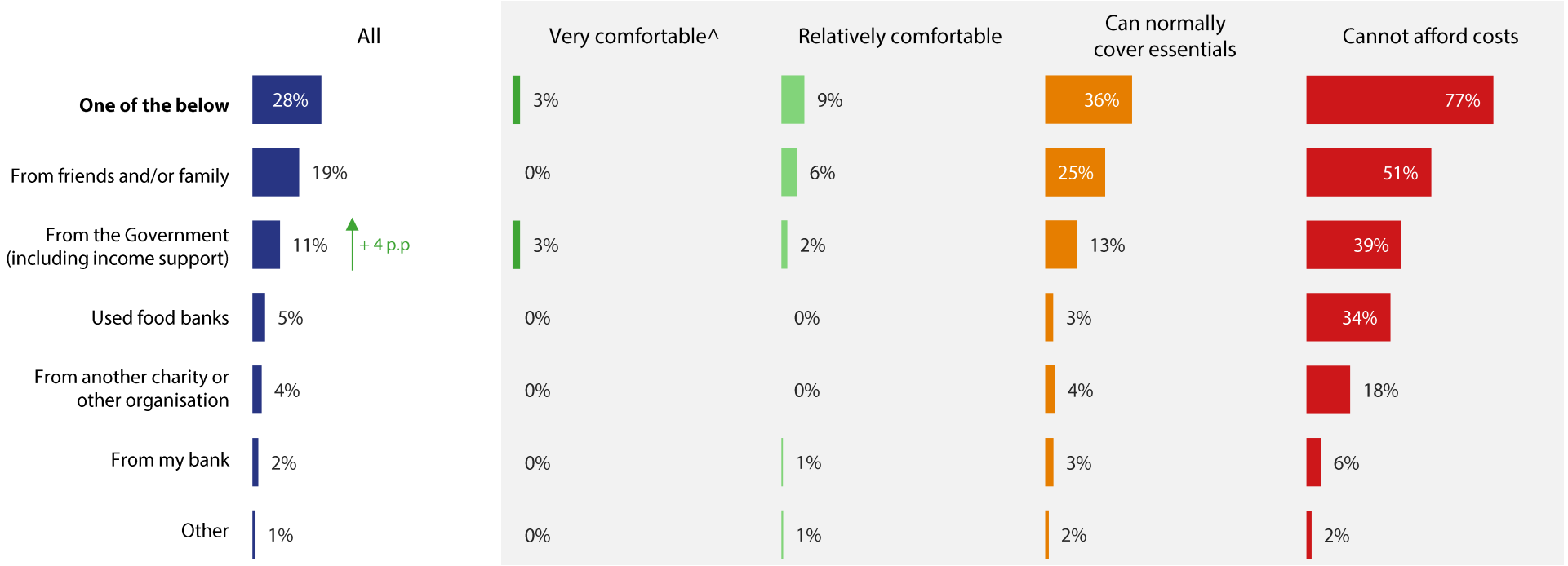
^Small Base: 48

28% have received support to finance their everyday living expenses in the last 6 months

Respondents were asked: "In the last 6 months, have you received financial support or in-kind assistance with your day-to-day living expenses? Please select all that apply."

28% said they had received at least one type of financial support or help in-kind assistance to help with their day-to-day living expenses in the last 6 months, including 19% who had received support from friends and/or family and 11% who had received support from the Government. The latter is a notable increase of 4 percentage points from 2024.

The number receiving financial support or in-kind assistance increases to 63% for those who say they cannot afford their costs, including 51% who said their received support from friends and/or family.



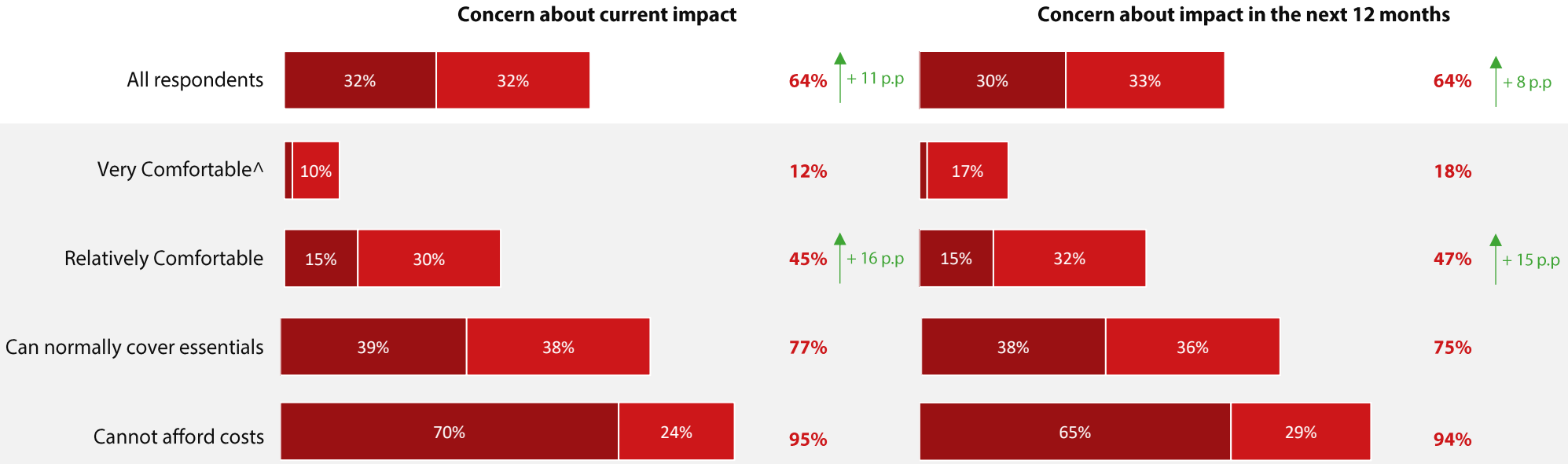
^Small Base: 48

Around a third are extremely concerned about the cost of living and its impact on their household

Respondents were asked: "How concerned are you about the cost of living and its impact on your household?" and "Looking ahead to the next 12 months, how concerned are you about the cost of living for you and your household?"

Respondents could rate on a five-point scale from extremely concerned to not at all concerned and the graph below shows the top two levels of concern.*

- 32% are extremely concerned about the cost of living and its impact on them and their household, a further 32% are very concerned (64% in total). A similar proportion of people are concerned for the future. These are notable increases from IGR's 2024 Cost of Living Survey.
- Levels of concern vary by the respondents' financial situation. As you would expect those less able to afford their costs are the most concerned, both now and for the future. However, there is a notable increase in concern about current impact (+16 percentage points) and future impact (+15 percentage points) for those who are relatively comfortable compared to our 2024 Survey.



Please note: Although results are still comparable, these questions have been slightly changed from our 2024 Survey. 2024 question wording: "How concerned are you about how changes to the cost of living are currently impacting you and your household?" and "How concerned are you about the impact changes to the cost of living will have on you and your household in the next 12 months?"

Extremely concerned | Very concerned

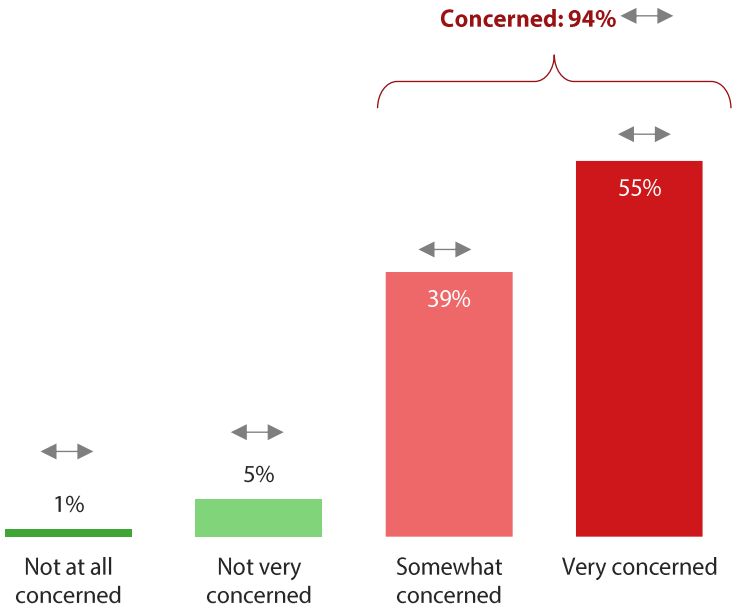
*Extremely/ very/moderately/slightly/not at all
^Small Base: 47

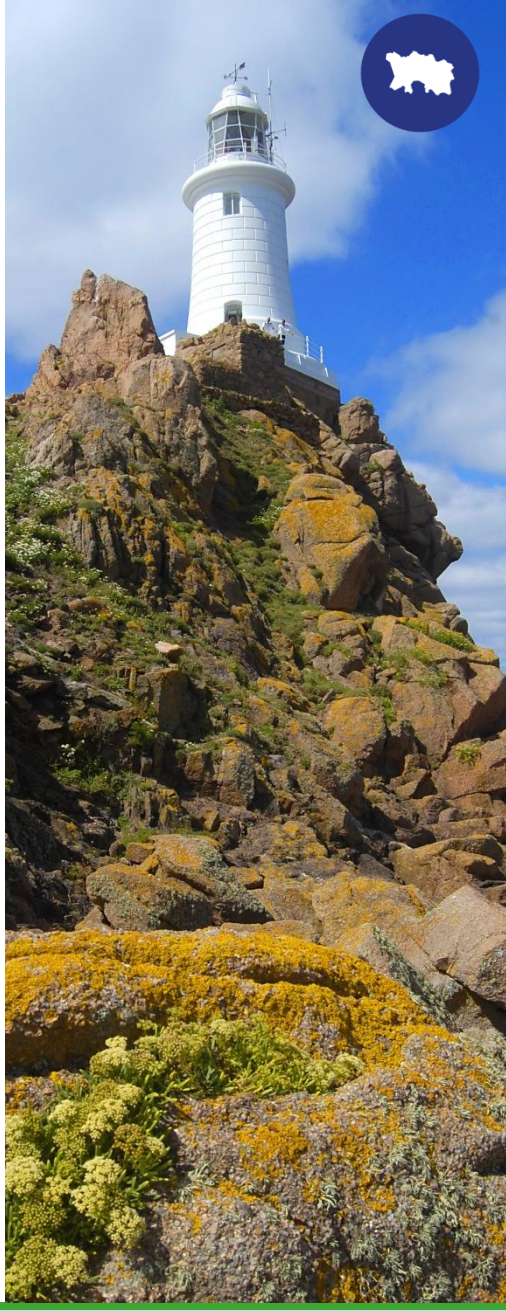
55% are very concerned about poverty and inequality in living standards in Jersey today

Respondents were asked: "How, if at all, concerned are you about poverty and inequality in living standards in Jersey today?"

- 55% are very concerned about how poverty and inequality in living standards in Jersey today, a further 39% are somewhat concerned (94% in total).
- There are no notable differences from IGR's 2024 Cost of Living Survey.

How, if at all, concerned are you about poverty and inequality in living standards in Jersey today? Please select the answer which best fits.*





*Excluding not sure

DO YOU HAVE ANY COMMENTS RELATING TO THE COST OF LIVING IN JERSEY?

Those who categorise themselves as:

"Very comfortable" or "Relatively comfortable"

- Many noted that they felt the cost of living in Jersey had increased over the past few years, and there was dissatisfaction with the cost of food on island. A few noted the cost of living in Jersey feels higher than that in the UK and other jurisdictions.
- Cost of living increases were linked to global issues (including weather and conflict), lack of competition/choice on island, and additional costs added to goods due to shipping.
- Some noted they felt the Government could do more to help support islanders with increases to cost of living. Suggestions given included removing GST on essentials items, such as food, and increased competition to bring costs down.
- These respondents had greater concern for others rather than themselves, particularly for young people and those on low income. They noted housing/rent as a key barrier for others.
- However, those who described themselves as relatively comfortable did acknowledge having less disposable income, and a few noted they are working past retirement age in order to afford their living costs.

Those who categorise themselves as:

"Can normally cover essentials [only]" or "Cannot afford costs"

- Many noted feeling their household finances are being squeezed and are concerned over regular price increases in stores, particularly with food. There were also concerns that prices continue to increase higher than wage increases.
- These respondents also feel the cost of living in Jersey is negatively affecting quality of life, with many worried about further increases to cost of living, their ability to afford their current costs or save for their future. Some respondents outlined hardships they are facing to afford essentials such as going without food.
- There were suggestions that the Government could be doing more to support islanders with the cost of living, particularly working families. Suggestions included introduction of more budget UK supermarket brands on island and removing GST from food/essentials.
- Cost of living is thought to be encouraging young people to leave the island as they can't afford to leave the family home within the island.
- Inequality was also discussed by these respondents, with some saying they are noticing a bigger divide on island between the 'haves' and the 'have nots'.

COMMENTS INCLUDE…

VERY COMFORTABLE

"I am concerned for the well-being and future prospects of young people in Jersey, particularly in terms of affordable home-ownership and childcare costs."

"I really think that GST should be taken off food and possibly other essential items. we are supposedly a very wealthy Island, but there is considerable poverty."

"The island needs an Aldi or Lidl supermarket to increase competition."

CAN NORMALLY COVER ESSENTIALS

"I think being on a combined wage of £80-£85K annually should be a good enough wage to put food on the table after bills and currently it isn't."

"Very worrying - particularly the impact on young people many of whom cannot afford to live on their own..."

"The gap between the "haves" and "have-nots" is getting bigger all the time. People in a supposedly wealthy island should not need to use food banks. What is happening here?"

"…although our household income is good, everything we earn goes out in our mortgage and costs associated with our children. We are unable to save."

"Groceries are the biggest problem for me. Just four years ago a weekly shop was roughly £100. Now it's double that and often more. "

RELATIVELY COMFORTABLE

"I am 72 and still working around 30 hours per week otherwise things would be much harder with the very expensive cost of living in Jersey which just keeps rising."

"I don't know how people manage to pay childcare costs and mortgages"

"It seems that every time I go to the Supermarket, the prices increase. I have notice what I used to purchase is over £100 now, when it used to be around £50 a few years ago..."

"I find it difficult to understand why local grown items such as Jersey Royal potatoes are sold at a far higher cost in Jersey than the UK."

"Even as a household with significant income, I am feeling the squeeze more and more. Even eating out as a family once a month is starting to become unaffordable. There's no balance as the basics are basically eating up the whole household income."

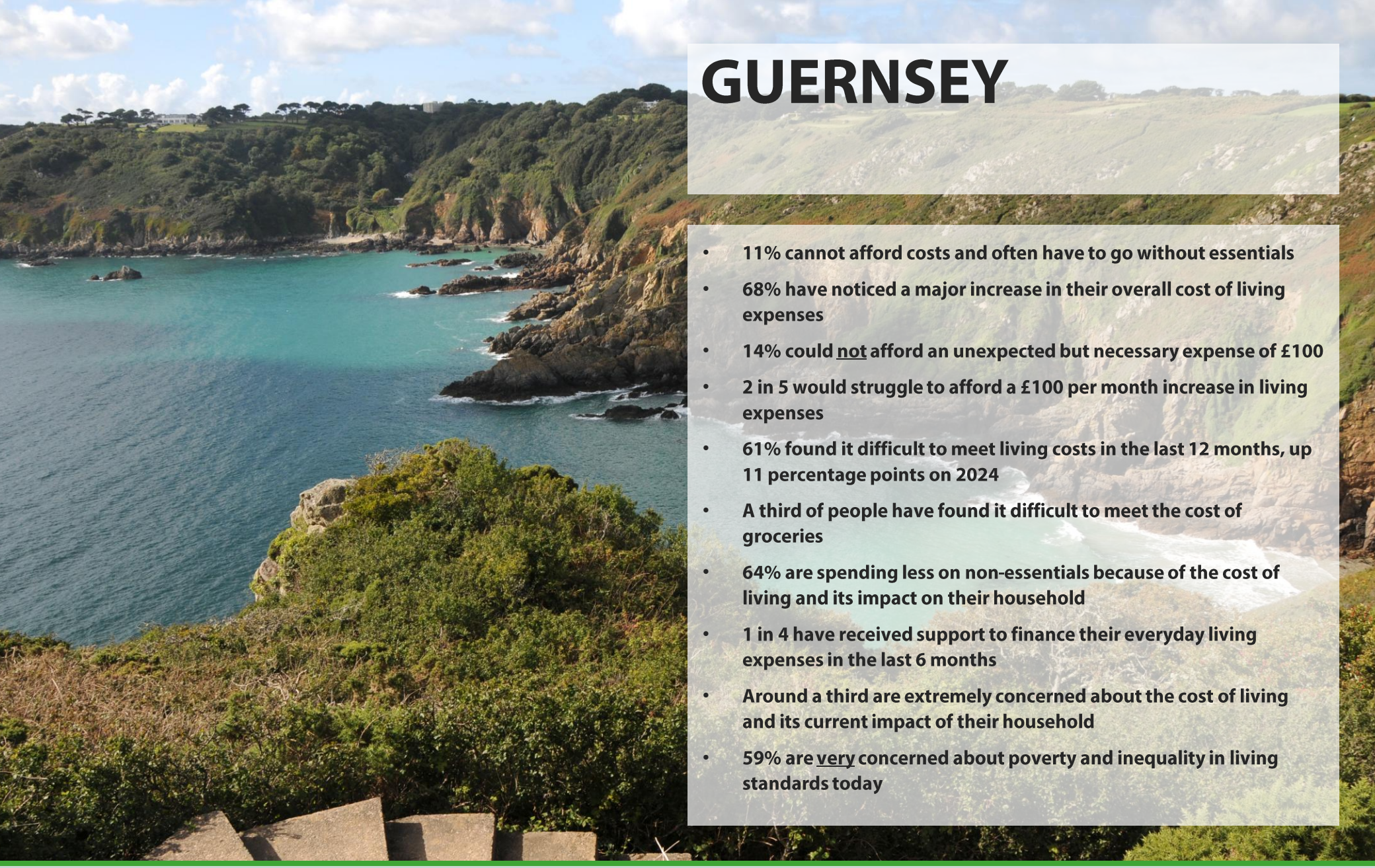
CANNOT AFFORD COSTS

"It is out of control. Wages have not kept up with cost of living for years and it can't be sustained anymore."

"The worry about finances affects everything including meeting friends, making everything last and making do and mending, trouble sleeping and feelings of despair."

"Every week food increases, and not just by a few pence it seems to jump between 20p to 50p or more! Impossible to keep up with."

"It has risen so much that most weeks I got without food so my daughter can eat healthy."



GUERNSEY

- 11% cannot afford costs and often have to go without essentials
- 68% have noticed a major increase in their overall cost of living expenses
- 14% could not afford an unexpected but necessary expense of £100
- 2 in 5 would struggle to afford a £100 per month increase in living expenses
- 61% found it difficult to meet living costs in the last 12 months, up 11 percentage points on 2024
- A third of people have found it difficult to meet the cost of groceries
- 64% are spending less on non-essentials because of the cost of living and its impact on their household
- 1 in 4 have received support to finance their everyday living expenses in the last 6 months
- Around a third are extremely concerned about the cost of living and its current impact of their household
- 59% are very concerned about poverty and inequality in living standards today

11% cannot afford costs and often have to go without essentials

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

- 11% say they cannot afford their costs and often have to go without essentials like food and heating.
- A further 42% report that they do not have money for luxuries but can normally cover the essentials.
- 9% said they are very comfortable financially, and 38% feel relatively comfortable.

There are no notable changes compared to the IGR's 2024 Cost of Living Survey.

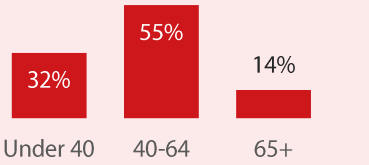
The profile of those who cannot afford their costs is also shown to the right. More than 8 in 10 of this group are aged under 65, over half are women, around two in five have children in the household and three in four are in employment. How this compares with the demographic profile of the other three groups is shown on the following page.

Which of the following best reflects your position?



9%	38%	42%	11%
Very Comfortable	Relatively comfortable	Can cover the essentials	Cannot afford costs

Cannot afford costs

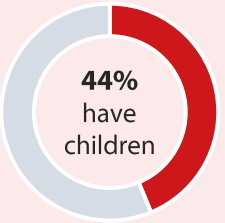


38% men v 61% women**



Lives in

Private rented property	**32%**
Own property with mortgage	18%
Own property without mortgage	10%
Affordable housing^	**28%**
Other / Prefer not to answer	11%



Employment status

In employment	**75%**
Retired	11%
Not working for other reasons	14%
Other / Prefer not to answer	0%

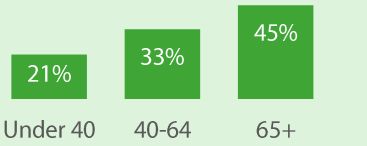
*Excluding don't know
** 1% Prefer to self-describe/prefer not to say
^Government housing or partial ownership

Those who are less able to afford their costs are more likely to have children in the household

The profile of people in each of the four groups is shown below. The data suggests that those less able to afford their costs are more likely to rent the property they live in, have children in the household and be in some form of employment. They are less likely to be retired but more likely to be not working for other reasons.

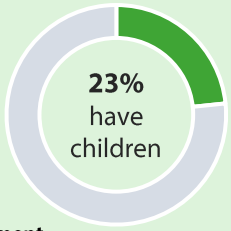
Very comfortable

Note: Small base <100



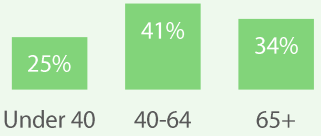
67% men / 33% women*

Lives in	
Private rented property	6%
Own property with mortgage	**28%**
Own property without mortgage	**65%**
Affordable housing^	1%
Other / Prefer not to answer	0%



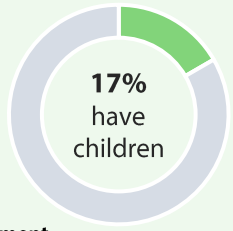
In employment	**55%**
Full-time employed	39%
Part-time employed	9%
Self employed	7%
In full-time education	0%
Retired	44%
Not working for other reasons	1%
Prefer not to answer	1%

Relatively comfortable



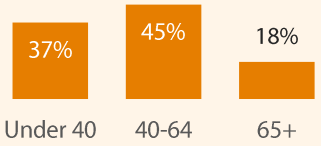
50% men / 49% women*

Lives in	
Private rented property	11%
Own property with mortgage	**30%**
Own property without mortgage	**49%**
Affordable housing^	2%
Other / Prefer not to answer	8%



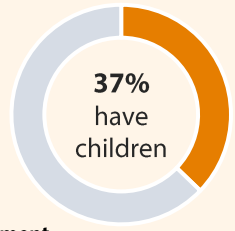
In employment	**62%**
Full-time employed	46%
Part-time employed	9%
Self employed	7%
In full-time education	0%
Retired	35%
Not working for other reasons	3%
Prefer not to answer	<1%

Can normally cover essentials



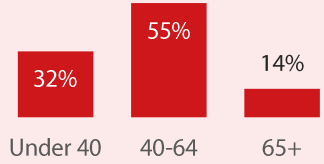
39% men / 59% women*

Lives in	
Private rented property	22%
Own property with mortgage	**36%**
Own property without mortgage	20%
Affordable housing^	10%
Other / Prefer not to answer	12%



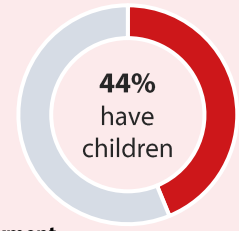
In employment	**79%**
Full-time employed	63%
Part-time employed	11%
Self employed	3%
In full-time education	1%
Retired	15%
Not working for other reasons	5%
Prefer not to answer	1%

Cannot afford costs



38% men / 61% women*

Lives in	
Private rented property	**32%**
Own property with mortgage	18%
Own property without mortgage	10%
Affordable housing^	**28%**
Other / Prefer not to answer	11%



In employment	**75%**
Full-time employed	60%
Part-time employed	12%
Self employed	2%
In full-time education	0%
Retired	11%
Not working for other reasons	14%
Prefer not to answer	0%

*Prefer to self-describe/prefer not to say gender were <1-2%
^Government housing or partial ownership

68% have noticed a major increase in their overall cost of living expenses over the past year

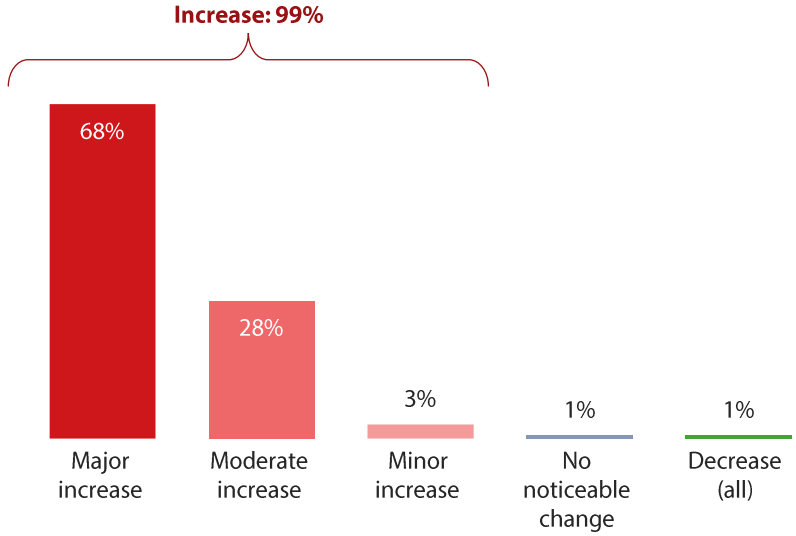
Respondents were asked: "Have you noticed an increase or decrease in your overall cost of living expenses (including housing, bills, food etc.) over the past year?"

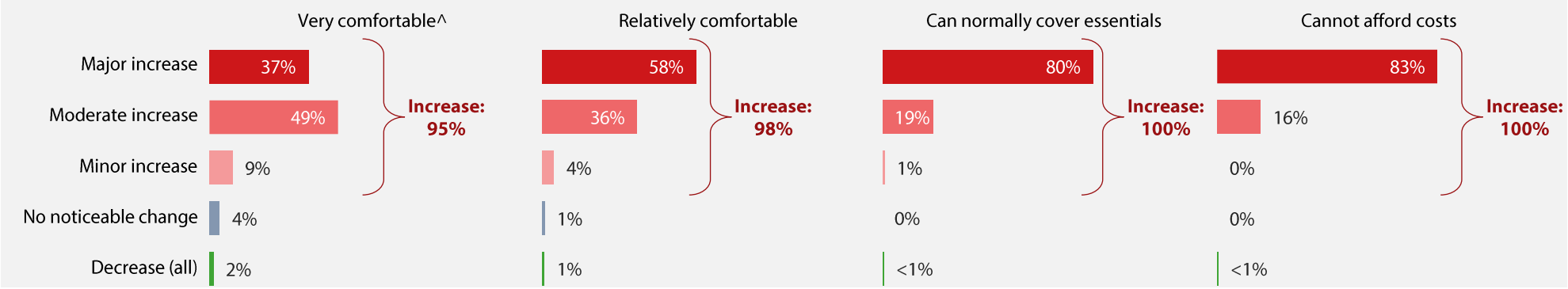
Respondents could rate on a seven-point scale from major decrease to major increase and the graph below shows the three levels of increase.*

Almost all respondents said they had noticed an increase in their overall cost of living over the past year, including 68% who said they have noticed a major increase.

The extent of the increase varies by financial position: 37% of those who described themselves as very comfortable financially have noticed a major increase in their overall cost of living over the past year compared to 83% of those who say they cannot afford their costs.

Have you noticed an increase or decrease in your overall cost of living expenses (including housing, bills, food etc.) over the past year?





*Major, moderate, minor decrease/increase, no notable change. Excludes don't know
^Small Base: 99

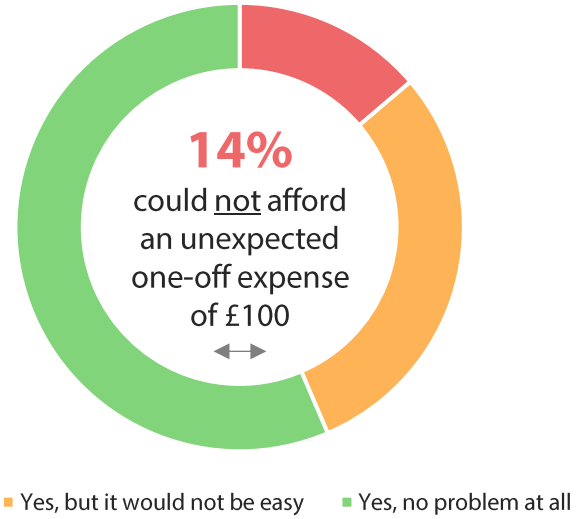
14% could not afford an unexpected but necessary expense of £100

Respondents were asked: "Could your household afford an unexpected, but necessary expense of £100?"*

While 14% could not afford it, those who could include:

- 30% who said 'yes, but it would not be easy'
- 56% who said 'yes, no problem at all'

There are no notable changes compared to IGR's 2024 Cost of Living Survey.



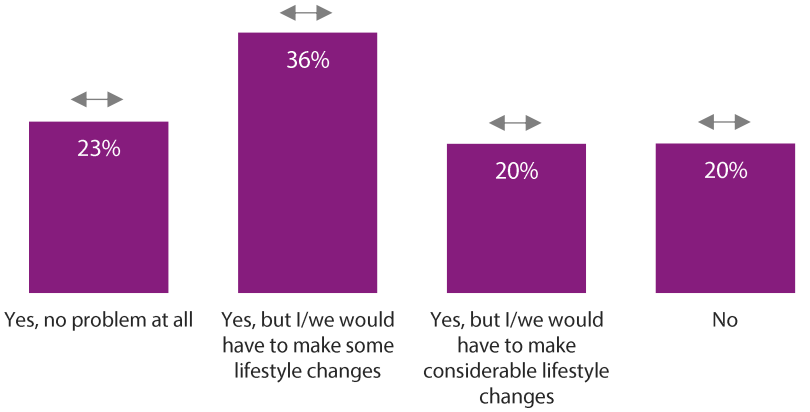
2 in 5 would struggle to afford a £100 per month increase in living expenses

Respondents were asked: "Thinking about all your cost of living expenses - including housing, food, bills etc - would you currently be able to afford a £100 per month increase?"*

- 20% said they could not afford this increase, while a further 20% said they could only if they made considerable lifestyle changes.
- 36% said they would have to make some lifestyle changes in order to do so, while 23% said it would be no problem at all.

These results are also similar to the 2024 Survey.

Thinking about all your cost of living expenses - including housing, food, bills etc - would you currently be able to afford a £100 per month increase?



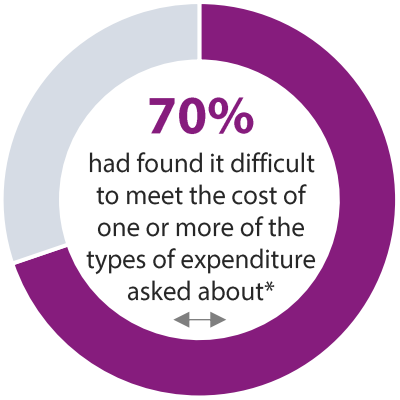
*Excluding don't know

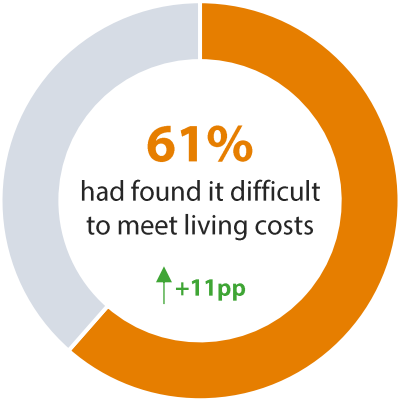
61% found it difficult to meet living costs in the last 12 months, up 11 percentage points on 2024

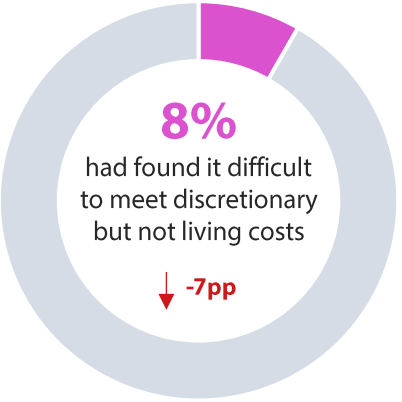
Respondents were asked: "In the last 12 months, which, if any, of the following has your household found it difficult meet the cost of? (e.g. paid late, had to borrow money, have gone without, or cut back on)."

70% said they had found it difficult to meet one or more of the types of expenditure asked about, which is similar overall to that recorded in 2024:

- 61% said they had found it difficult to meet their living costs *(including 42% who selected one or more of: rent/mortgage, electricity/heating, phone/internet, food)*. This is a notable increase of 11 percentage points on the 2024 Cost of Living Survey.
- 8% said they had found it difficult to meet, or had cut back on, discretionary costs (such eating out and holidays) but had not had to cut back on other core living costs. This is a slight but notable decrease of 7 percentage points on our 2024 Survey.







*i.e. (paid late, gone without, or cut back on)

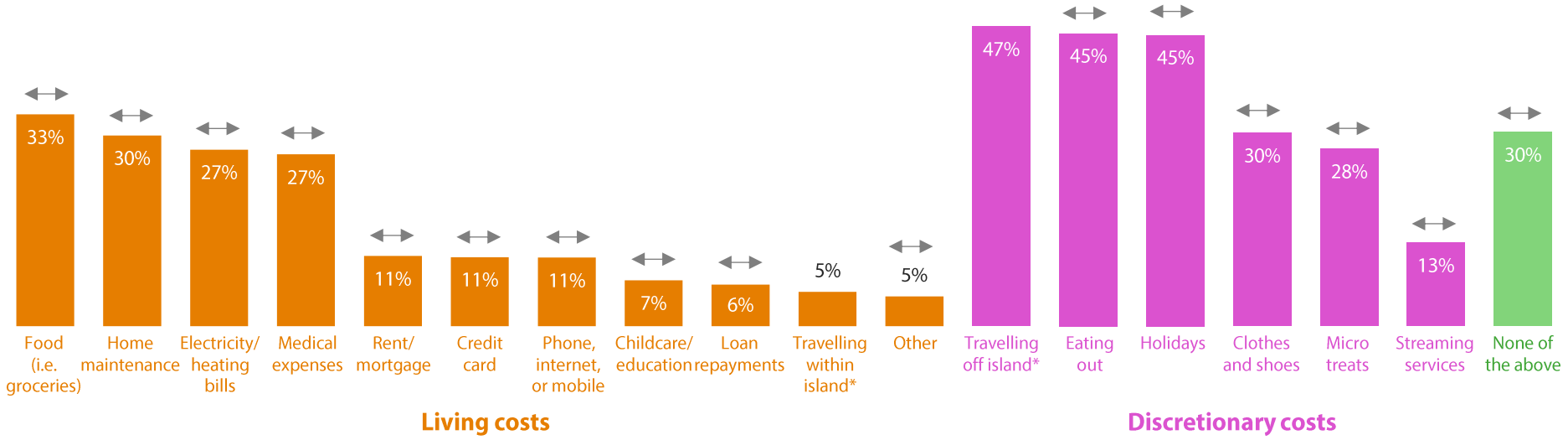
A third have found it difficult to meet the cost of groceries

Respondents were asked: "In the last 12 months, which, if any, of the following has your household found it difficult meet the cost of? (e.g. paid late, had to borrow money, have gone without, or cut back on)."

The graph below breaks responses down by individual item:

- 46% said they found it difficult to meet the cost of holidays, 46% eating out and a third said they found it difficult to meet the cost of groceries.
- There are no notable differences for any option compared to the 2024 Cost of Living Survey.

Found it difficult meet the cost of the following (e.g. paid late, had to borrow money, have gone without, or cut back on):



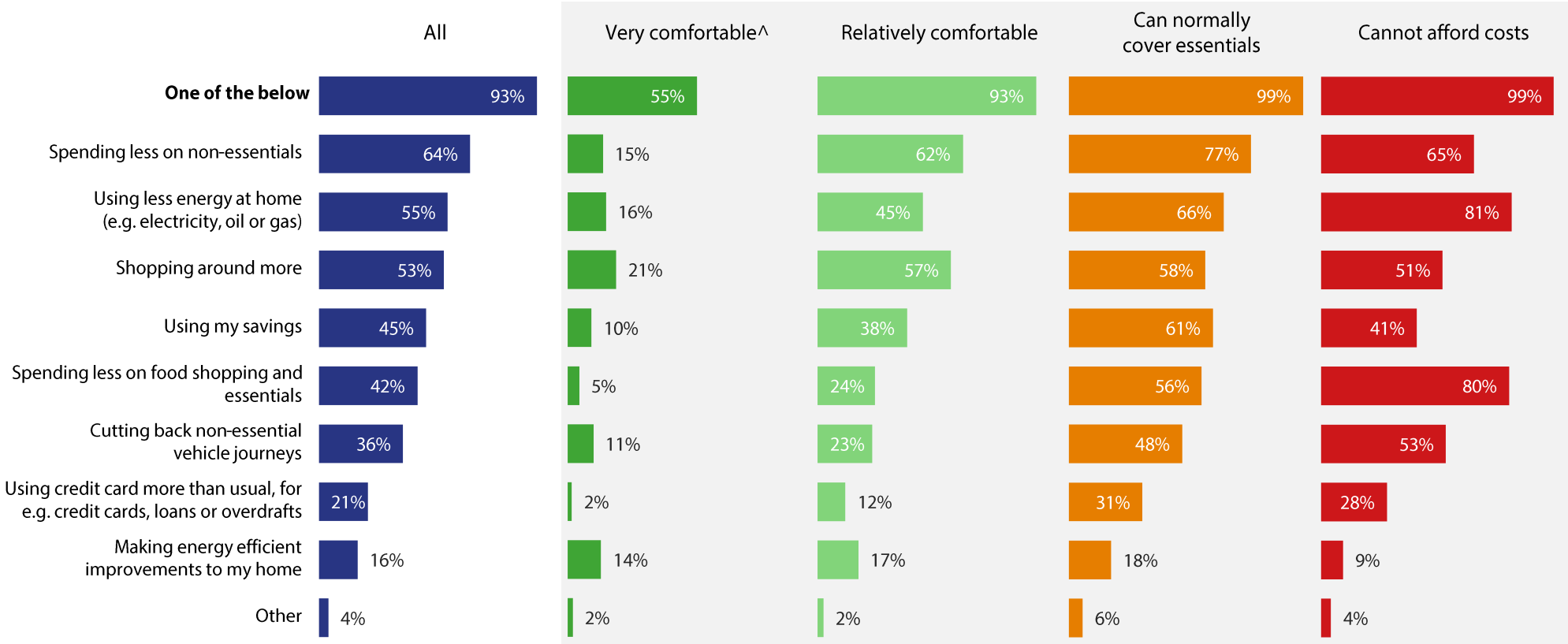
*Travelling within your island and travelling off island new for 2026, updated from 2024's transport which was selected by 11%

64% are spending less on non-essentials because of the cost of living and its impact on their household

Respondents were asked: "Which of these, if any, are you doing because of the cost of living and its impact on your household?"

93% said they have been doing one of the measures listed because of the cost of living and its impact on their household, including 64% who are spending less on non-essentials.

Those who say they cannot afford their costs were more likely to say they are using less energy at home (81%) and spending less on food and essentials (80%).



^Small Base: 99

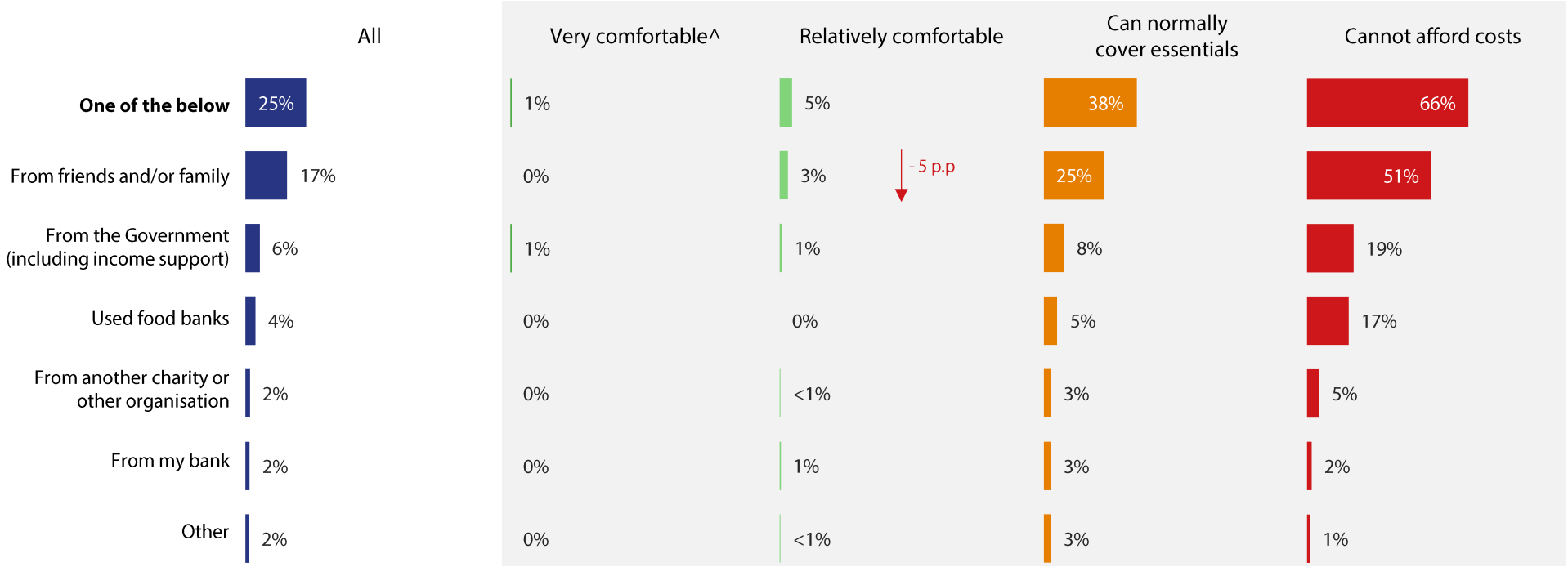
1 in 4 have received support to finance their everyday living expenses in the last 6 months

Respondents were asked: "In the last 6 months, have you received financial support or in-kind assistance with your day-to-day living expenses? Please select all that apply."

25% said they had received at least one type of financial support or help in kind to help finance their day-to-day living costs in the last 6 months, including 17% who had received support from friends and/or family and 6% who had received support from the Government.

This increases to 66% of those who say they cannot afford their costs, including 51% who said their received support from friends and/or family.

Those who are relatively comfortable and receiving help from family and/or friends has decreased by 5 percentage points from 2024.



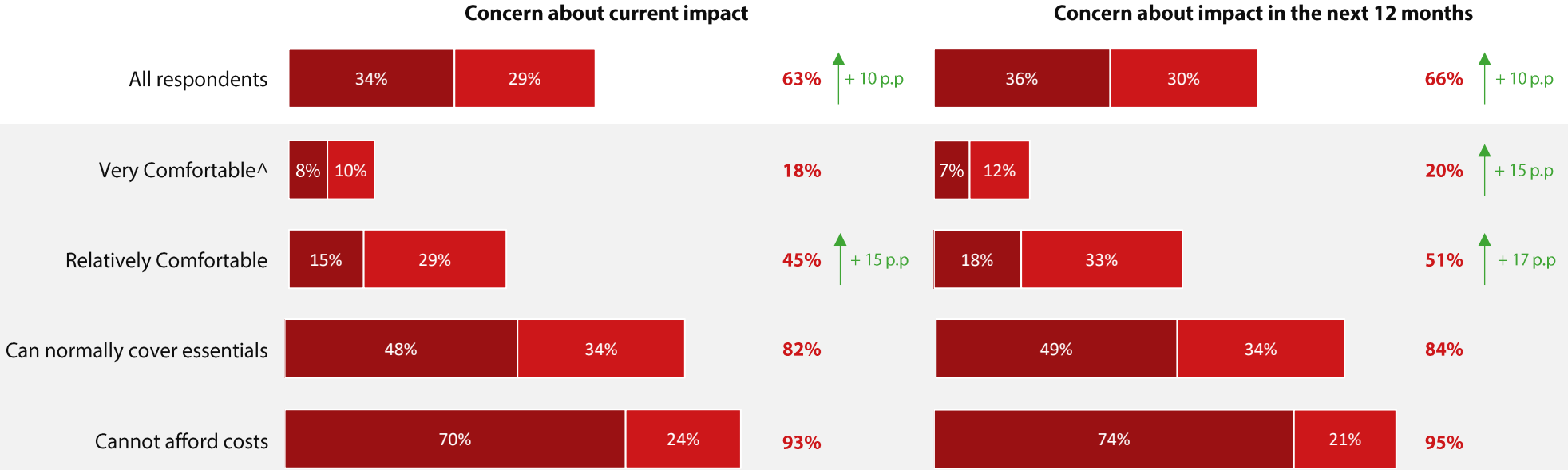
^Small Base: 99

Around a third are extremely concerned about the cost of living and its impact on their household

Respondents were asked: "How concerned are you about the cost of living and its impact on your household?" and "Looking ahead to the next 12 months, how concerned are you about the cost of living for you and your household?"

Respondents could rate on a five-point scale from extremely concerned to not at all concerned and the graph below shows the top two levels of concern.*

- 34% are extremely concerned about the cost of living and its impact on them and their household, a further 29% are very concerned (63% in total). A similar proportion of people are concerned for the future. These are notable increases of 10 percentage points from IGR's 2024 Cost of Living Survey.
- Levels of concern do vary by financial comfort. As you would expect those less able to afford their costs are the most concerned now and for the future. However, there is a notable increase in concern about current impact (+15 percentage points) and future impact (+17 percentage points) for those who are relatively comfortable compared to our 2024 Survey.



Please note: Although results are still comparable, these questions have been slightly changed from our 2024 Survey. 2024 question wording: "How concerned are you about how changes to the cost of living are currently impacting you and your household?" and "How concerned are you about the impact changes to the cost of living will have on you and your household in the next 12 months?"

Extremely concerned | Very concerned

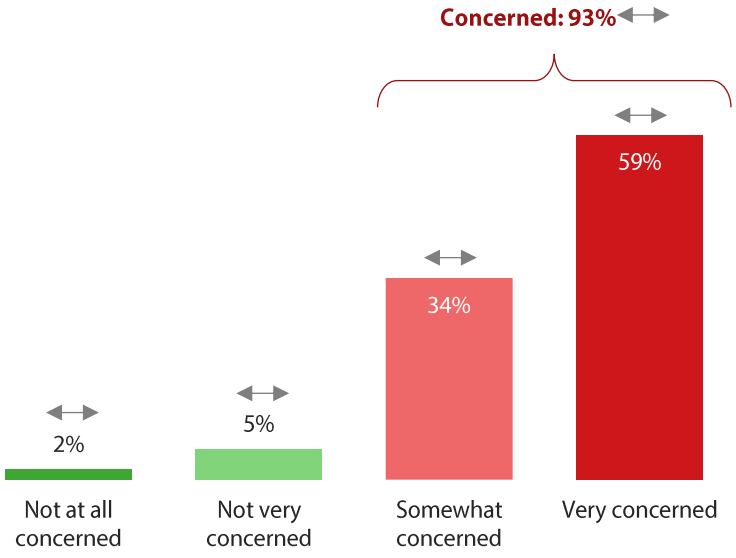
*Extremely/ very/moderately/slightly/not at all
^Small Base: 99

59% are very concerned about poverty and inequality in living standards in Guernsey today

Respondents were asked: "How, if at all, concerned are you about poverty and inequality in living standards in Guernsey today?"

- 59% are very concerned about how poverty and inequality in living standards in Guernsey today, a further 34% are somewhat concerned (93% in total).
- There are no notable differences from IGR's 2024 Cost of Living Survey.

How, if at all, concerned are you about poverty and inequality in living standards in Jersey today? Please select the answer which best fits.*





*Excluding not sure

DO YOU HAVE ANY COMMENTS RELATING TO THE COST OF LIVING IN GUERNSEY?

Those who categorise themselves as:

"Very comfortable" or "Relatively comfortable"

- Cost of living is thought to be very expensive in Guernsey compared to other jurisdictions, and there are concerns that costs are continuously rising on essentials such as food and utilities.
- The proposed introduction of GST is also of great concern for the impact it will have on all islanders. However, concern was greater for young people and those on low income.
- Some believe there is a widening inequality in Guernsey and that GST will increase this. It is thought the Government needs to do more to support those affected most by rising living costs.
- Many of these respondents were concerned about housing costs on island, with concerns often centring around their own children potentially leaving the island due to not being able to afford a home on island.
- Although these respondents described themselves as comfortable financially, there were some who had concerns about their ability to afford their costs in the future. A small number indicated they were considering leaving the island themselves due to the high cost of living on island.

Those who categorise themselves as:

"Can normally cover essentials [only]" or "Cannot afford costs"

- These respondents say they are noticing frequent increases in living costs and note their income (wages or pensions) is not increasing in-line with the island expensive cost of living.
- A small number described personal sacrifices due to difficulties affording living essentials, suggesting they are choosing between or going without food, heating, healthcare or are living in a tent/car.
- There is concern for the introduction of GST putting further pressure on affording living costs. This adds to worries for future finances as well as current concerns for pensioners.
- Some feel the Government could be doing more to help locals, particularly families, with rising living costs, including childcare support.
- Some are considering leaving the island in the hopes to better afford living costs elsewhere, however there is number who note that they also cannot afford to leave.

COMMENTS INCLUDE…

VERY COMFORTABLE

"There should be more help for lower income families, the cost of living is so high and impacts most on these families."

"Increasingly expensive. No value locally and go online as much as I can."

"Rent and utilities are becoming difficult to afford leaving less in the budget for other expenses. Eating out is a luxury many can't afford as businesses pass their increased costs onto the consumer."

"Cost of living seems to be getting much worse, year on year. Actually considering leaving Guernsey, for a better quality of life"

CAN NORMALLY COVER ESSENTIALS

"Every week my shopping bill increases even though I buy mostly the same as the previous week"

"It's extortionate in particular living accommodation costs. Most people are spending more that two thirds of their wages for somewhere to live and if you live alone it's near impossible."

"My adult children cannot afford to move out"

"Housing, utilities, mortgage rates, food costs are at an all time high. There is no let up we are surviving and we used to thrive its extremely depressing and does not look like it will improve anytime soon"

"GST is going to crumble us as a family and we will likely have to move off island somewhere with cheaper housing and groceries"

RELATIVELY COMFORTABLE

"GST will create more of a problem as ALL purchases will be affected, if States departments were more efficient with their spending Guernsey wouldn't be in such a state."

"I think the gap between the haves and have nots is growing"

"Cost of living has gone up year on year since Covid, but this past year has increased much more than usual. If you are retired you are spending a lot more of your savings but not getting more for using them. Bills have risen a lot too. It means you are very conscious of using the cooker and heating etc. So I suspect more jumpers and less heating will be the order of the day."

"Becoming critical esp for younger people. One of our children has already moved away as unable to afford a house."

"…although comfortably can weather cost of living increases now, I am greatly concerned about incoming GST and the impact it will have on my ability to remain…in the future "

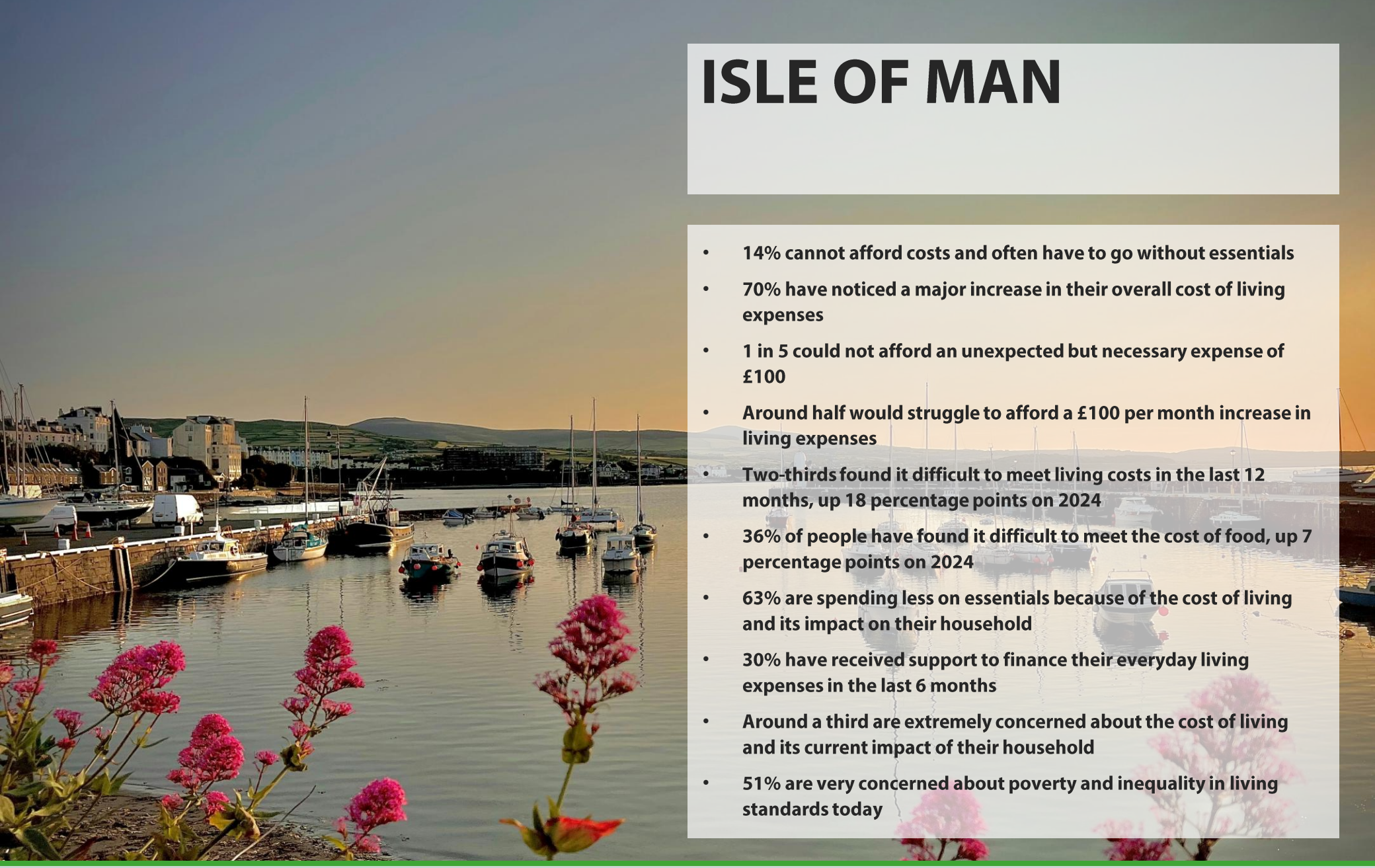
CANNOT AFFORD COSTS

"Currently living in a tent as cannot afford rental prices! This isn't the 1st time either!"

"GST will hit us pensioners hard as we spend all our pension on necessities."

"Yes! We're all not going to be able to eat let alone have any enjoyment in life it's very sad it really is I feel sorry for the kids as they have to go without which isn't fair the parents go without now to provide the best! This island is ruined."

"Everything continues to rise in cost, I'm very worried about the future, especially when GST comes in, I'm barely staying afloat now..."



ISLE OF MAN

- 14% cannot afford costs and often have to go without essentials
- 70% have noticed a major increase in their overall cost of living expenses
- 1 in 5 could not afford an unexpected but necessary expense of £100
- Around half would struggle to afford a £100 per month increase in living expenses
- Two-thirds found it difficult to meet living costs in the last 12 months, up 18 percentage points on 2024
- 36% of people have found it difficult to meet the cost of food, up 7 percentage points on 2024
- 63% are spending less on essentials because of the cost of living and its impact on their household
- 30% have received support to finance their everyday living expenses in the last 6 months
- Around a third are extremely concerned about the cost of living and its current impact of their household
- 51% are very concerned about poverty and inequality in living standards today

14% cannot afford costs and often have to go without essentials

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

- 14% say they cannot afford their costs and often have to go without essentials like food and heating. This is an increase of 6 percentage points from IGR's 2024 Cost of Living survey.
- A further 47% report that they do not have money for luxuries but can normally cover the essentials.
- 7% said they are very comfortable financially. 32% feel relatively comfortable, a decrease of 8 percentage points from 2024.

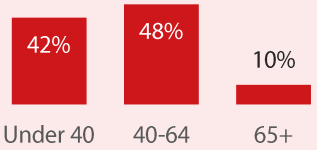
The profile of those who cannot afford their costs is also shown to the right. 9 in 10 of this group are aged under 65, around half are women, two in five have children in the household and just under two thirds are in employment while 22% are not working for reasons other than retirement. How this compares with the demographic profile of the other three groups is shown on the following page.

Which of the following best reflects your position?



7%	32%	47%	14%
Very Comfortable	Relatively comfortable	Can cover the essentials	Cannot afford costs
	+ 8 p.p		+ 6 p.p

Cannot afford costs

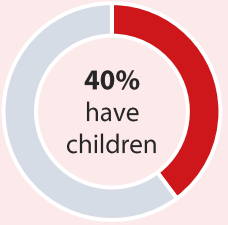


39% men v 57% women**



Lives in

Private rented property	**32%**
Own property with mortgage	16%
Own property without mortgage	14%
Affordable housing^	**31%**
Other / Prefer not to answer	7%



Employment status

In employment	**65%**
Retired	12%
Not working for other reasons	**22%**
Other / Prefer not to answer	1%

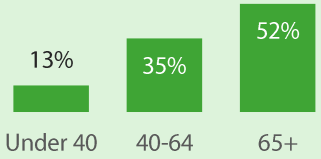
*Excluding don't know
** 1% Prefer to self-describe/prefer not to say
^Government housing or partial ownership

Those who are less able to afford their costs are more likely to have children in the household

The profile of people in each of the four groups is shown below. The data suggests that those less able to afford their costs are more likely to rent the property they live in, have children in the household, more likely to be in some form of employment and less likely to be retired.

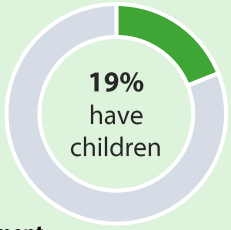
Very comfortable

Note: Small base <100



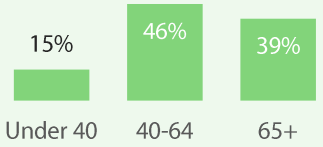
73% men / 27% women*

Lives in	
Private rented property	6%
Own property with mortgage	**11%**
Own property without mortgage	**77%**
Affordable housing^	0%
Other / Prefer not to answer	6%



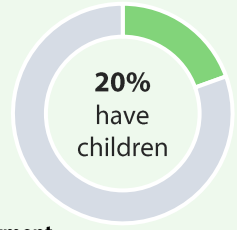
In employment	**35%**
Full-time employed	19%
Part-time employed	8%
Self employed	8%
In full-time education	0%
Retired	54%
Not working for other reasons	11%
Prefer not to answer	0%

Relatively comfortable



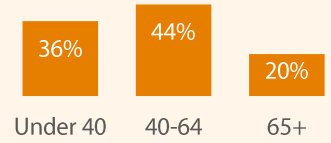
51% men / 48% women*

Lives in	
Private rented property	9%
Own property with mortgage	**27%**
Own property without mortgage	**57%**
Affordable housing^	4%
Other / Prefer not to answer	3%



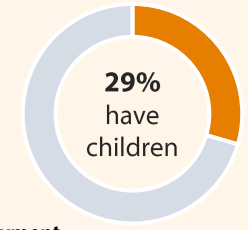
In employment	**57%**
Full-time employed	43%
Part-time employed	9%
Self employed	5%
In full-time education	0%
Retired	41%
Not working for other reasons	2%
Prefer not to answer	0%

Can normally cover essentials



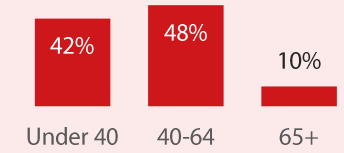
42% men / 57% women*

Lives in	
Private rented property	21%
Own property with mortgage	**31%**
Own property without mortgage	22%
Affordable housing^	17%
Other / Prefer not to answer	8%



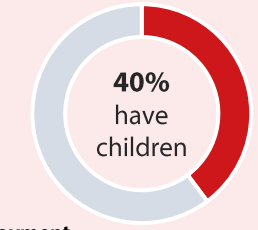
In employment	**74%**
Full-time employed	58%
Part-time employed	10%
Self employed	6%
In full-time education	0%
Retired	20%
Not working for other reasons	6%
Prefer not to answer	<1%

Cannot afford costs



31% men / 68% women*

Lives in	
Private rented property	**32%**
Own property with mortgage	16%
Own property without mortgage	14%
Affordable housing^	**31%**
Other / Prefer not to answer	7%



In employment	**65%**
Full-time employed	47%
Part-time employed	10%
Self employed	5%
In full-time education	2%
Retired	12%
Not working for other reasons	22%
Prefer not to answer	1%

*Prefer to self-describe/prefer not to say gender were <1-2%
^Government housing or partial ownership

70% have noticed a major increase in their overall cost of living expenses over the past year

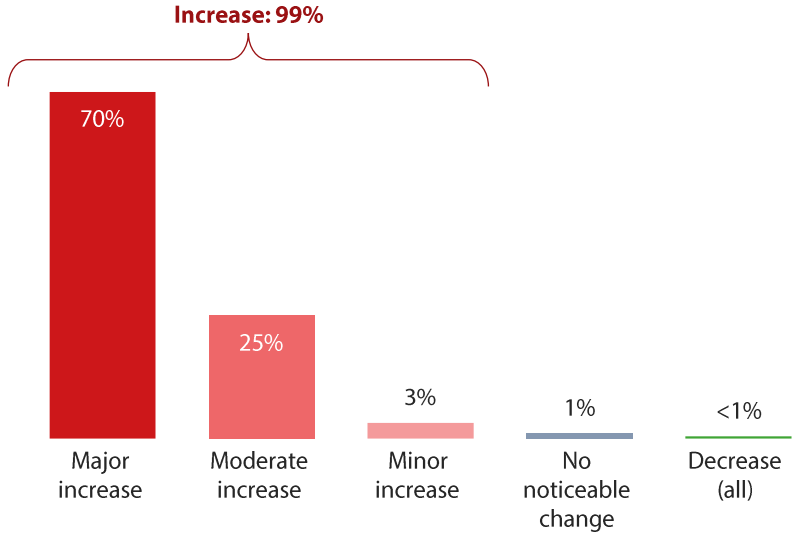
Respondents were asked: "Have you noticed an increase or decrease in your overall cost of living expenses (including housing, bills, food etc.) over the past year?"

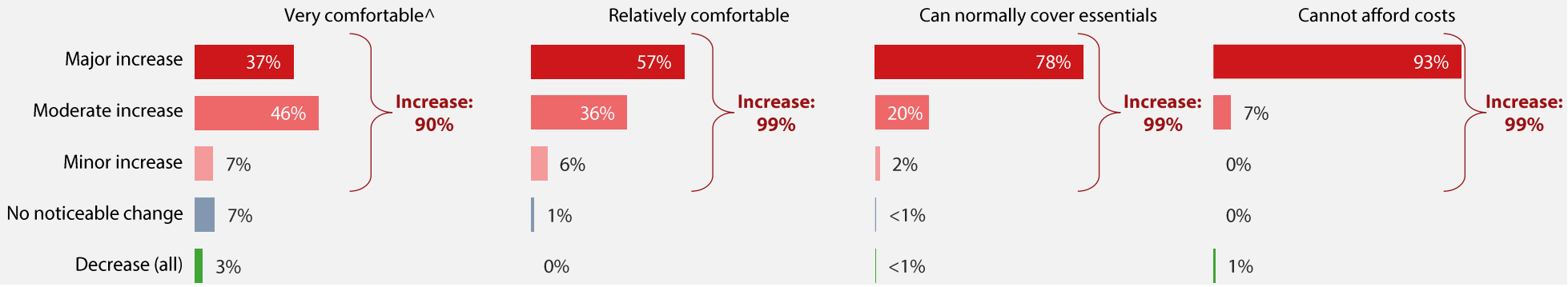
Respondents could rate on a seven-point scale from major decrease to major increase and the graph below shows the three levels of increase.*

Almost all respondents said they had noticed an increase in their overall cost of living over the past year, including 70% who said they have noticed a major increase.

The extent of the increase varies by financial position: 37% of those who described themselves as very comfortable financially have noticed a major increase in their overall cost of living over the past year compared to 93% of those who say they cannot afford their costs.

Have you noticed an increase or decrease in your overall cost of living expenses (including housing, bills, food etc.) over the past year?





*Major, moderate, minor decrease/increase, no notable change. Excludes don't know
^Small Base: 75

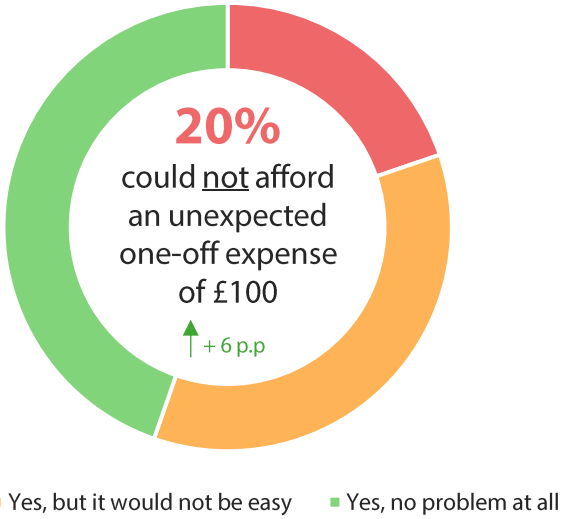
1 in 5 could not afford an unexpected but necessary expense of £100

Respondents were asked: "Could your household afford an unexpected, but necessary expense of £100?"*

20% said they could not afford it. This is a notable increase of 6 percentage points from the 2024 Cost of Living Survey.

Those who could include:

- 36% who said 'yes, but it would not be easy'
- 45% who said 'yes, no problem at all', a notable decrease of 8 percentage points from 2024.



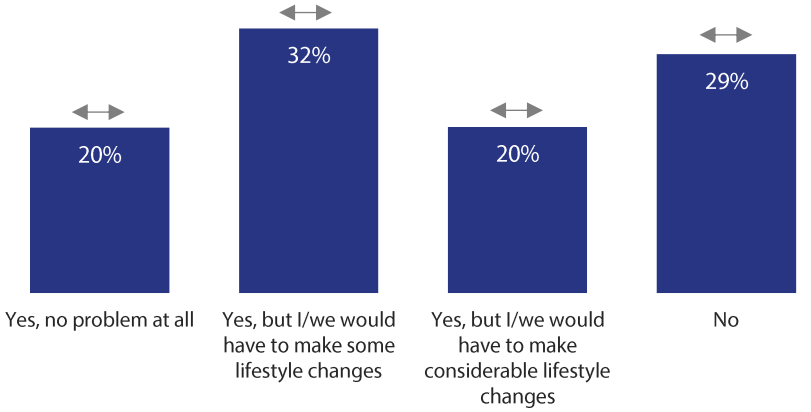
Around half would struggle to afford a £100 per month increase in living expenses

Respondents were asked: "Thinking about all your cost of living expenses - including housing, food, bills etc - would you currently be able to afford a £100 per month increase?"*

- 29% said they could not afford this increase, while a further 20% said they could only if they made considerable lifestyle changes.
- 32% said they would have to make some lifestyle changes in order to do so, while 20% said it would be no problem at all.

These results are similar to the 2024 Survey.

Thinking about all your cost of living expenses - including housing, food, bills etc - would you currently be able to afford a £100 per month increase?



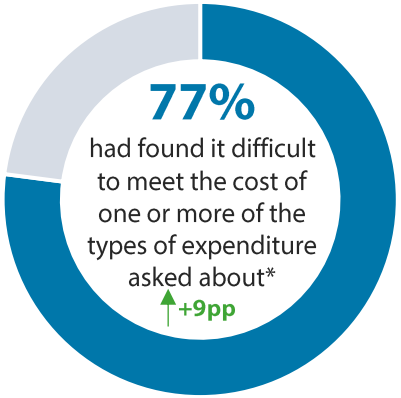
*Excluding don't know

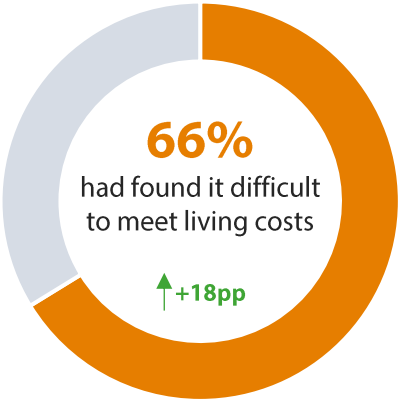
Two-thirds found it difficult to meet living costs in the last 12 months, up 18 percentage points on 2024

Respondents were asked: "In the last 12 months, which, if any, of the following has your household found it difficult meet the cost of? (e.g. paid late, had to borrow money, have gone without, or cut back on)."

77% said they had found it difficult to meet one or more of the types of expenditure asked about, which is an increase of 9 percentage points recorded in 2024:

- 66% said they had found it difficult to meet their living costs *(including 49% who selected one or more of: rent/mortgage, electricity/heating, phone/internet, food)*. This is a notable increase of 18 percentage points on 2024 Cost of Living Survey.
- 11% said they had found it difficult to meet, or had cut back on, discretionary costs (such eating out and holidays) but had not had to cut back on other core living costs. This is a decrease of 8 percentage points on our 2024 Survey.







*i.e. (paid late, gone without, or cut back on)

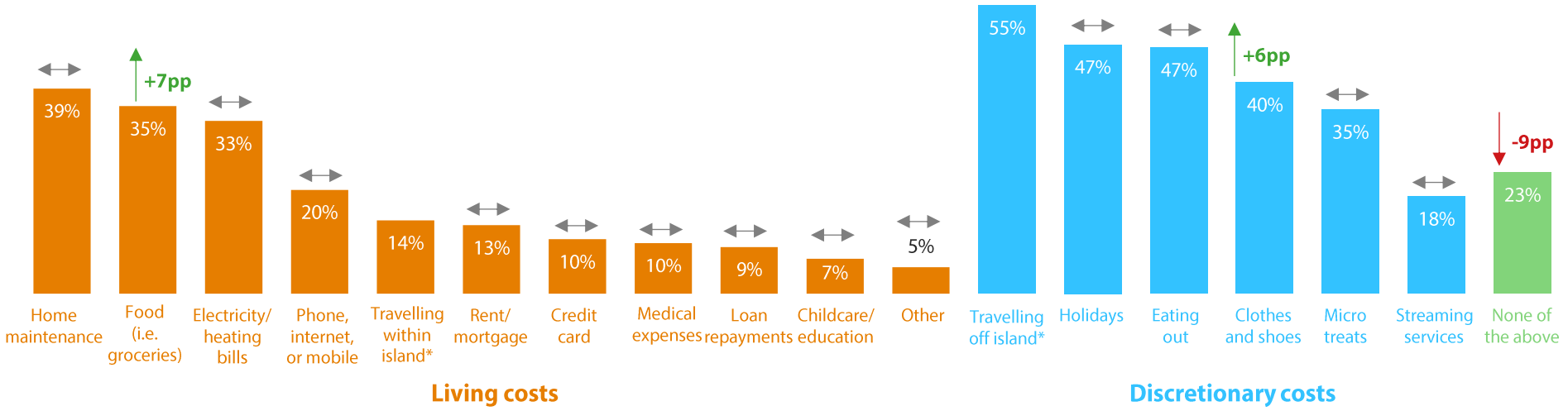
36% have found it difficult to meet the cost of groceries, up 7 percentage points on 2024

Respondents were asked: "In the last 12 months, which, if any, of the following has your household found it difficult meet the cost of? (e.g. paid late, had to borrow money, have gone without, or cut back on)."

The graph below breaks responses down by individual item:

- 48% said they had found it difficult to meet the cost of holidays and 39% said they found it difficult to meet the cost of home maintenance.
- 36% said they found it difficult to meet the cost of groceries, an increase of 7 percentage points from 2024. 40% said they found in difficult to meet the cost of clothes and shoes, an increase of 6 percentage points from 2024.
- There are no notable differences vs 2024 for the other options.

Found it difficult meet the cost of the following (e.g. paid late, had to borrow money, have gone without, or cut back on):



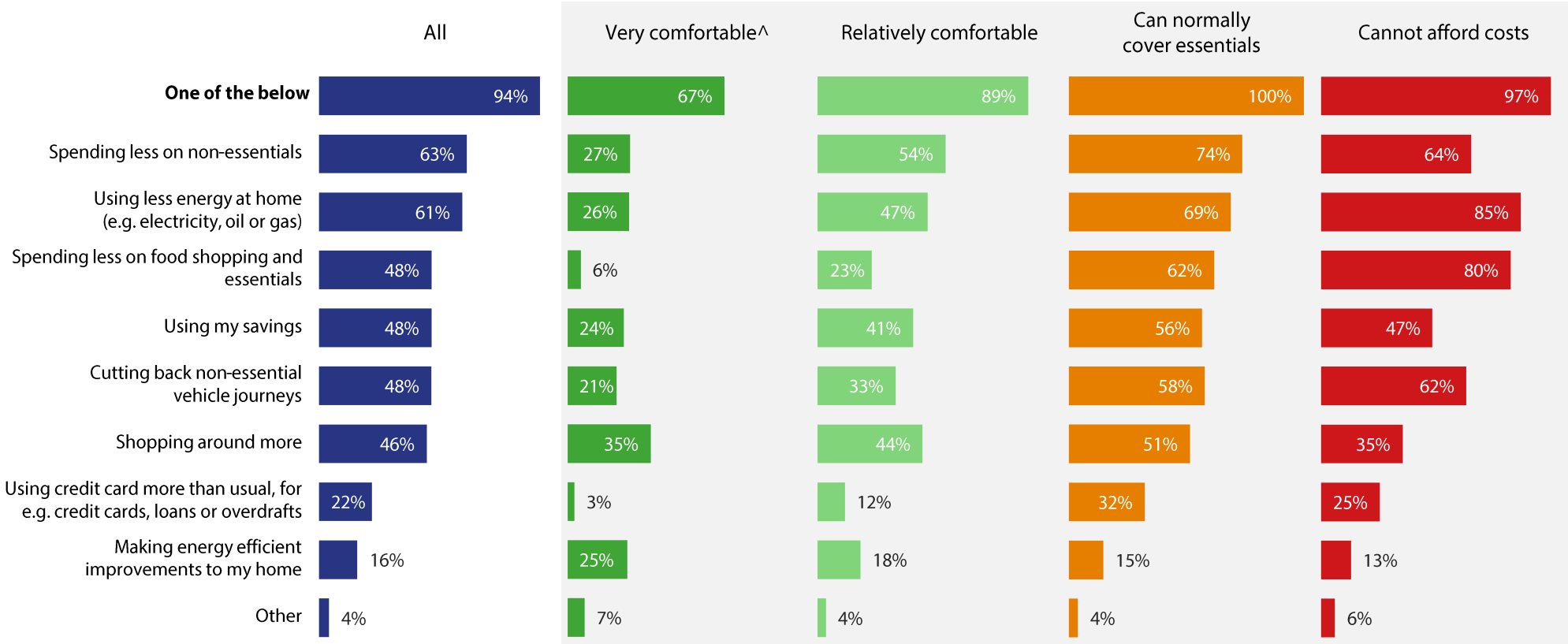
*Travelling within your island and travelling off island new for 2026, updated from 2024's transport which was selected by 12%

63% are spending less on non-essentials because of the cost of living and its impact on their household

Respondents were asked: "Which of these, if any, are you doing because of the cost of living and its impact on your household?"

94% said they have been doing one of the listed measures because of the cost of living and its impact on their household, including 63% who are spending less on non-essentials and 61% who are using less energy at home.

Those who say they cannot afford their costs were more likely to say they are using less energy at home (85%) and spending less on food and essentials (80%).



^Small Base: 75

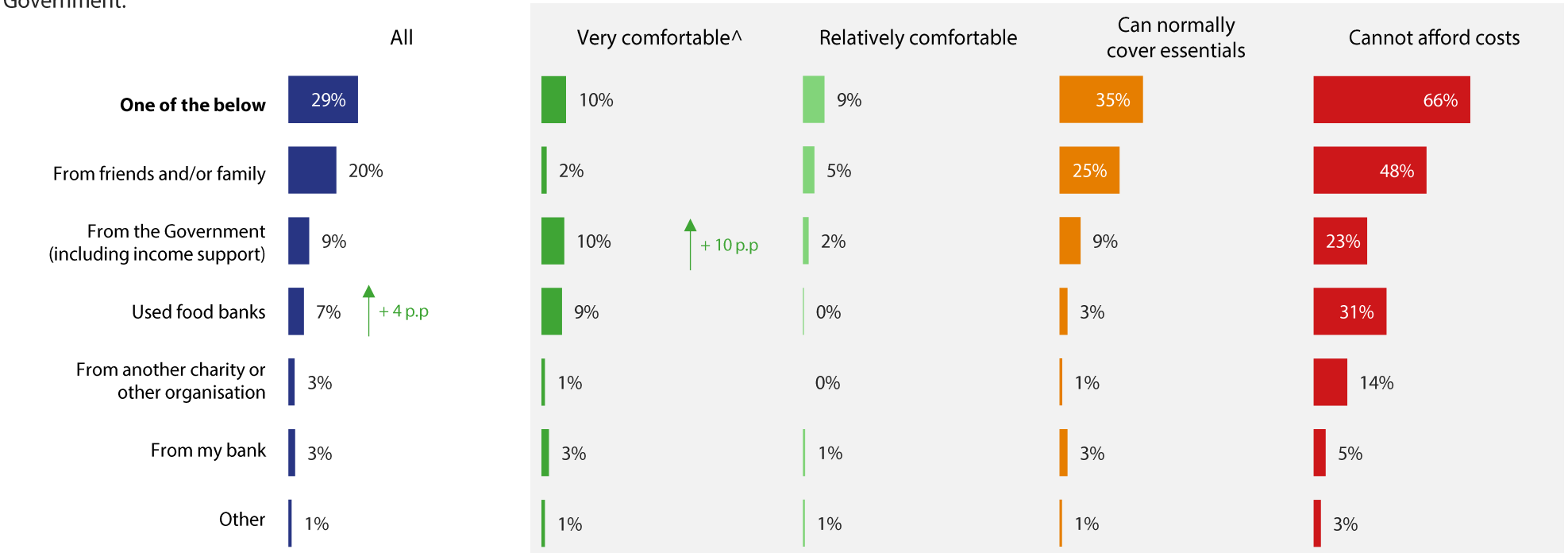
29% have received support to finance their everyday living expenses in the last 6 months

Respondents were asked: "In the last 6 months, have you received financial support or in-kind assistance with your day-to-day living expenses? Please select all that apply."

29% said they had received at least one type of financial support or help in kind to help finance their day-to-day living costs in the last 6 months, including 1 in 5 who had received support from friends and/or family and 9% who had received support from the Government.

Although the number receiving support from food banks remains small, we do see a notable increase of 4 percentage points from 2024.

The number receiving financial support or in-kind assistance increases to 66% of those who say they cannot afford their costs, including 48% who received support from friends and/or family. For those that a very comfortable, there is a notable increase of 10 percentage points of those receiving support from the Government.



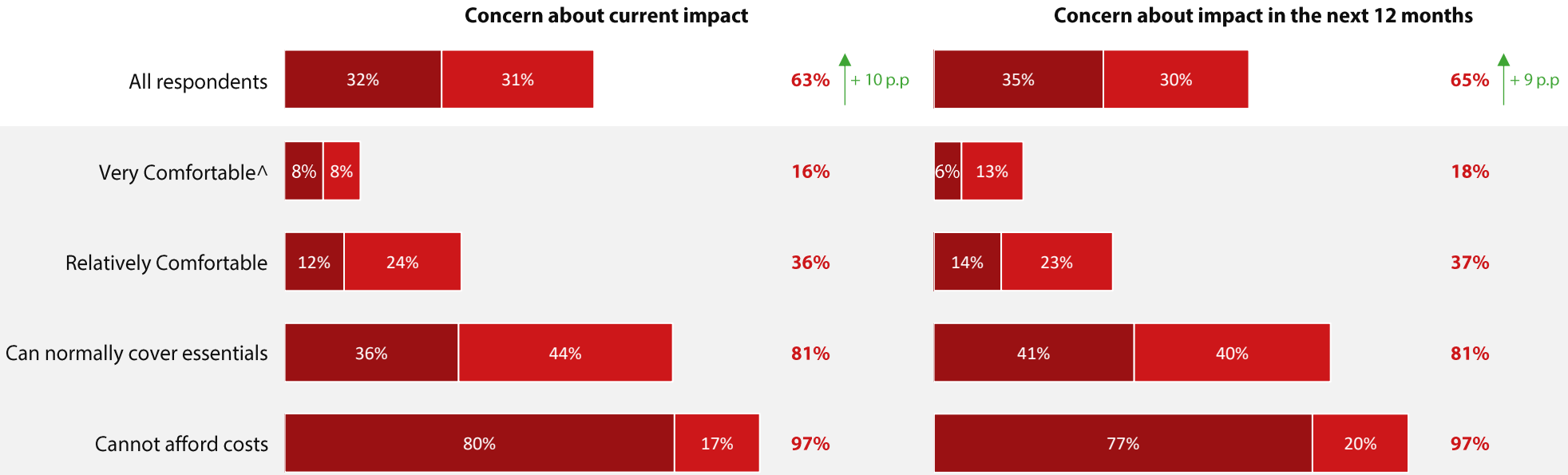
^Small Base: 75

Around a third are extremely concerned about the cost of living and its impact on their household

Respondents were asked: "How concerned are you about the cost of living and its impact on your household?" and "Looking ahead to the next 12 months, how concerned are you about the cost of living for you and your household?"

Respondents could rate on a five-point scale from extremely concerned to not at all concerned and the graph below shows the top two levels of concern.*

- 32% are extremely concerned about the cost of living and its impact on them and their household, a further 31% are very concerned (64% in total). A similar proportion of people are concerned for the future. These are notable increases from IGR's 2024 Cost of Living Survey.
- Levels of concern do vary by financial comfort, which mirrors results from the 2024 Survey. As you would expect those less able to afford their costs are the most concerned, both now and for the future. It is also notable that over a third of those who are relatively comfortable are very or extremely concerned.



Please note: Although results are still comparable, these questions have been slightly changed from our 2024 Survey. 2024 question wording: "How concerned are you about how changes to the cost of living are currently impacting you and your household?" and "How concerned are you about the impact changes to the cost of living will have on you and your household in the next 12 months?"

Extremely concerned | Very concerned

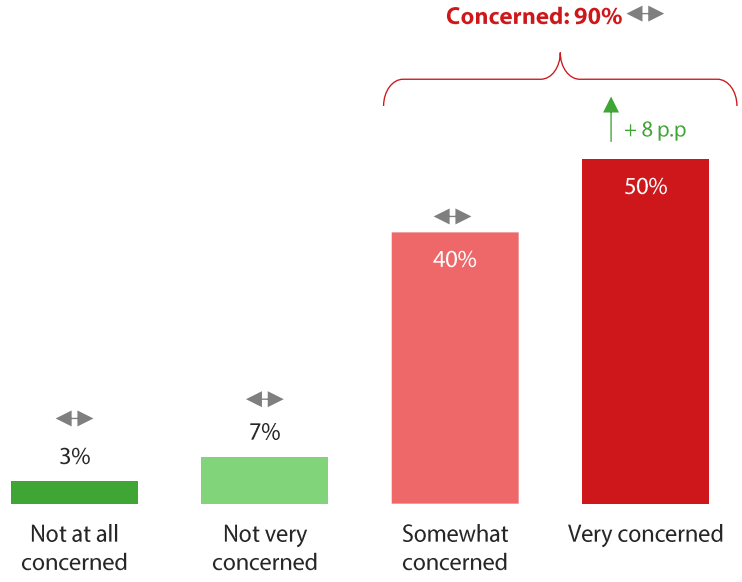
*Extremely/very/moderately/slightly/not at all
^Small Base: 75

Half are very concerned about poverty and inequality in living standards in Jersey today

Respondents were asked: "How, if at all, concerned are you about poverty and inequality in living standards in Isle of Man today?"*

- 50% are very concerned about how poverty and inequality in living standards in Isle of Man today, a further 40% are somewhat concerned (90% in total).
- The percentage who are very concerned is up 8 percentage points from 2024.

How, if at all, concerned are you about poverty and inequality in living standards in Jersey today? Please select the answer which best fits.*





*Excluding not sure

DO YOU HAVE ANY COMMENTS RELATING TO THE COST OF LIVING IN THE ISLE OF MAN?

Those who categorise themselves as:

"Very comfortable" or "Relatively comfortable"

- Many note that price increases appear to be frequent, and some are noticing a reduction in disposable income or savings. A few believe the cost of living in the Isle of Man is more expensive than in the UK, however these respondents acknowledged cost of living to be an issue for the UK too.
- These respondents were often concerned for their future, particularly in regards to affording retirement. There was also high concern for young people being able to afford to live on island, with some noting they often have to help their adult children to be able to afford expenses.
- Cost of living was attributed to a lack of competition on island, particularly with food, utilities and off-island travel. Some feel the Government holds some responsibility over cost of living due to owning essential companies that impact island life, such as the Steam Packet Company with costs of freight and off-island travel.

Those who categorise themselves as:

"Can normally cover essentials [only]" or "Cannot afford costs"

- These respondents are concerned about how expensive the cost of living is in the Isle of Man, with some stating they have noticed increases regularly or a sharp increase over the past 12 months. A few noted that wages are not increasing in-line to cost of living on island.
- A lack of competition on island was listed as barrier by those looking to find ways to lower their costs. Having limited choices was felt particularly for food, telecoms, utilities and off-island travel.
- Many were concerned about their future, expressing worries about more price rises, ability to save money and concerns what this will mean for their retirement. There are some considering moving off-island to better afford their current living costs or retirement.
- A few noted that current cost of living is having a negative impact on their mental health due to money worries and not being able to afford to visit family in the UK creating additional emotional strain.
- A few suggest the Government could do more to invest in islanders and help them navigate current cost of living, including ensuring benefits and states pensions covered essential living costs.

COMMENTS INCLUDE…

VERY COMFORTABLE

"They are becoming uncomfortable for many residents. Cost of freight… is out of control."

"Social housing should be made available to everyone not just people on low incomes, I will not always be able to afford to pay what I am on rented accommodation, when I get to retirement age this will not be possible and then I will have to wait for years to be considered for it by which time I would be in financial difficulties"

"The increase in food bills, fuel and the general cost of clothing is astronomical. Our pay rises are not reflecting the col increase, how are we expected to cope long term!?"

CAN NORMALLY COVER ESSENTIALS

"Scrimping gets you down, but trying to travel off island for a break is impossible"

"The biggest increase is food and petrol, petrol is understandable in the present world but food companies… are having annual profits of billions of pounds all while people are starving and having to use food banks, it's disgusting"

"It's getting extremely hard and as a growing family we are feeling the squeeze massively. We can't afford to buy a house, which we so desperately want to do and we are now struggling to save anything and having to dip into our existing savings to get by, which is meant to be for our house deposit. I fear we will never get there and have considered moving off island."

"It's extremely expensive and prices for everything are climbing. We don't have the luxury of shopping around for gas suppliers, electric suppliers, phone and internet suppliers or even supermarkets! So we are stuck paying what we're told to, whether we're drowning in debt or not!"

RELATIVELY COMFORTABLE

"It seems to increase weekly."

"We are fortunate but I worry about my young adult children and their ability to afford housing, groceries etc. they frequently require help with general expenses."

"While I try to shop around more it's often difficult on the Isle of Man due to lack of options - we only have one of the big supermarket chains, one of each utility supplier, the housing market is challenging- if things increase in price there's often nowhere else to go for a better deal."

"I feel that the cost of living on the Island is a lot higher than in the UK. My husband plans to retire next year and we plan to move over to the UK, mainly because of the cost of living. It's a shame that young people cannot afford to rent or get on the housing ladder."

CANNOT AFFORD COSTS

"I'm finding it extremely difficult to keep my head above water."

"Its very expensive for day to day things and eating out or treats is not an option as we barely get by on what we get and I use £300 of my savings every month just for essentials"

"Lack of budget supermarket shops means little choice on where to purchase food."

"My rent has gone up on three separate occasions by almost a total of 30%. I can no longer afford an annual holiday or trip away and have not had any money for luxuries for almost 4 years. I'm incredibly worried about the future..."

"The cost of living on the Isle of Man is becoming increasingly difficult to manage. It feels as though prices and household bills are increasing almost every month rather than gradually year on year."



Island Global Research

PO Box 68
Albert House
South Esplanade, St Peter Port
Guernsey, GY1 3BY
+44 (0) 1481 716227
info@islandglobalresearch.com
www.islandglobalresearch.com

IGR is a part of the BWCI Group