



Isle of Man
Government

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Coronavirus Household Survey July 2020

Economic Affairs
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INTRODUCTION

The Isle of Man Household Survey was an anonymous snapshot survey conducted from the 9 to 15 July 2020, the purpose of which being to investigate how individuals and households have responded to both the economic impact of the pandemic and the measures taken by their employers and the Isle of Man Government in response. Both the survey and analysis of its data were conducted by Economic Affairs.

The outcomes of this survey will be used by the Isle of Man Government to help inform the next stages of any further measures of support that may be required and to assist in enabling the economic recovery of the Island from the consequences of Coronavirus.

On behalf of the Public Health Directorate, participants were also asked a series of questions concerning the health and well-being of residents. Data provided in answer to these is presented in the final section of this report without further analysis.

NOTES ON METHODOLOGY

The household survey took the form of an online survey in which respondents were self-selecting. Consequently, the degree of survey error present in the results cannot be determined and results may be affected by bias. For this reason, the data presented here cannot necessarily be assumed to be fully representative of all Isle of Man residents.

After cleaning the data, there were a total of 606 respondents. All responses were weighted to better reflect the age and gender distribution of the Island's population.

For more information or any queries, please contact Economic Affairs at economics@gov.im or telephone 685752.

EXECUTIVE SUMMARY

Financial Situation

The majority of respondents (77%) report that their financial situation has stayed the same or even improved since mandatory social distancing was lifted on the 15 June. This nevertheless leaves a significant minority (23%) whose financial situation has changed for the worse. Of this latter group,

- 40% report that they're just managing to make ends meet on their income;
- 23% report that they are having to draw on their savings; and
- 10% report that they're running into debt.

Taking these results together, the circumstances of approximately 18% of the sample are such that their financial situation has worsened and they are either only just managing to make ends meet or are having to supplement their income with savings or by incurring debt.

With regards to future expectations, respondents who expect their financial situation to worsen in the near future form a larger proportion of the sample than do those whose situation has actually worsened since the 15 June. When asked how they expect their household finances to change as a result of COVID-19 over the next three months, 34% of respondents report that they expect their situation to get worse, with 12% expecting it to get a lot worse. This disparity between the numbers of those whose situation has worsened and those who expect their situation to worsen may indicate a lack of confidence in the future health of the economy or concerns about long term or delayed economic effects of the outbreak. By comparison, only 7% expect their financial situation to improve.

The finances of respondents whose household income was below the median before COVID-19 have been the most changeable since mandatory social distancing was lifted, with only 51% reporting that their financial situation has stayed the same. However, although members of this group of respondents are more likely than those with higher household incomes to report that their financial situation has worsened, this group is also more likely to report that their financial situation has improved. Members of this group of respondents are also less likely to think their financial situation will get worse over the next three months.

Consumer Confidence and Spending Habits

The data presents a mixed view of the state of consumer confidence, which in some areas appears relatively strong (though still with some causes for concern), and relatively weak in others. The key results are:

- Compared with before the 15 June, a significant proportion of respondents expect to spend less over the next three months on 'major purchases' and 'home improvements and renovations' (46% and 36% of the sample respectively). However, in the case of the latter category, this is partly compensated for by nearly 30% reporting that they expect to spend more.
- 71% of respondents report that they had visited a café or restaurant for meal at least once since the 15th of June, with 27% having done so between three and ten times. By comparison, 59% stated that they had gone shopping for non-essential items such as clothing at least once, and 43% had visited a bar or pub.

- 70% state that they are likely to visit a retail outlet over the next three months for non-essential purchases, with 38% reporting that they are very likely to do so.
- Nearly a third (32%) of respondents say they are likely to take a 'staycation' on the Island at some point over the next three months.

With regards to spending habits, approximately 15% of respondents report that they have spent less with non-Isle of Man businesses online or via other delivery services since the 15 June, compared with 27% who say they have spent more. The former represents a significant change compared with the results of the previous month's household survey:

	June Survey	July Survey
Spent more with non-IOM businesses online	33%	27%
Spent less with non-IOM businesses online	9%	15%

While encouraging, without further research it's impossible to say whether this represents a change to pre-virus spending habits or simply a return to them.

Returning to the Workplace

69% of respondents state that they are unworried by the prospect of returning to their usual workplace, with a further 16% stating that they are neither worried nor unworried. Of the 67 respondents (representing 11% of the sample) who expressed a specific source of worry, the three most common concerns were:

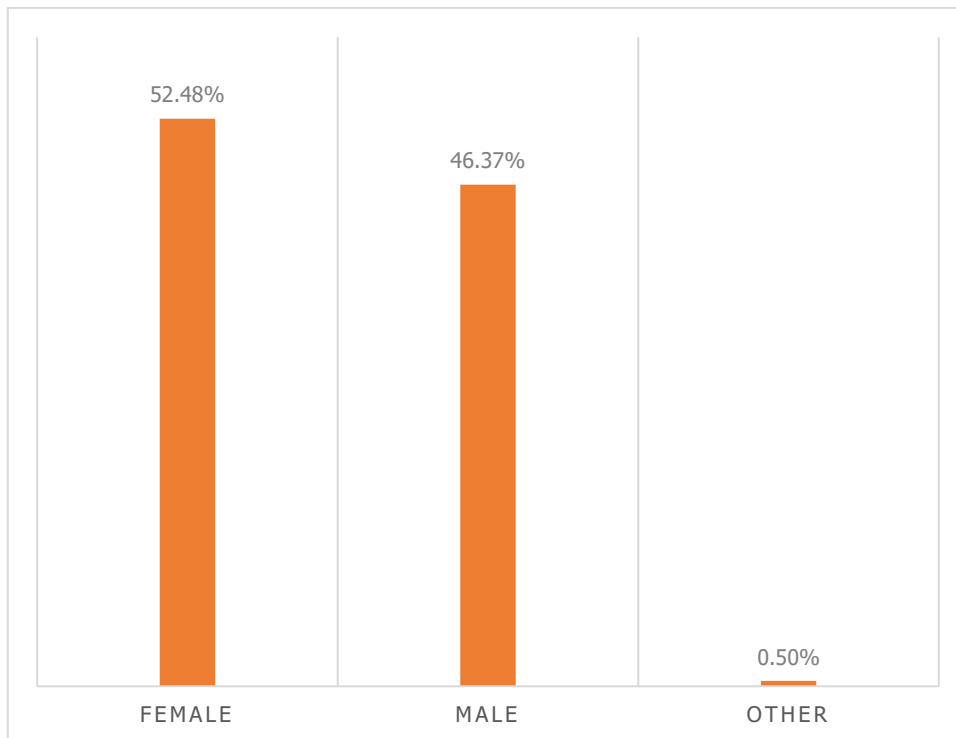
- Health and safety concerns about Coronavirus in the workplace (cited by 72%);
- A worse work-life balance (67%); and
- A perception that they are less productive at their work place than when working remotely (40%).

Other causes for concern include difficulty working around childcare or other caring commitments and health and safety concerns regarding the commute to work, though in all cases these were far less commonly cited than the three listed above.

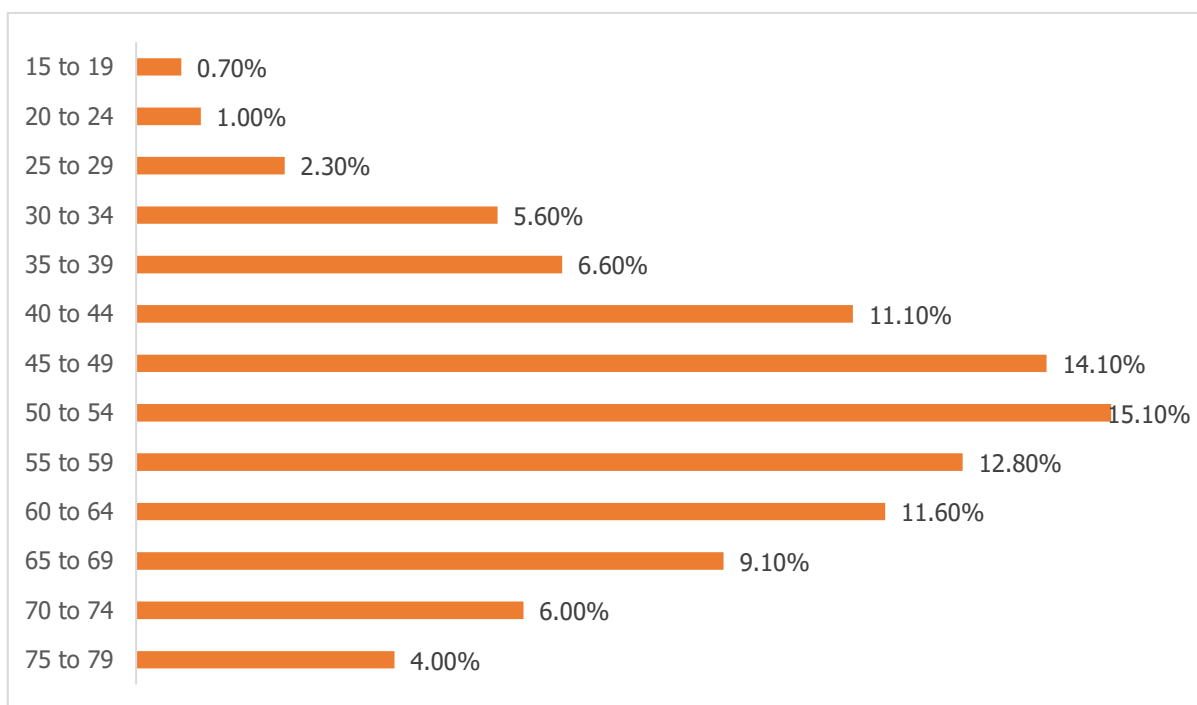
SAMPLE COMPOSITION

Figures provided in this section refer to the unweighted raw data, and are intended only to provide information about the sample. The figures below are not those used in the analysis (please see the note of methodology for more information).

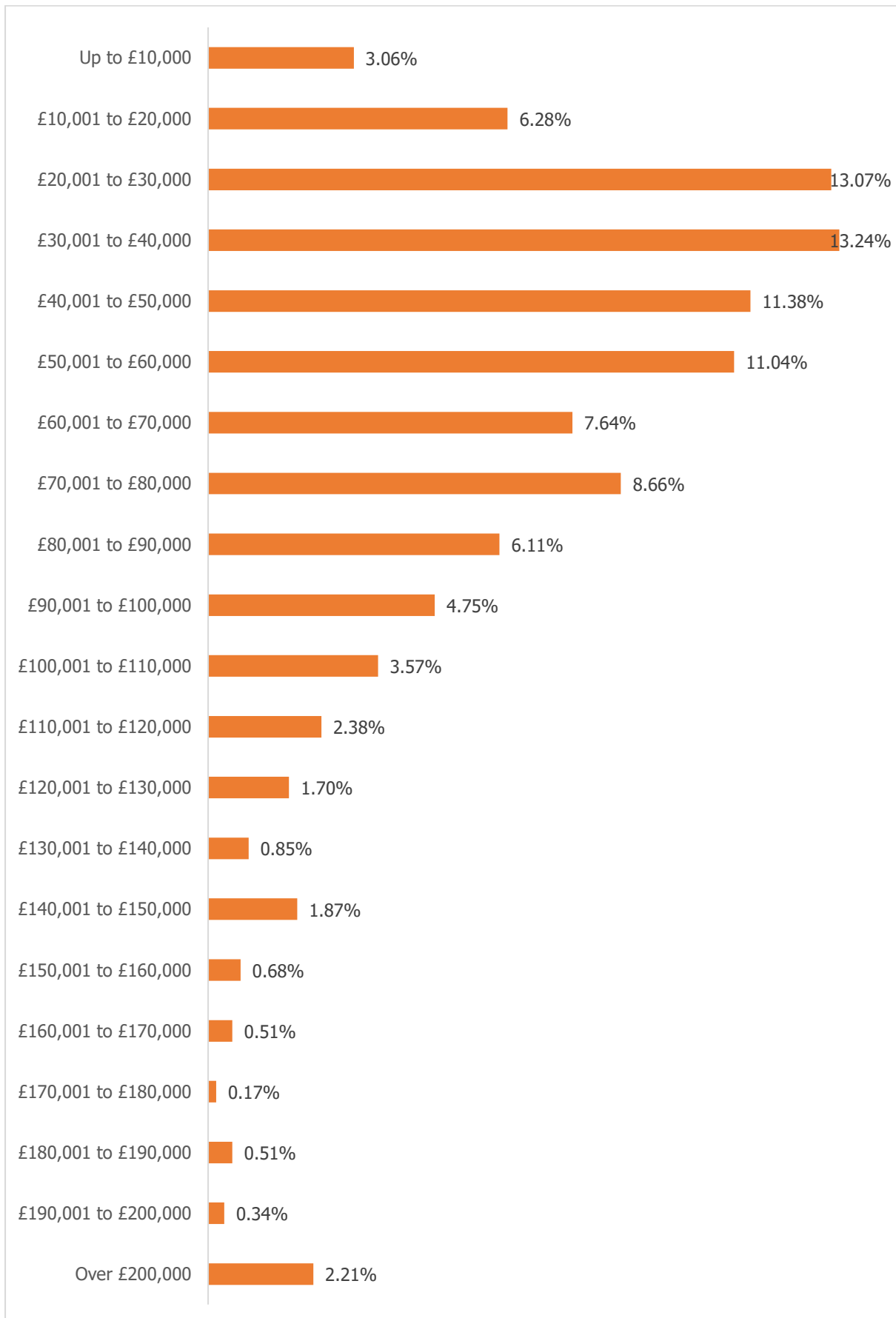
Breakdown of unweighted sample by reported gender



Breakdown of unweighted sample by age bracket

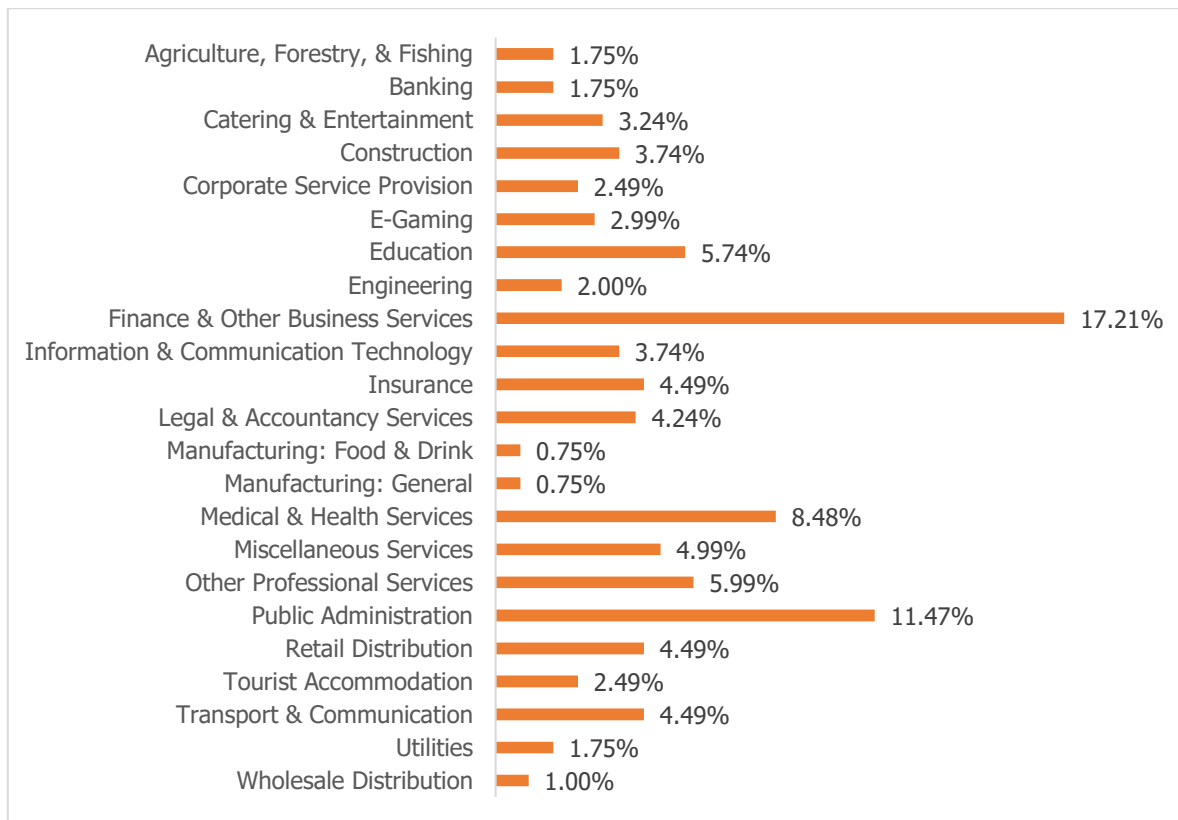


Breakdown of unweighted sample by annual household income

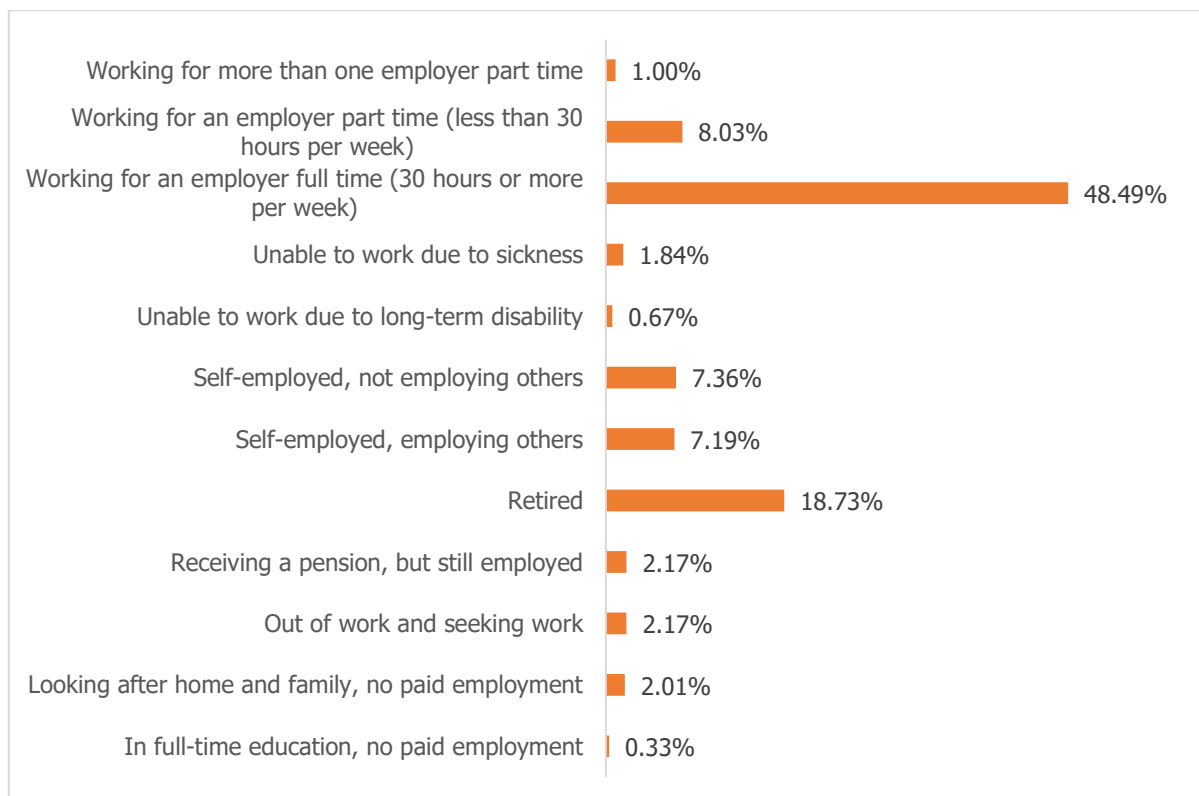


Breakdown of unweighted sample by economic sector of employment

Note: percentages refer to the total number of respondents who supplied an answer to this question, which in this case comprises approximately two thirds of the entire sample.

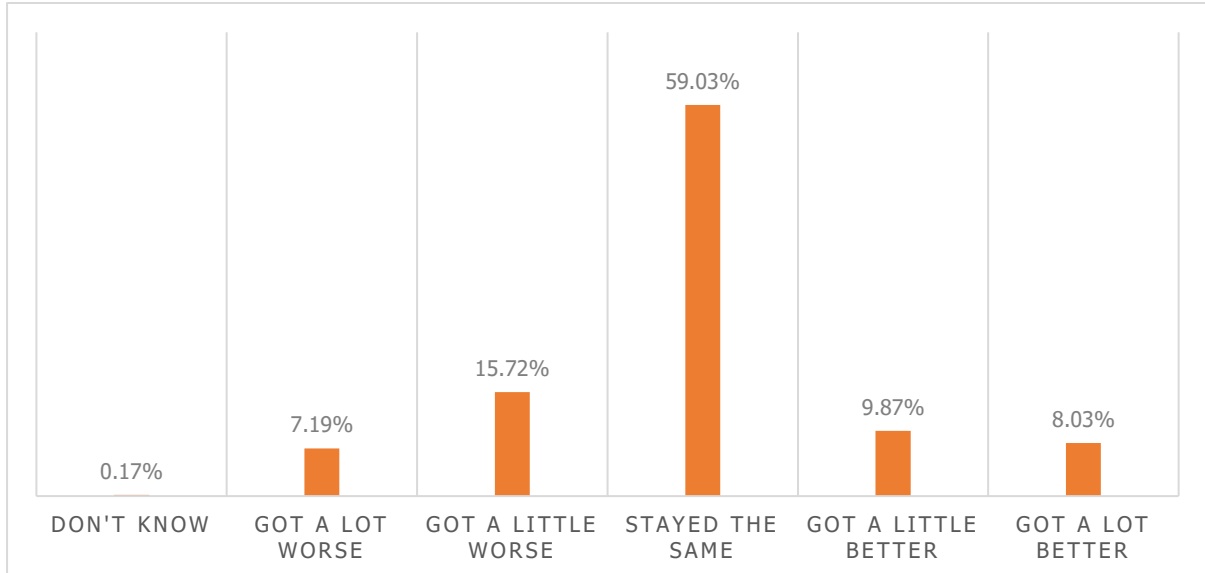


Breakdown of unweighted sample by employment status

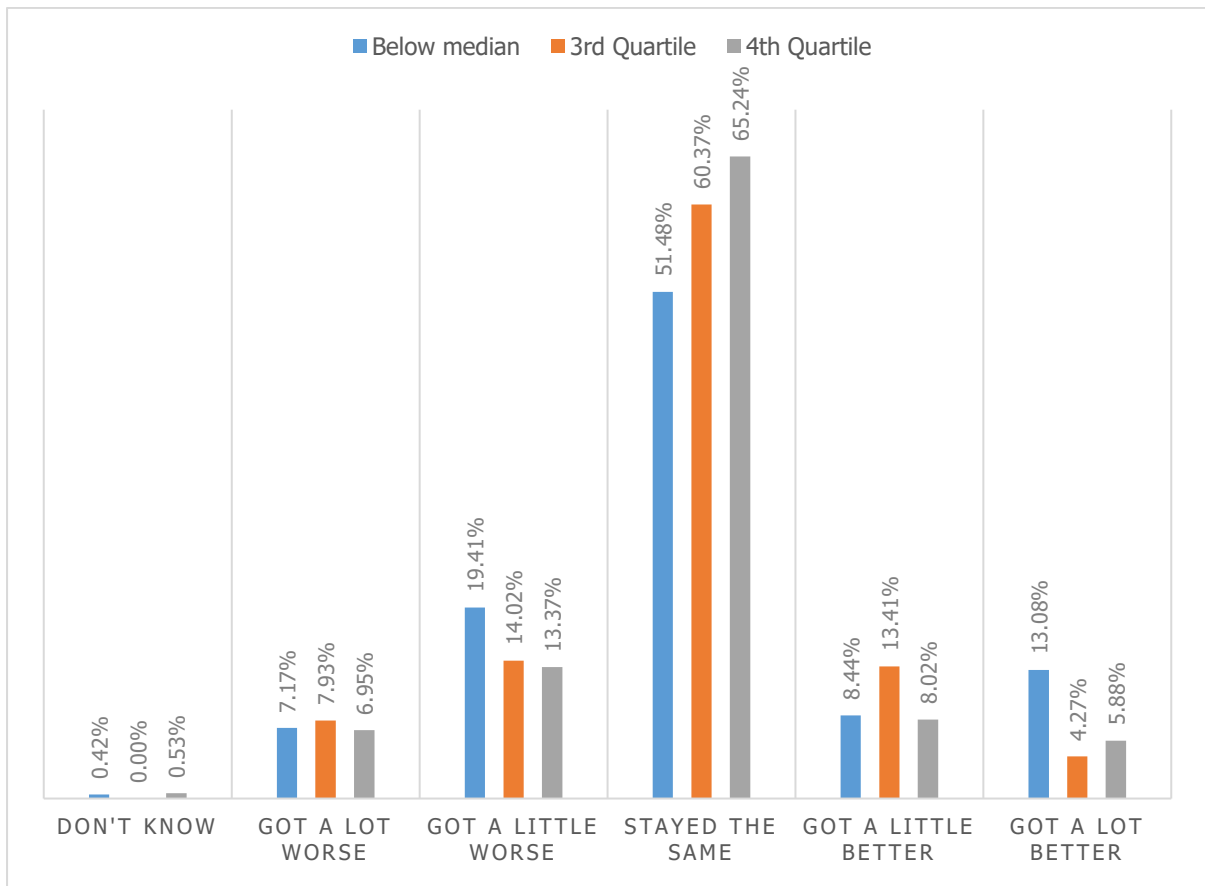


FINANCIAL SITUATION

Since 15 June 2020, when social distancing was lifted, to what degree has your household's financial situation changed?



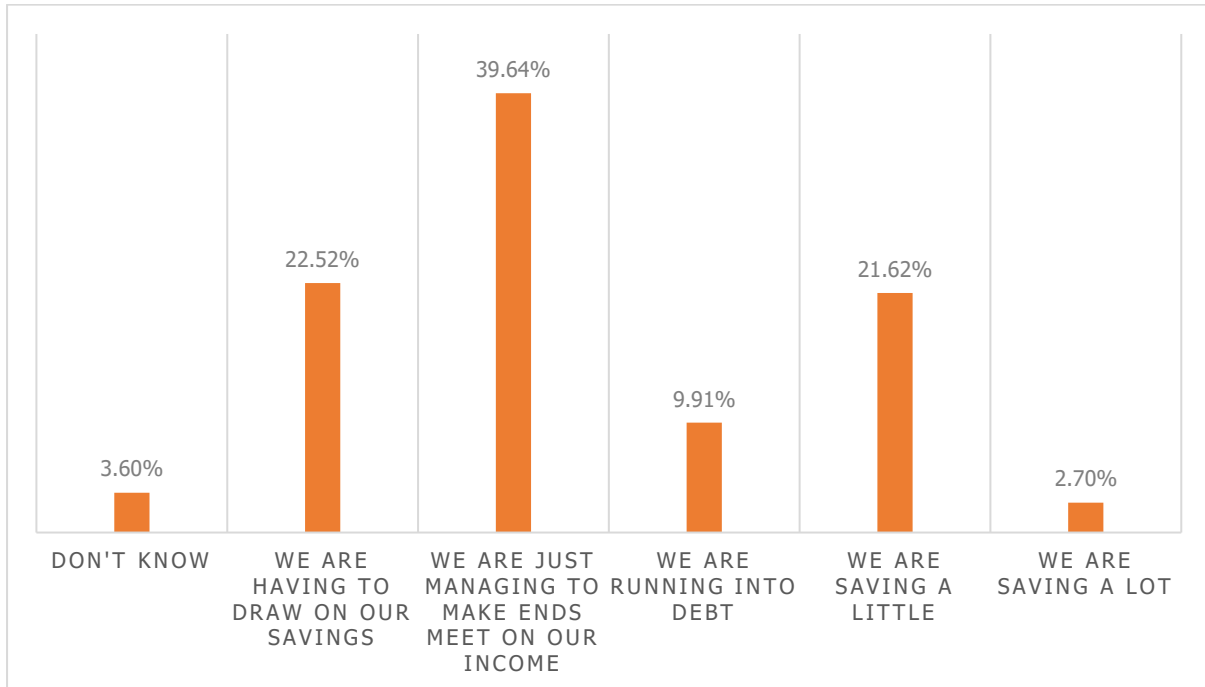
Responses for entire sample



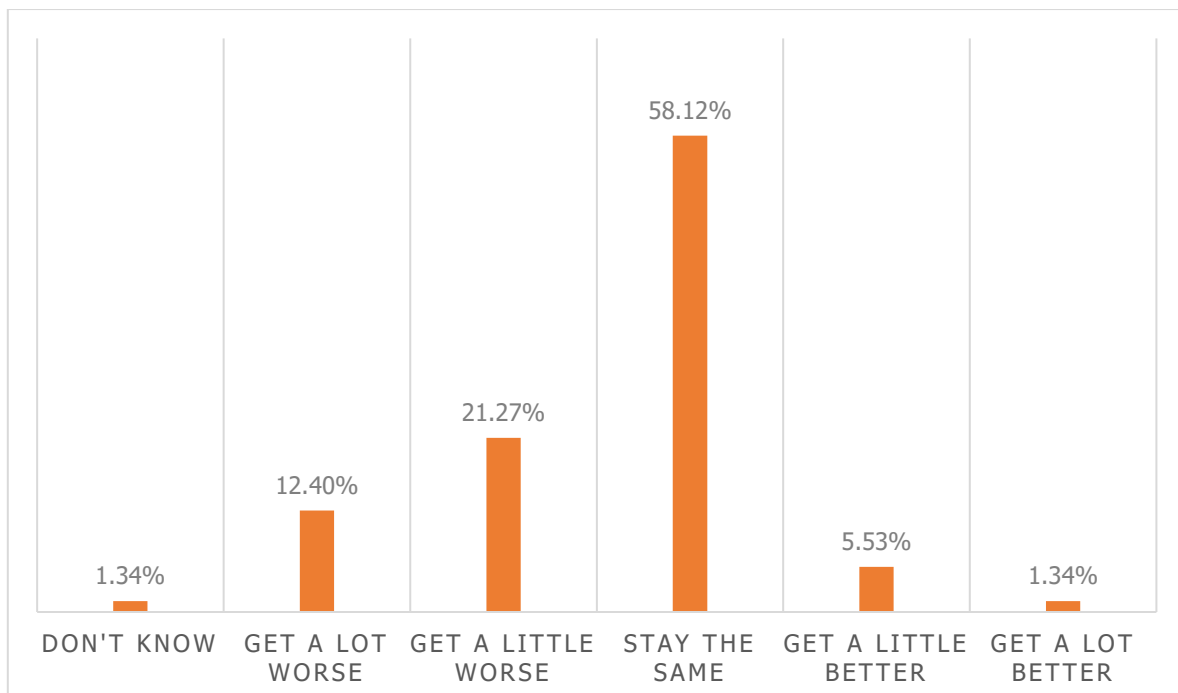
Responses by household income

Which of these statements best describes your household's current financial situation?

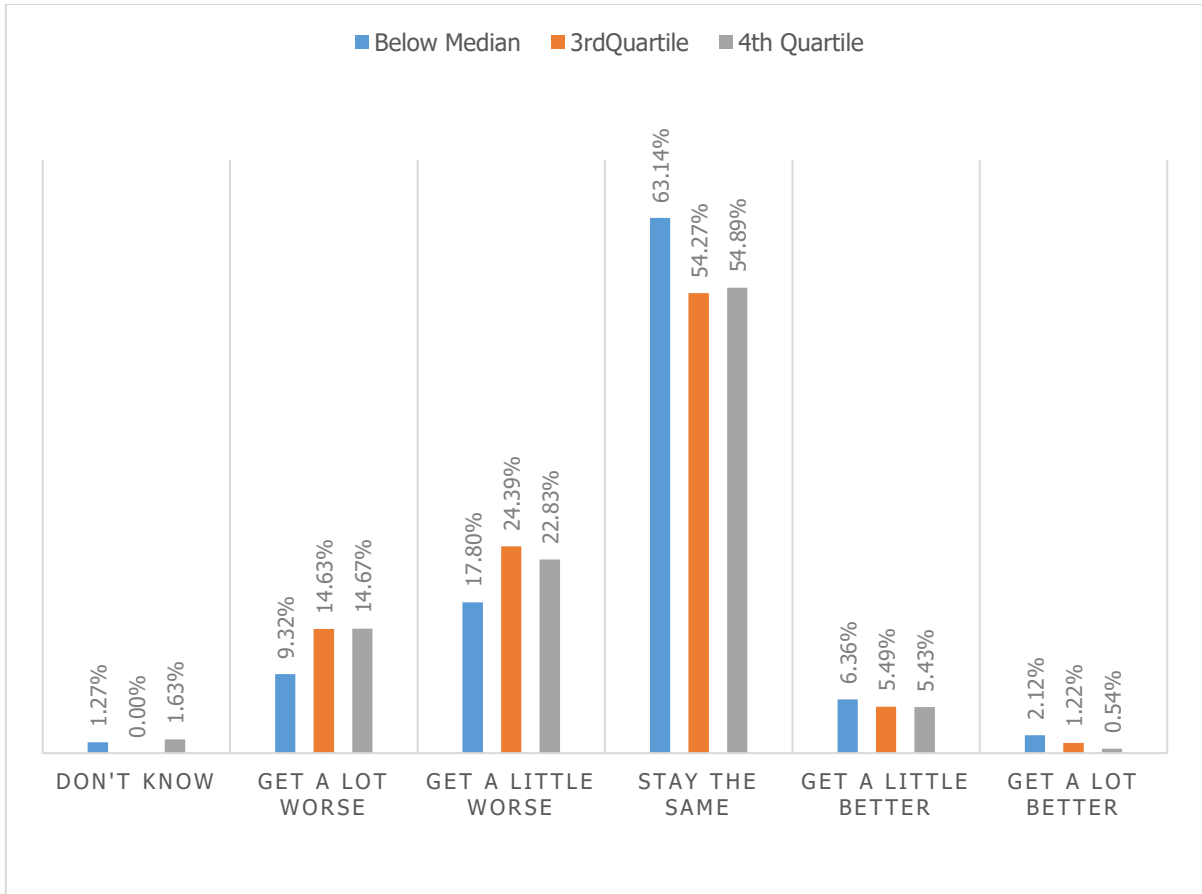
Results are restricted to those from respondents whose situation has worsened since the lifting of social distancing.



Compared to now, to what degree do you expect your household finances to change over the next three months as a result of the outbreak?

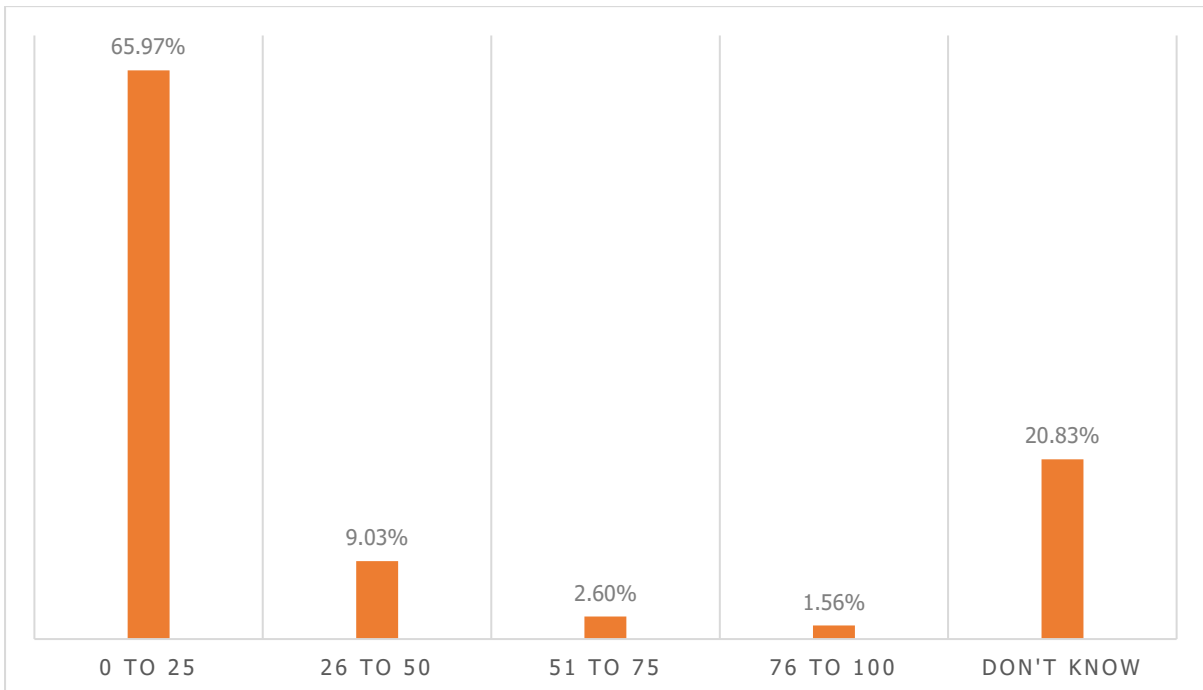


Responses for entire sample

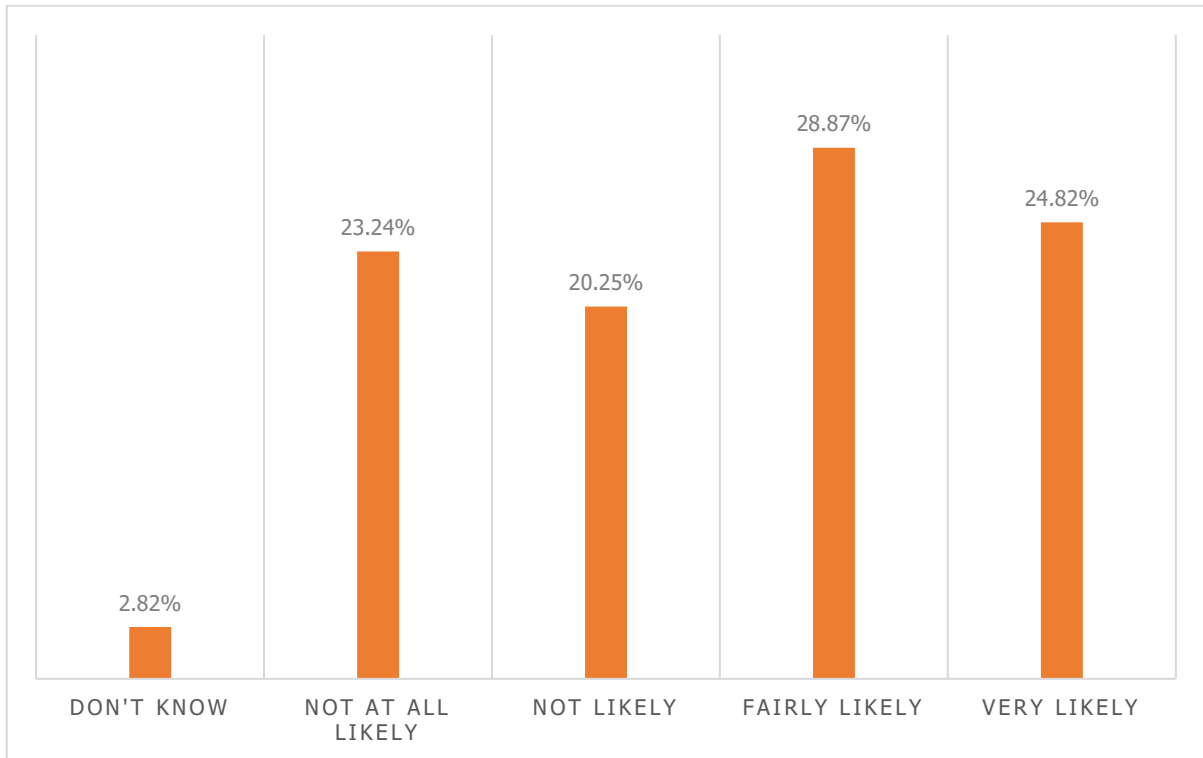


Responses by household income

By what approximate percentage do you expect your household finances to decrease over the next three months, compared to now?

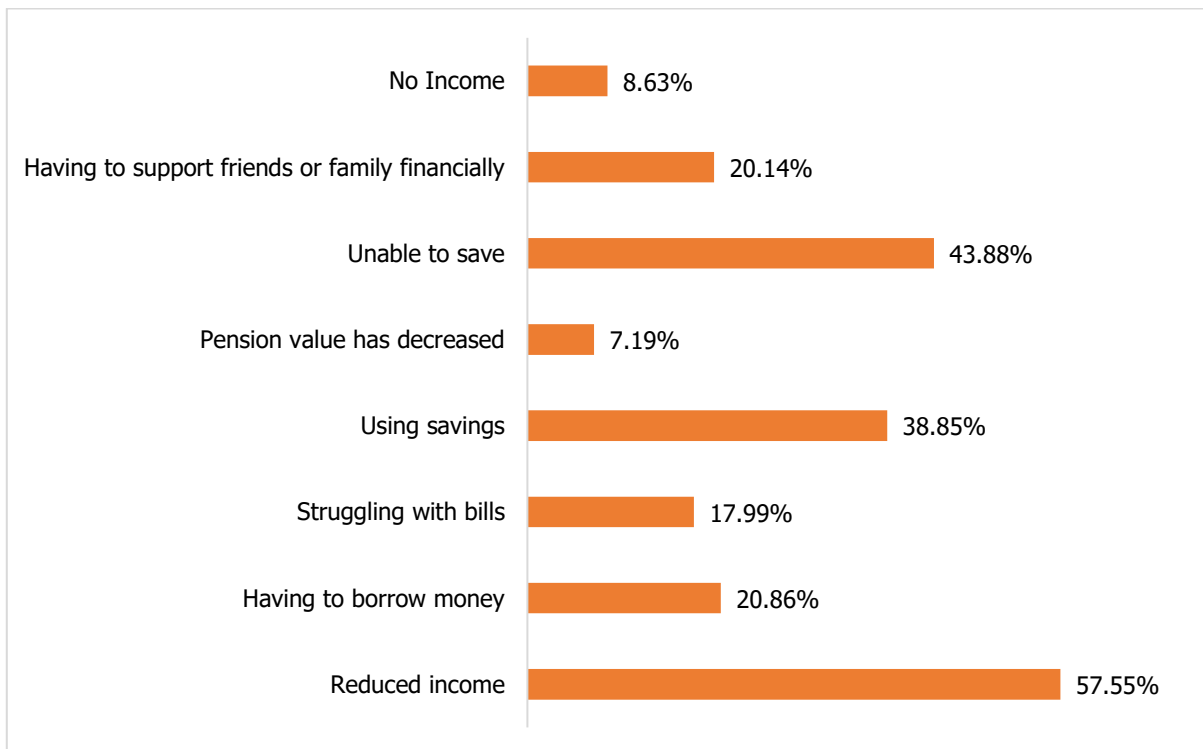


How likely are you to save money over the next three months?



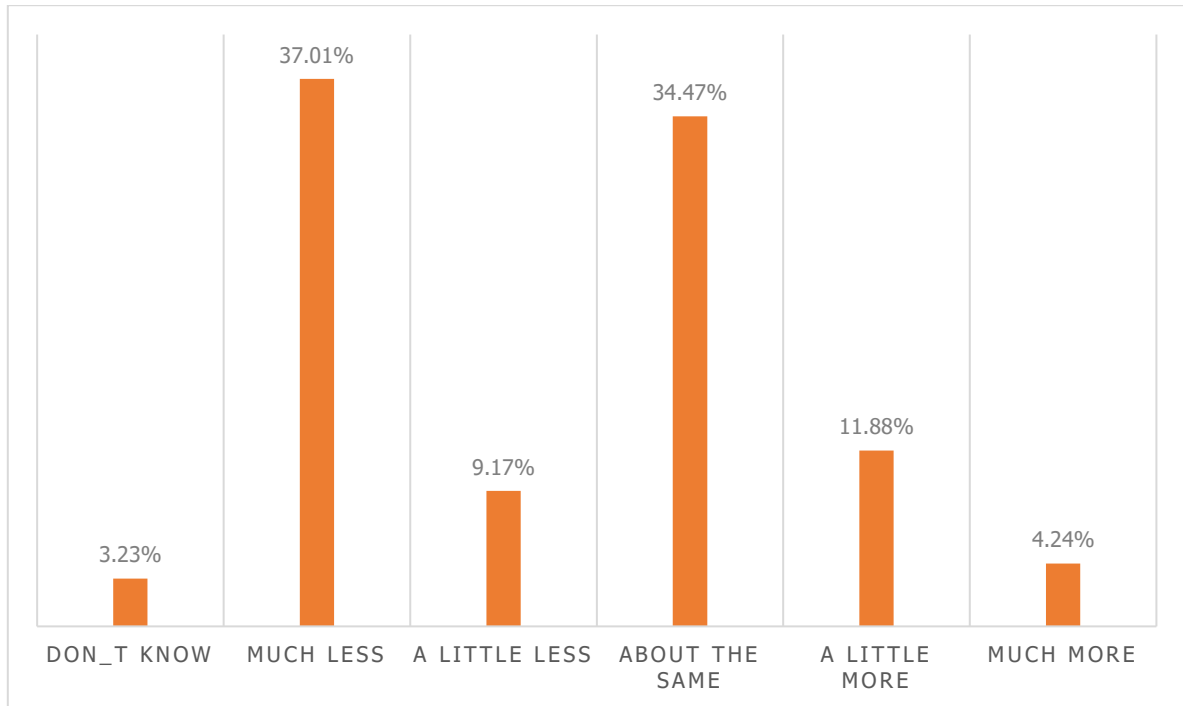
Since the 15 June 2020, in what way have your household's finances changed?

Notes: only 139 respondents provided an answer to this question, 40% of whom selected three or more options.

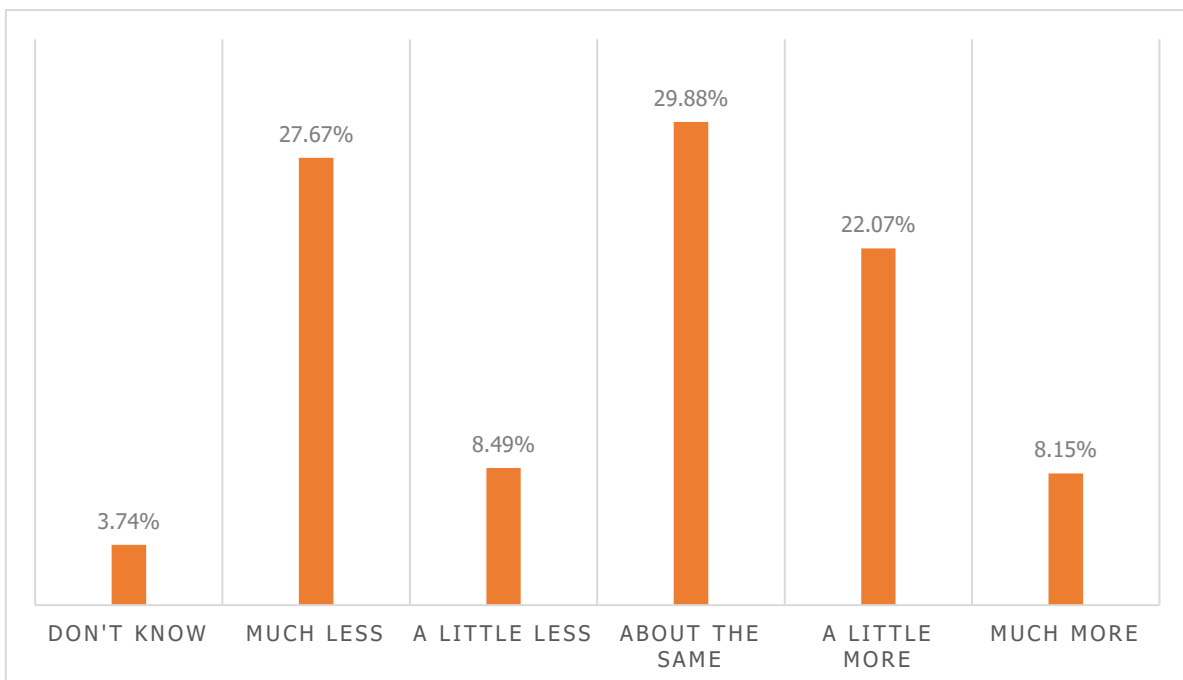


CONSUMER CONFIDENCE AND SPENDING HABITS

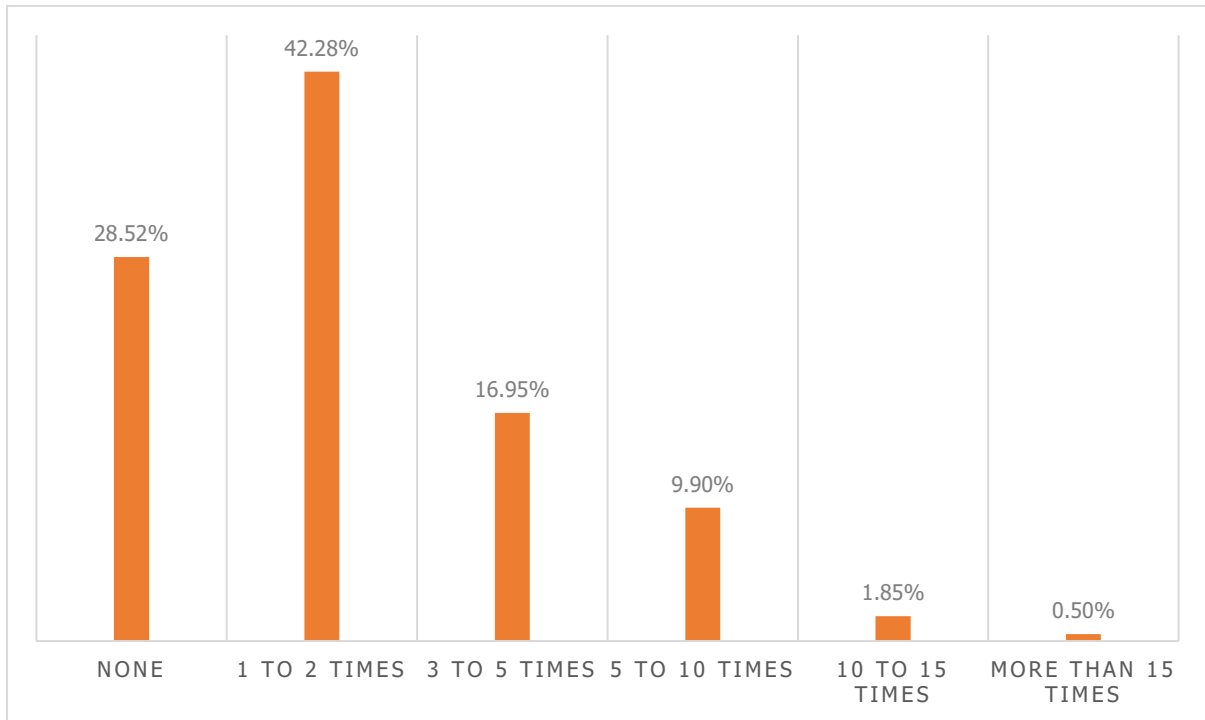
Compared to before the 15th of June 2020, how much more or less do you expect to spend over the next three months on major purchases such as furniture or electronics?



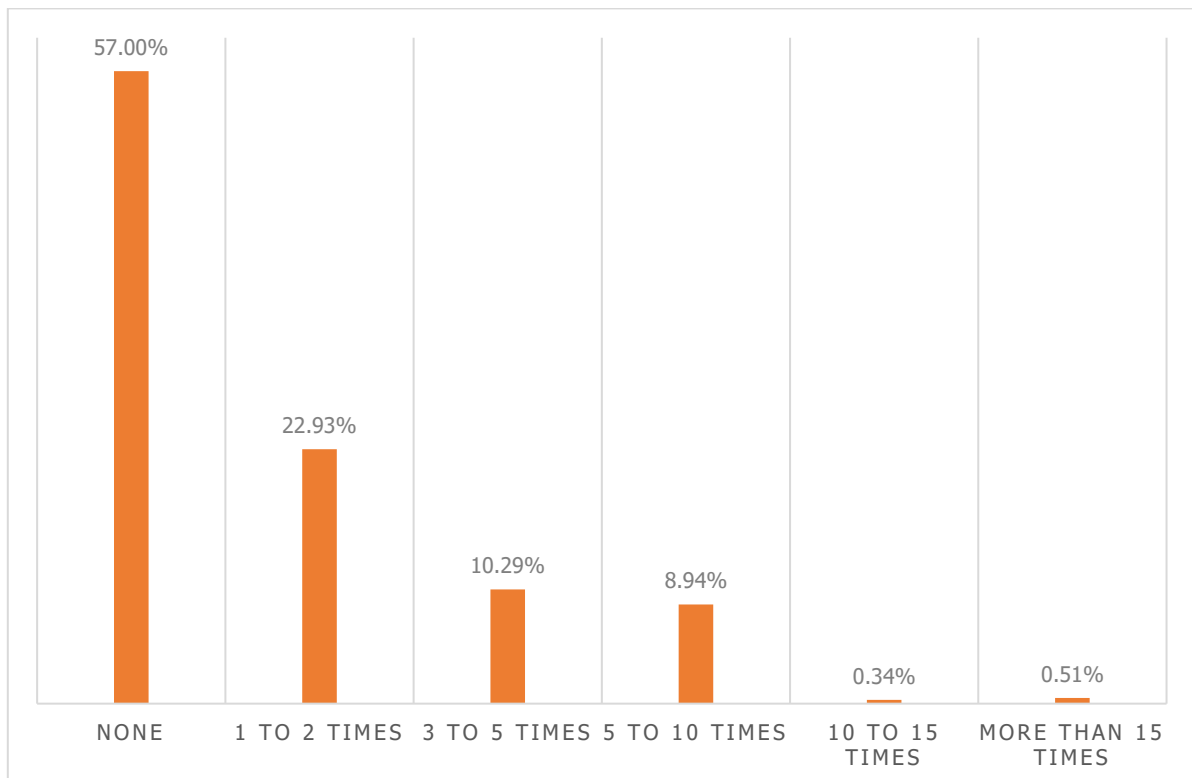
Compared to before the 15th of June 2020, how much more or less do you expect to spend over the next three months on home improvements and renovations?



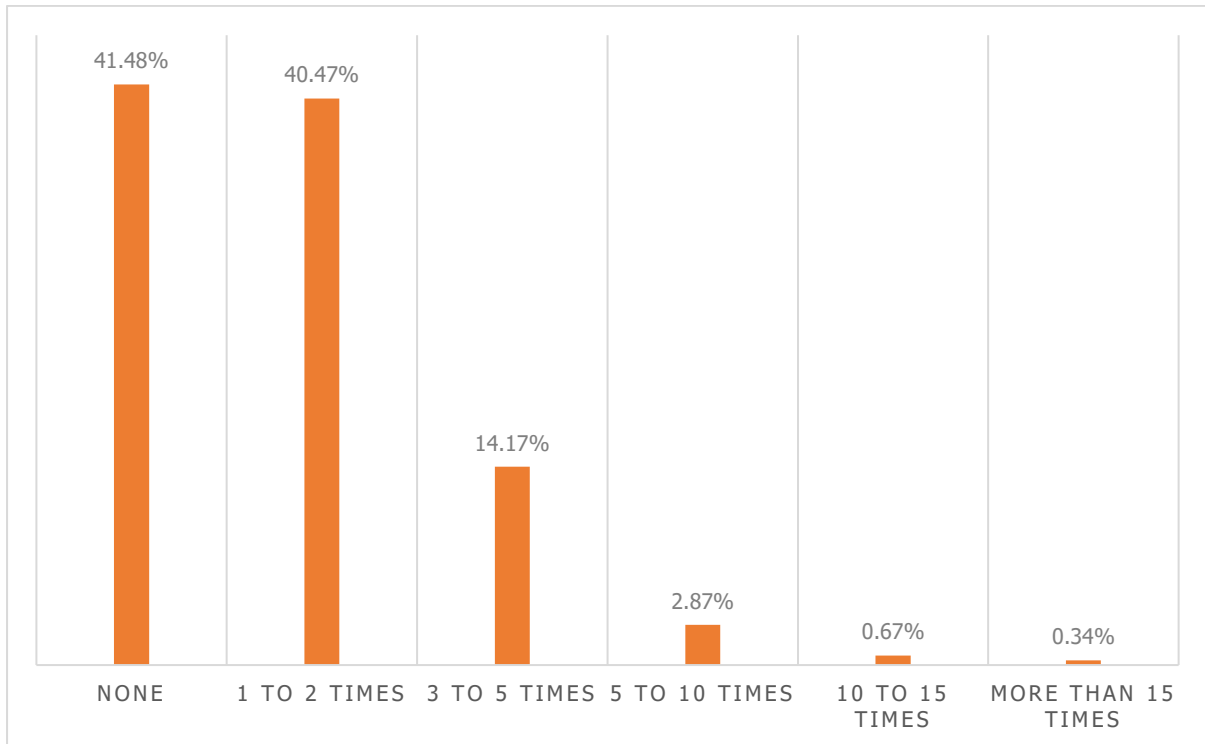
Since the 15th of June 2020, how many times have you visited a restaurant or cafe?



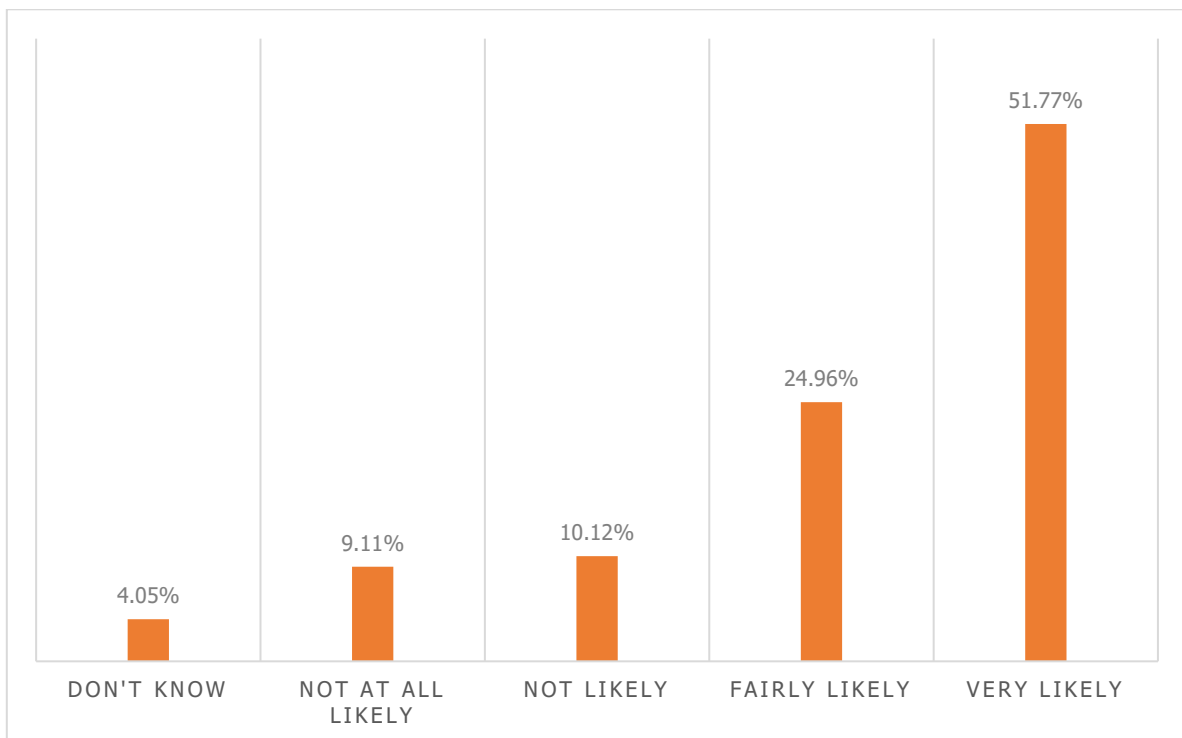
Since the 15th of June 2020, how many times have you visited a bar or pub?



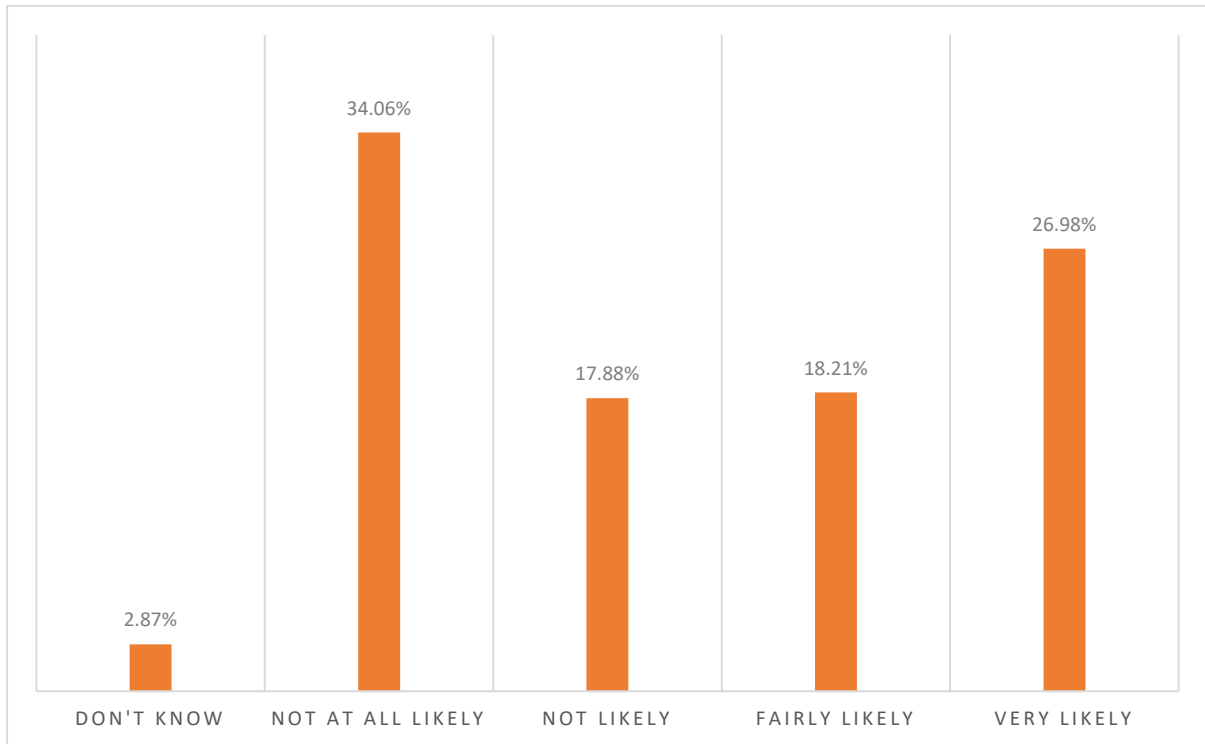
Since the 15 June 2020, how many times have you been shopping for non-essential purchases such as clothes shopping?



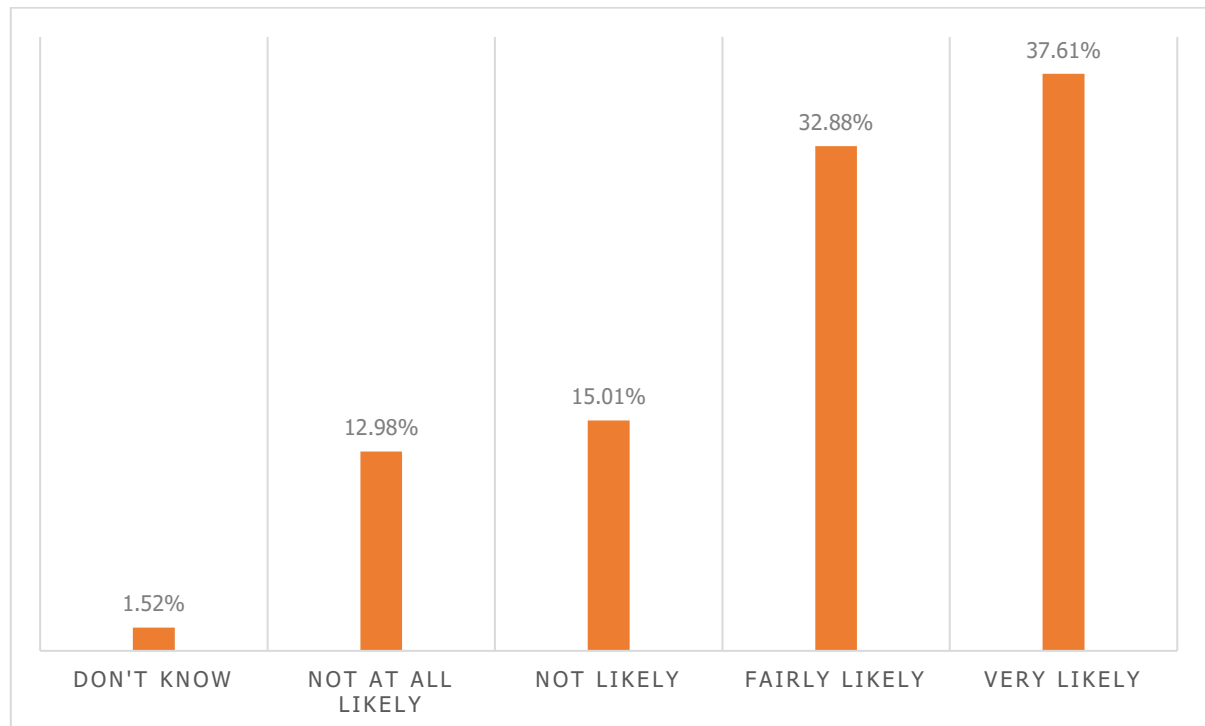
Over the next three months, how likely you are to allow tradespeople in to your home for essential repairs, maintenance such as repairing a boiler?



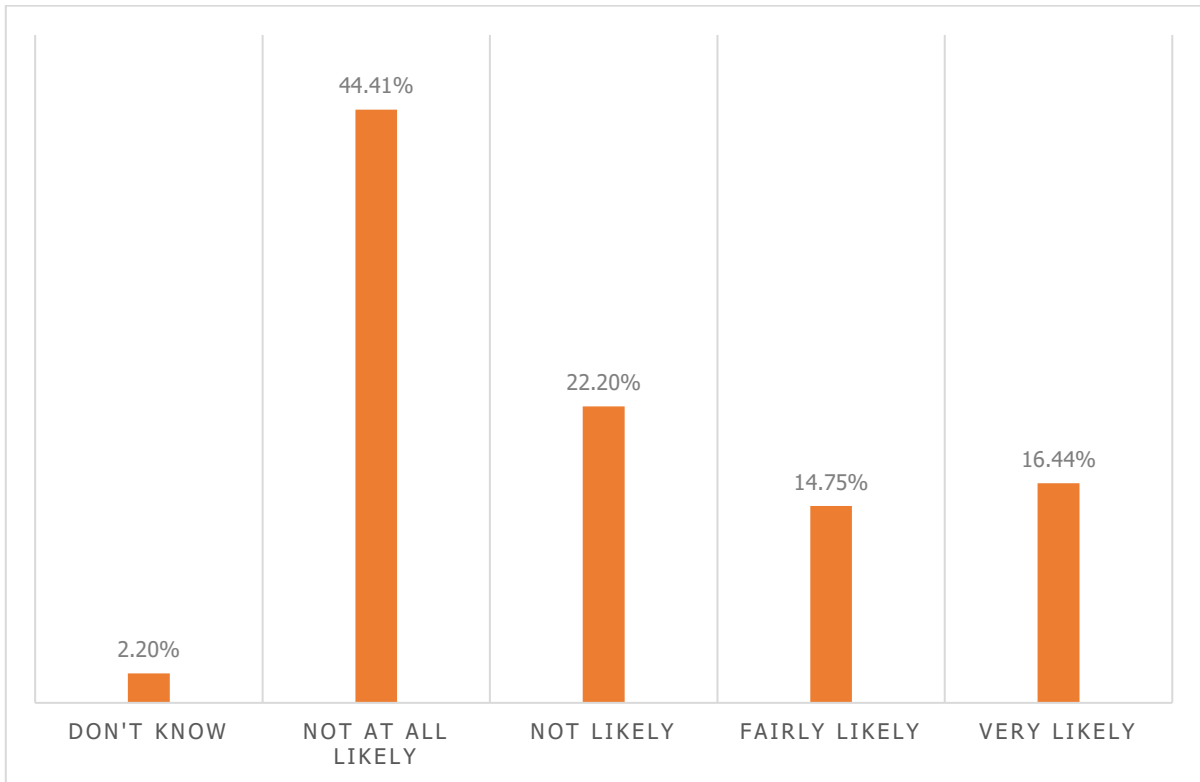
Over the next three months, how likely you are to allow tradespeople in to your home for non-essential reasons, such as undertaking extensions or renovations?



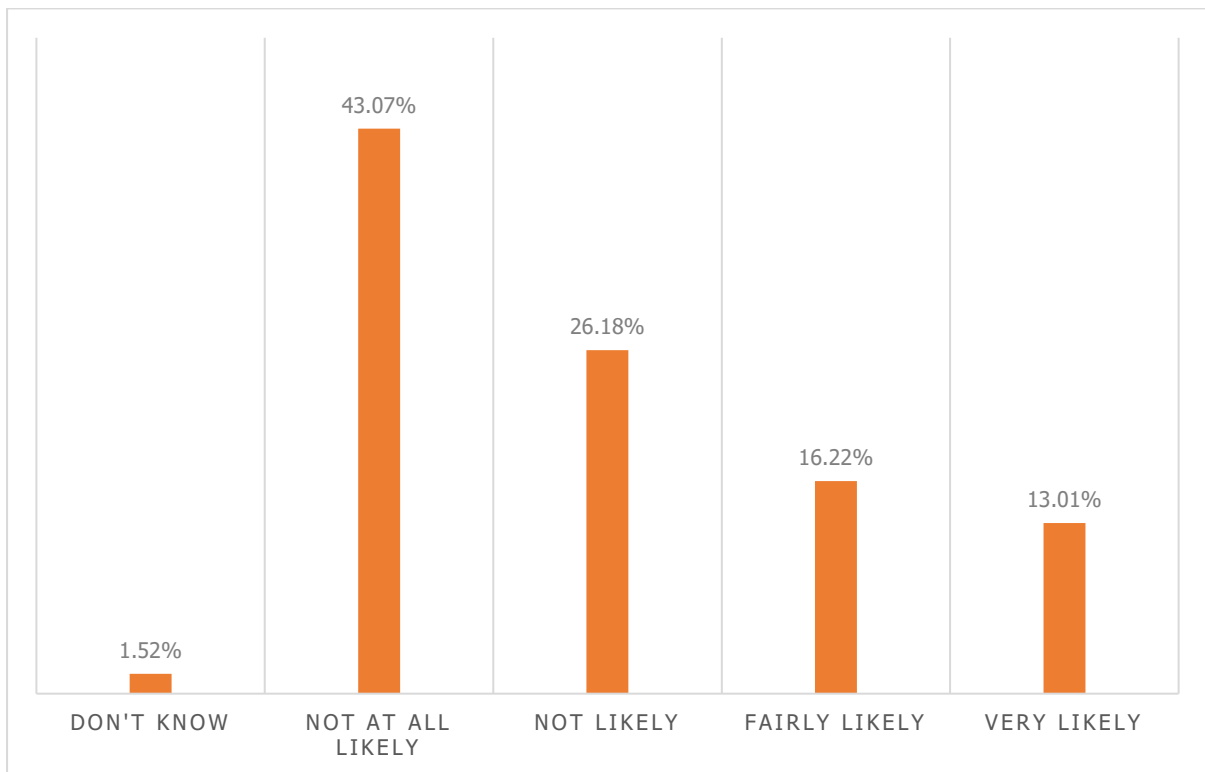
Over the next three months, how likely are you to visit a retail outlet to purchase non-essential purchases?



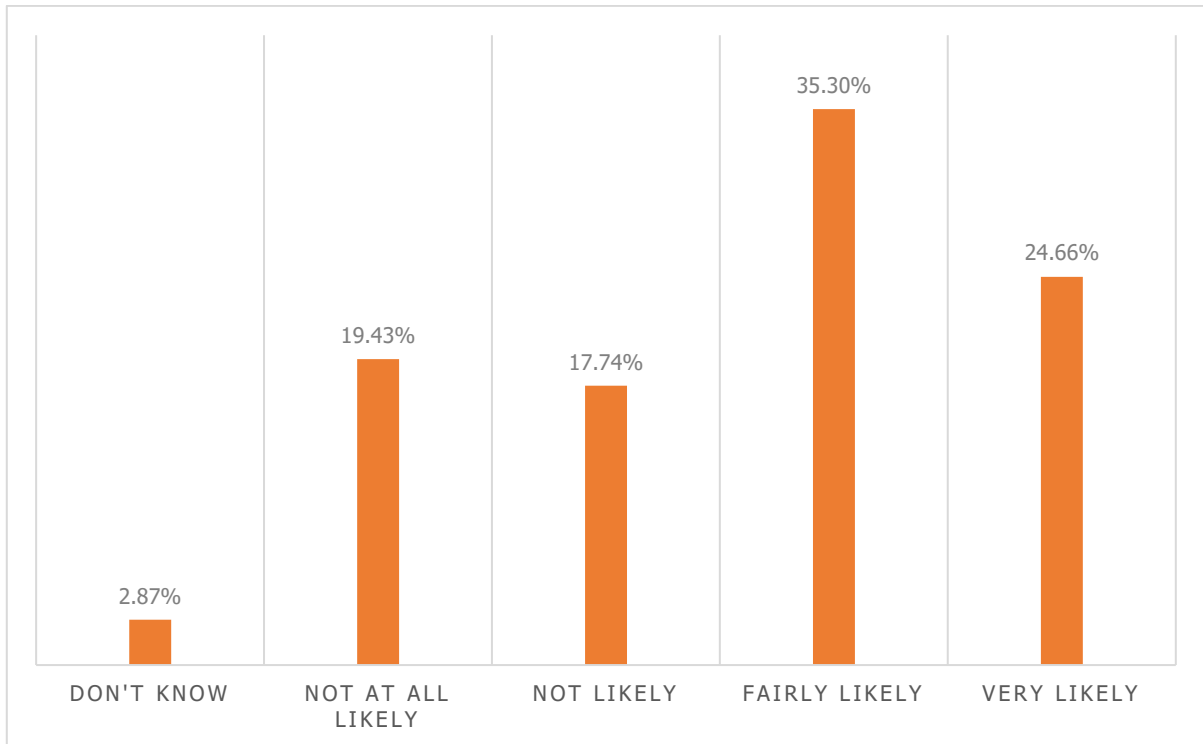
Over the next three months, how likely are you to use public transport?



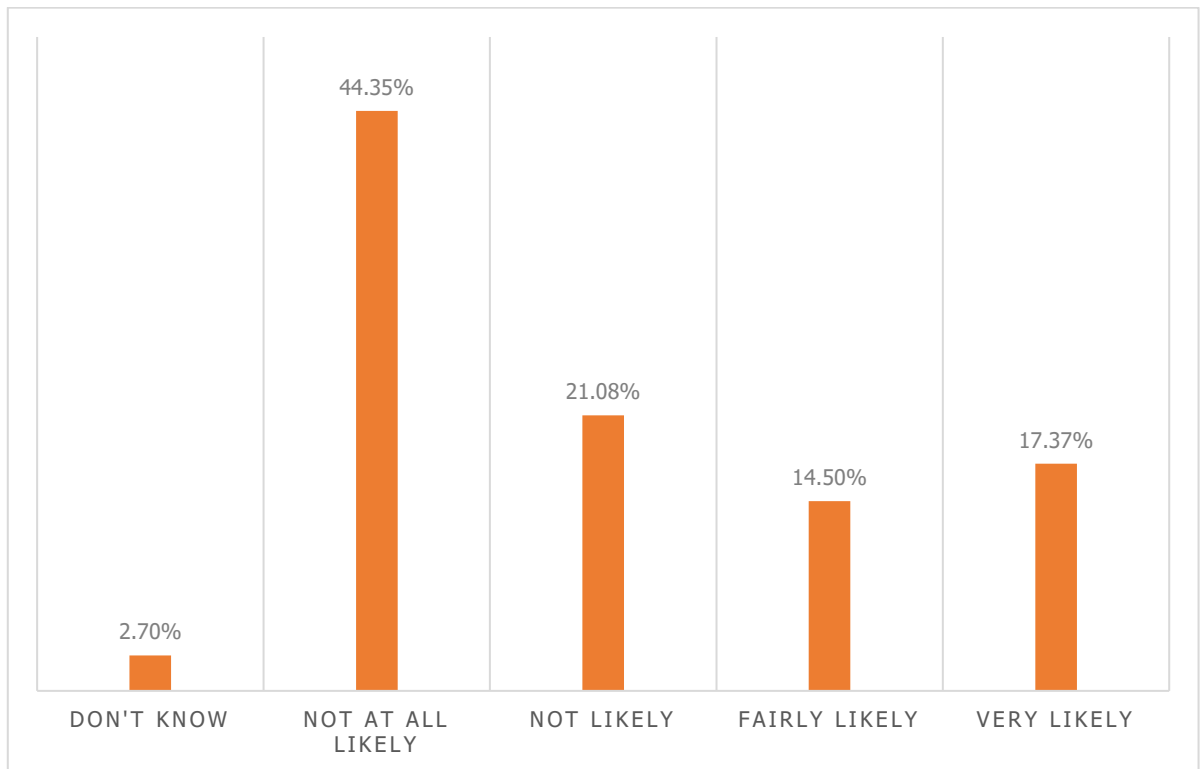
Over the next three months, how likely are you to use a taxi or private-hire vehicle?



Over the next three months, how likely are you to visit an indoor cultural, recreational, or heritage site, if they were open?

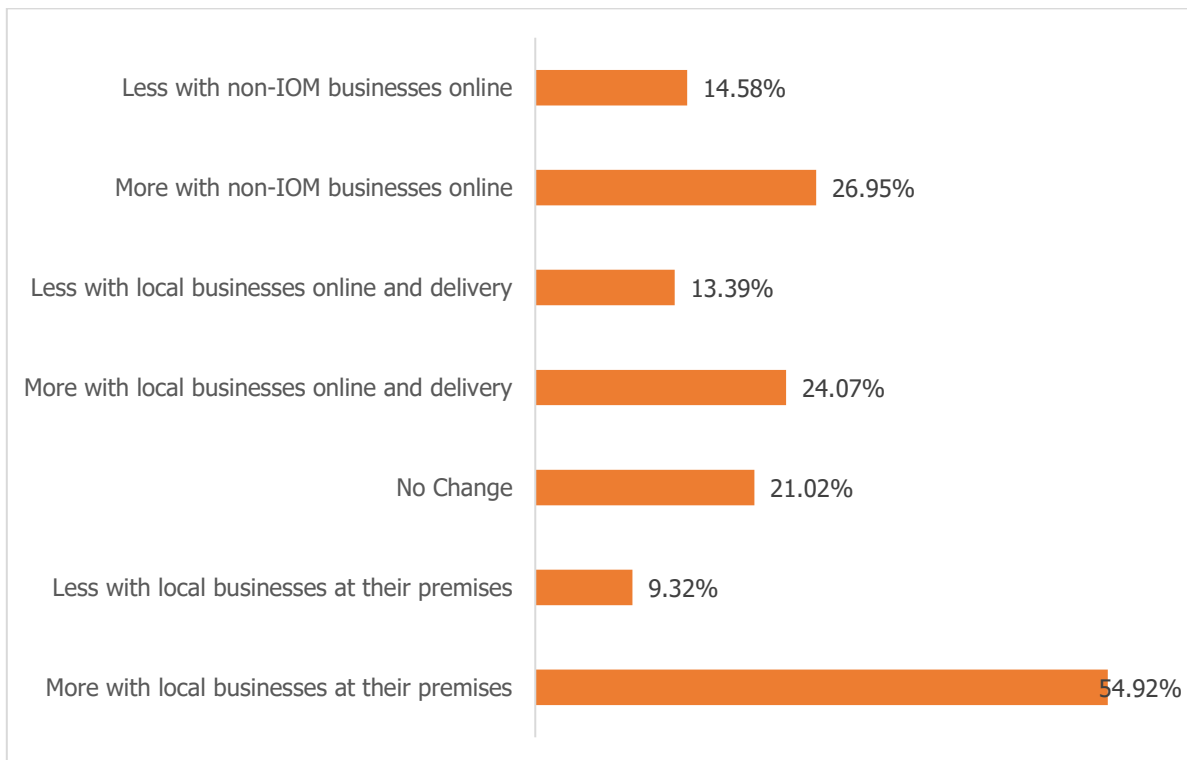


Over the next three months, how likely are you to take a 'staycation' in the Isle of Man?



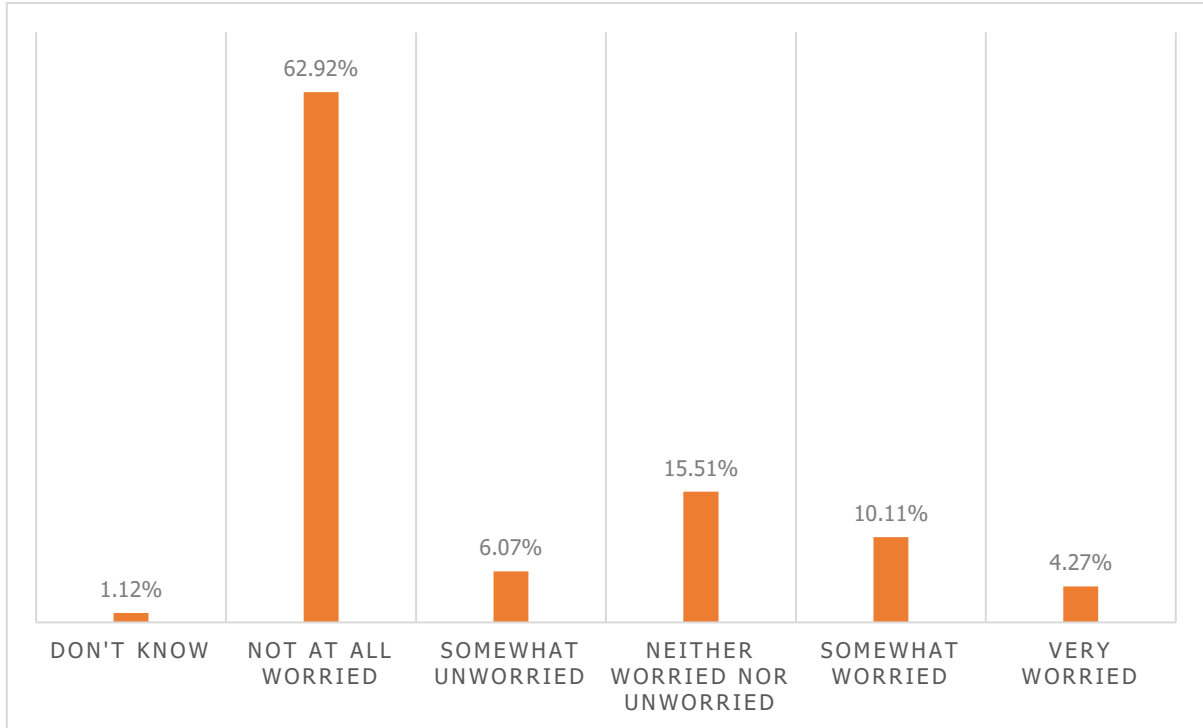
On average, since the 15 June 2020 when social distancing was lifted, how have your household spending patterns changed since compared to the start of the outbreak?

Note: respondents were permitted to select multiple answers.



RETURN TO THE WORKPLACE

Over the next three months, and if Government guidelines allow it, how worried would you be to return to your usual workplace?



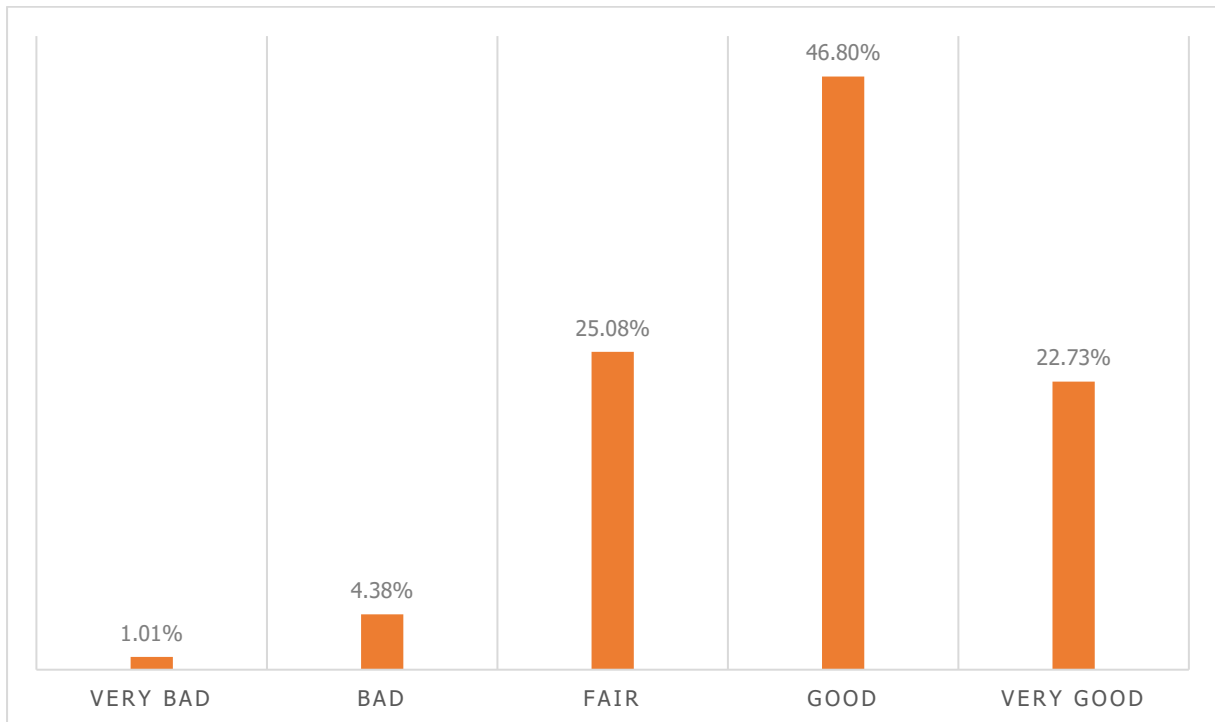
What causes you the greatest worry concerning a return to your usual workplace?

Note: 67 respondents, representing 11% of the sample expressed one or more specific concerns.

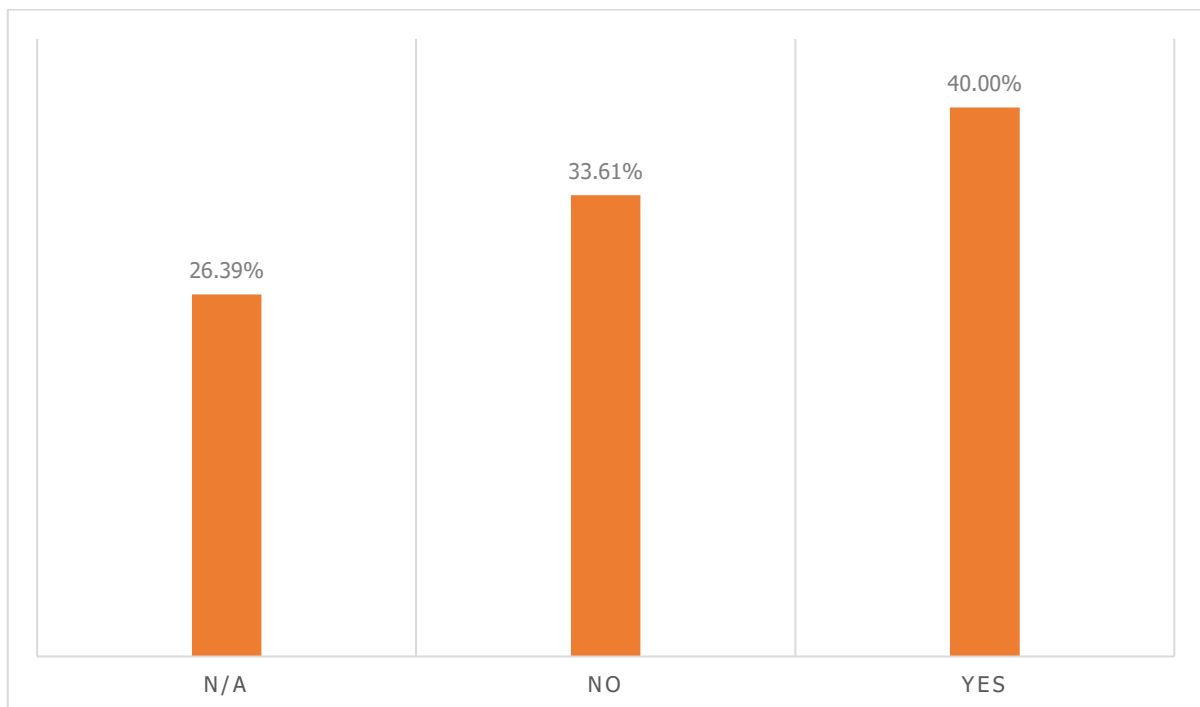


HEALTH AND WELL-BEING

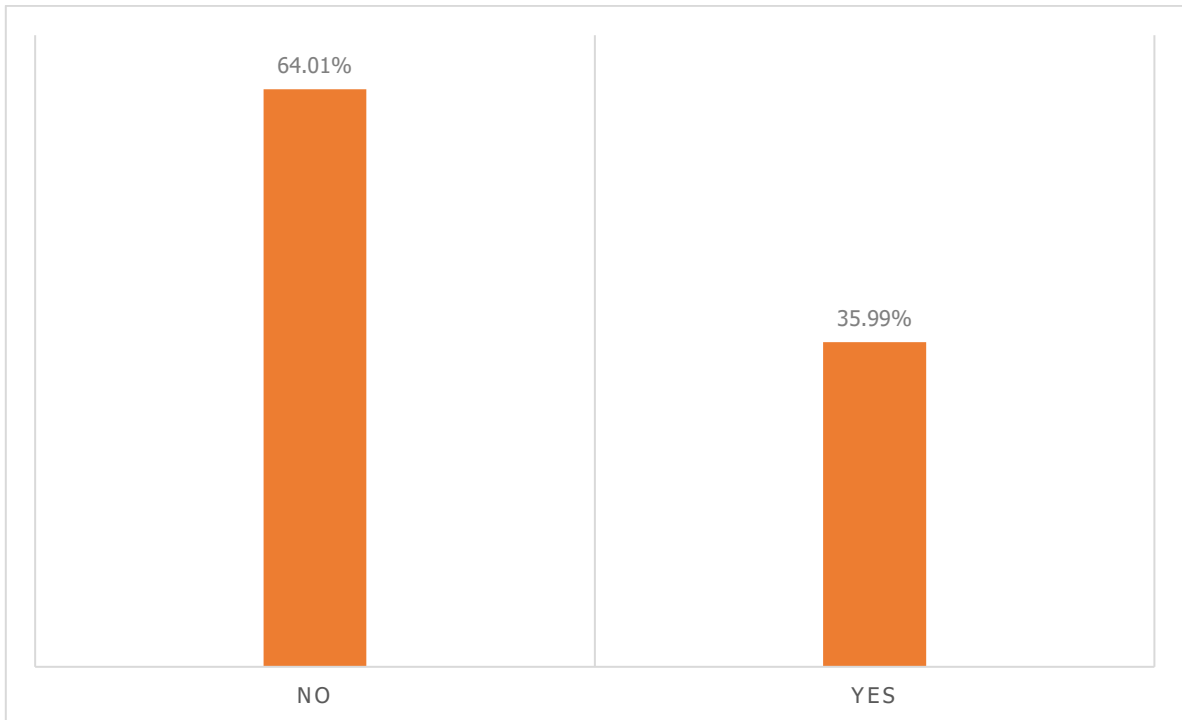
How would you describe your health in general?



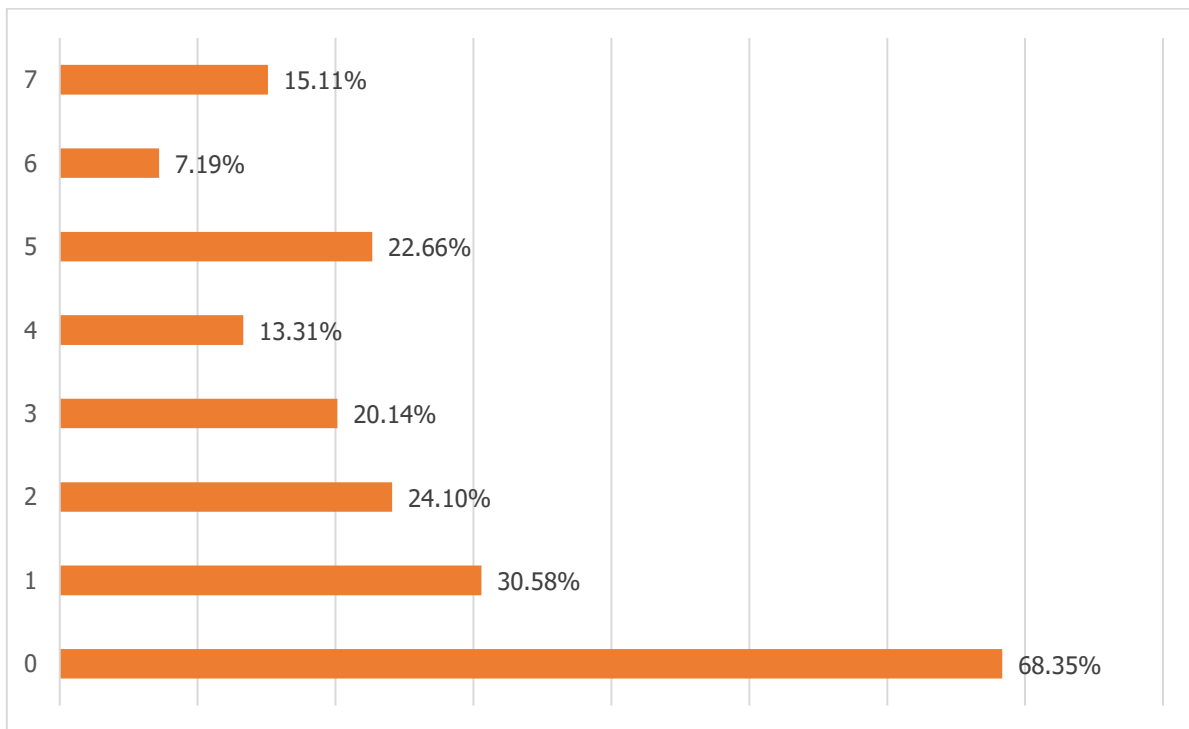
During the coronavirus restrictions, have you had a medical appointment or procedure cancelled or postponed?



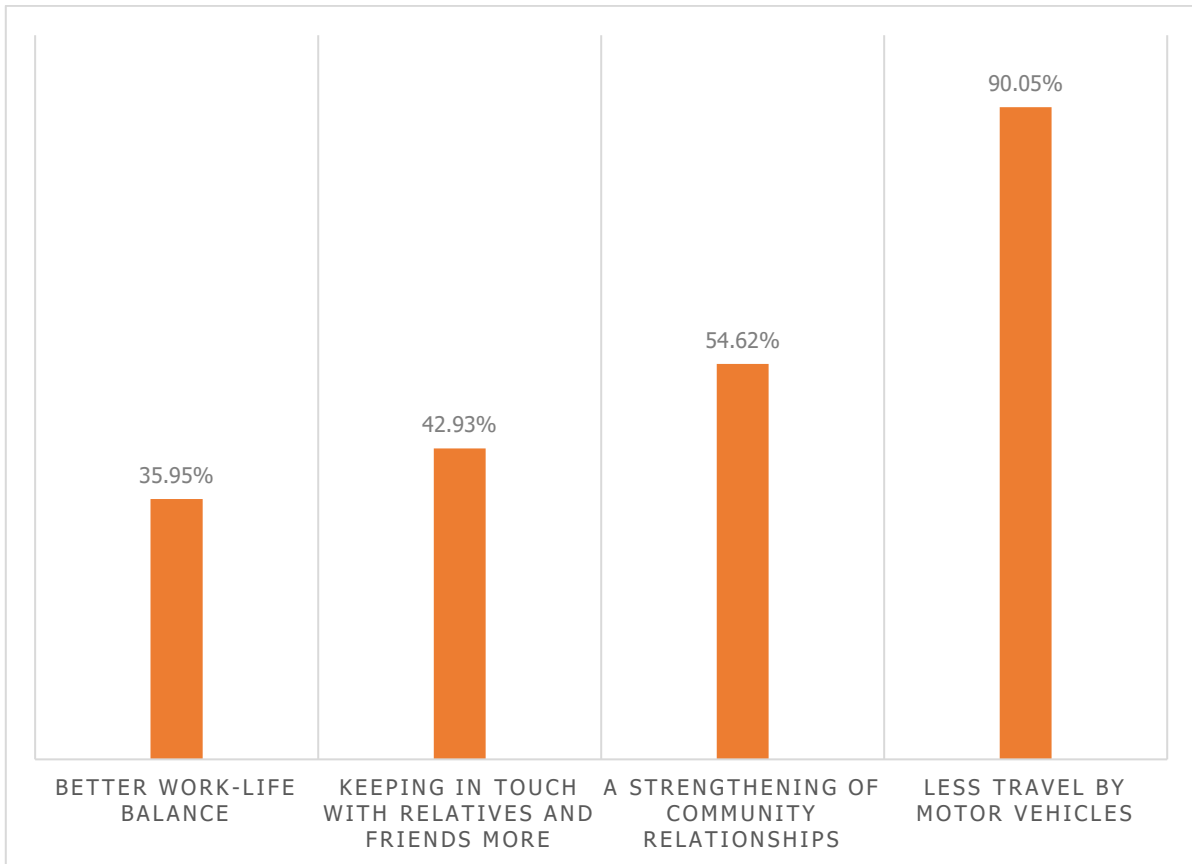
During the restrictions, have you avoided seeking medical attention when you would have done so normally?



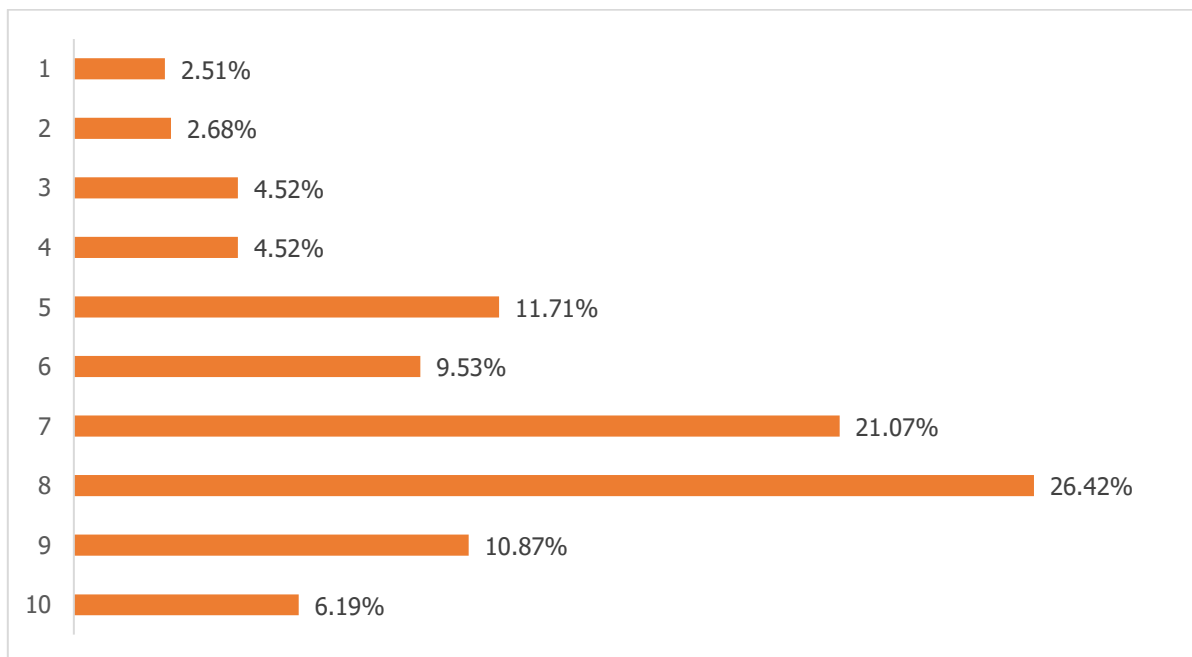
On how many days over the past week have you done at least thirty minutes of uninterrupted exercise that has left you out of breath?



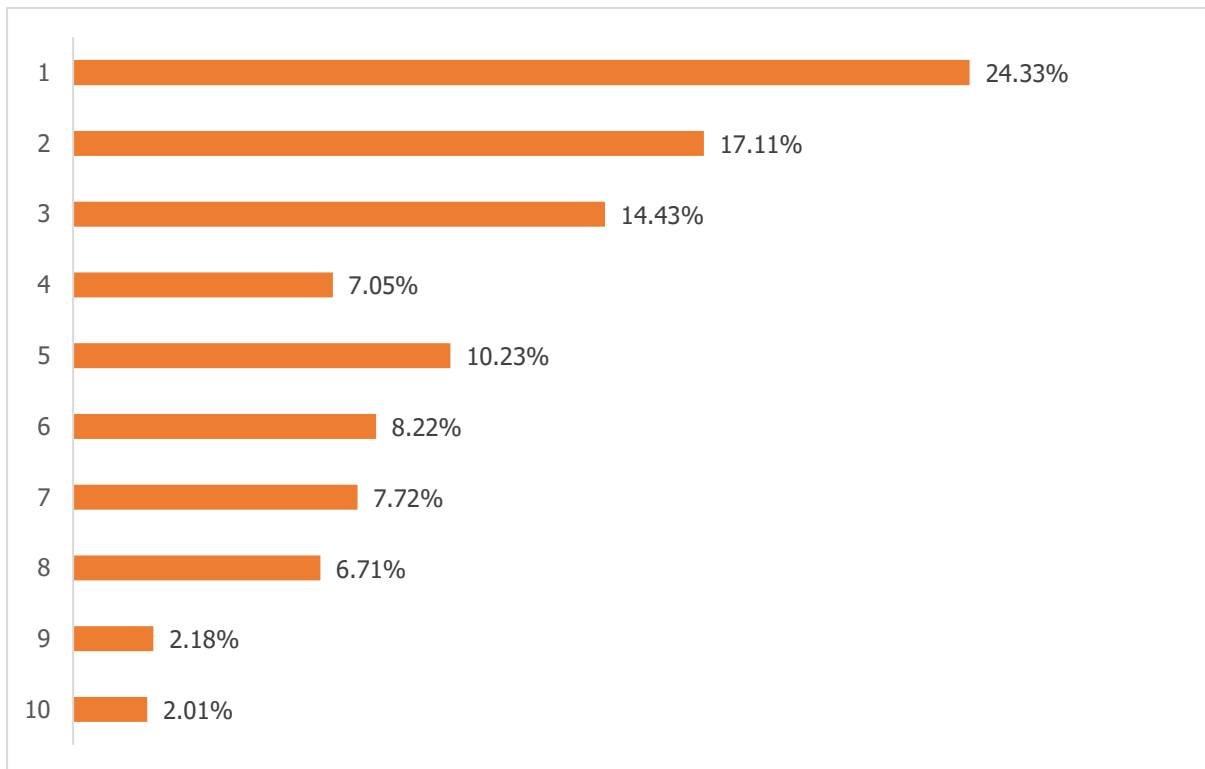
Which of the following have you witnessed or experienced during the lockdown restrictions, if any?



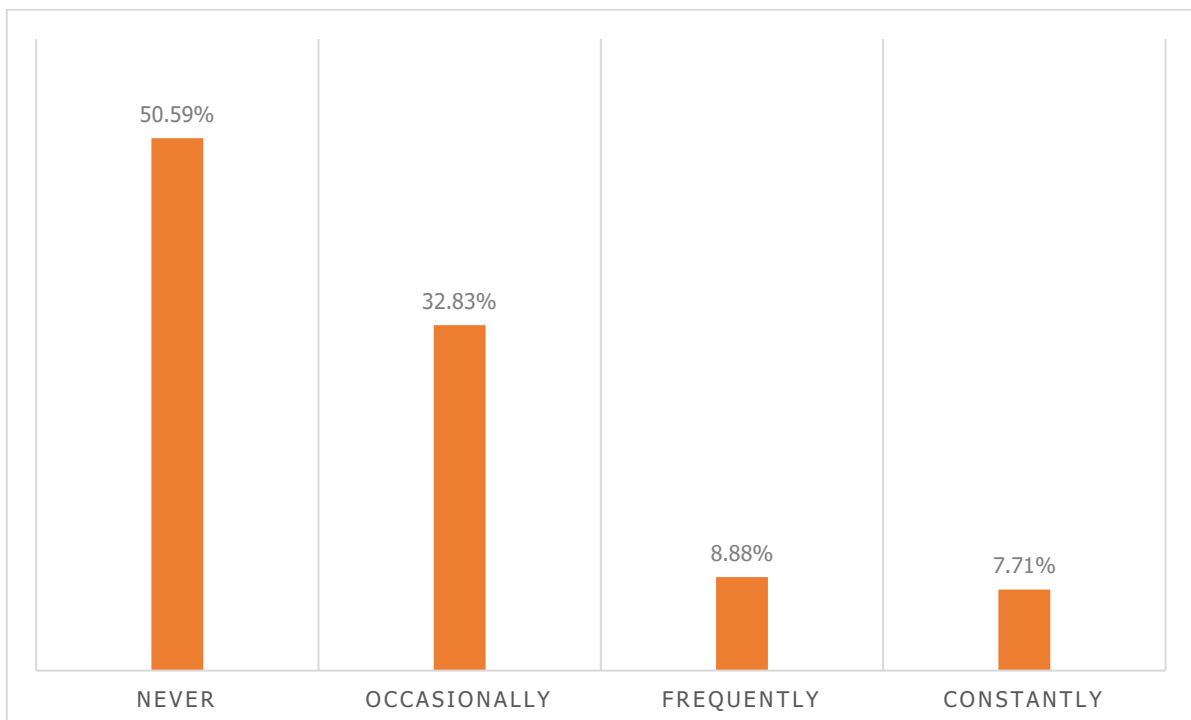
On a scale of one to ten, where one is 'very unhappy' and ten is 'very happy', how happy do you feel today?



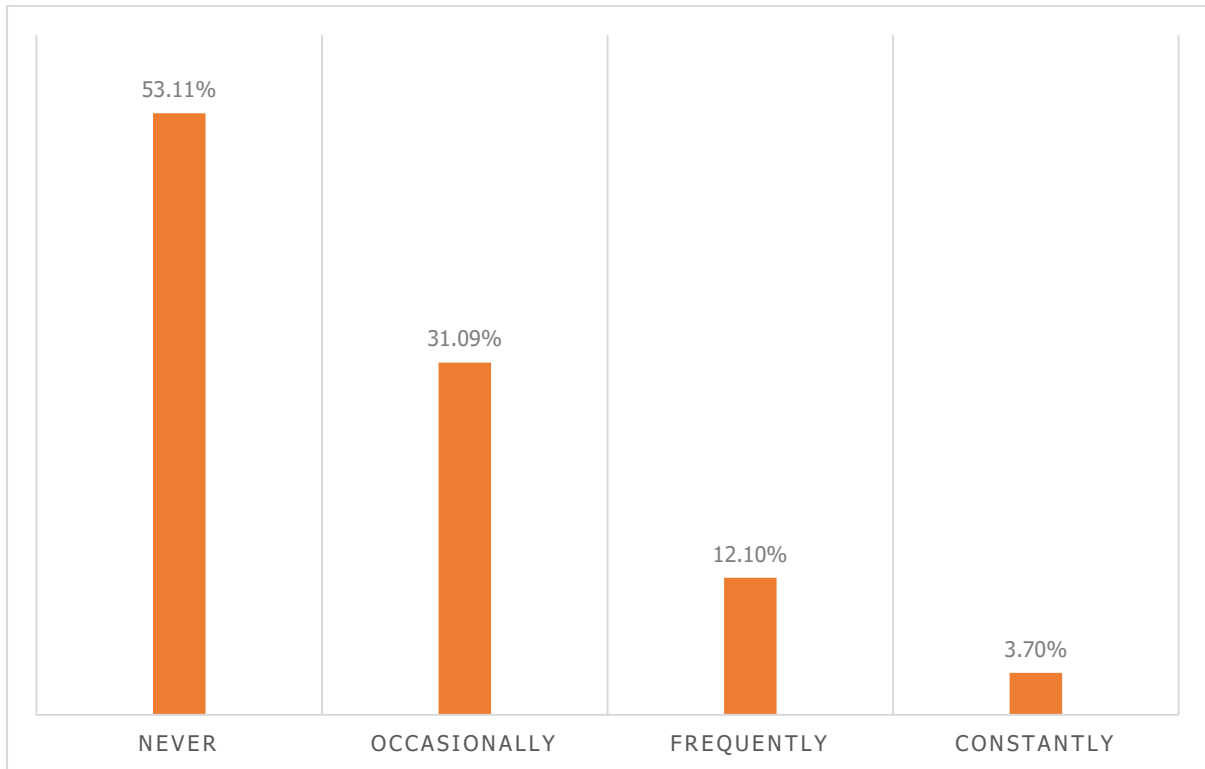
On a scale of one to ten, where one is 'not at all anxious' and ten is 'overwhelmingly anxious', how anxious do you feel?



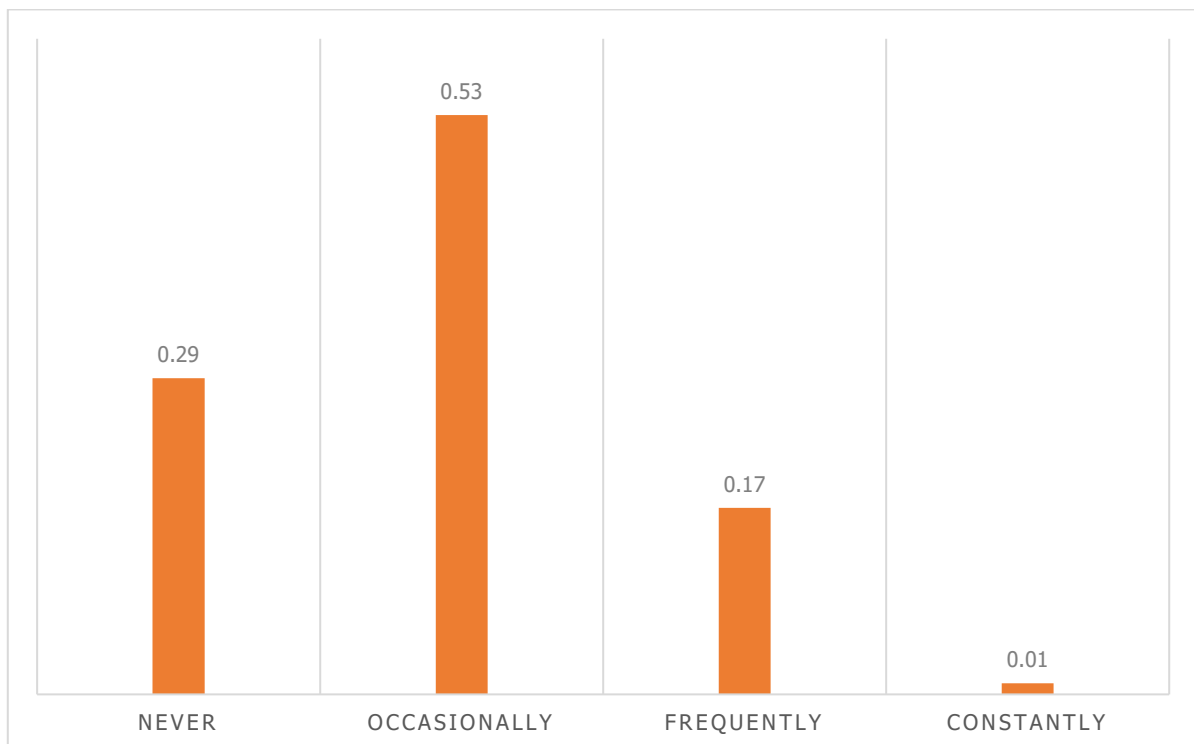
How often have you felt isolated, i.e. separated from friends and family, in the past two weeks?



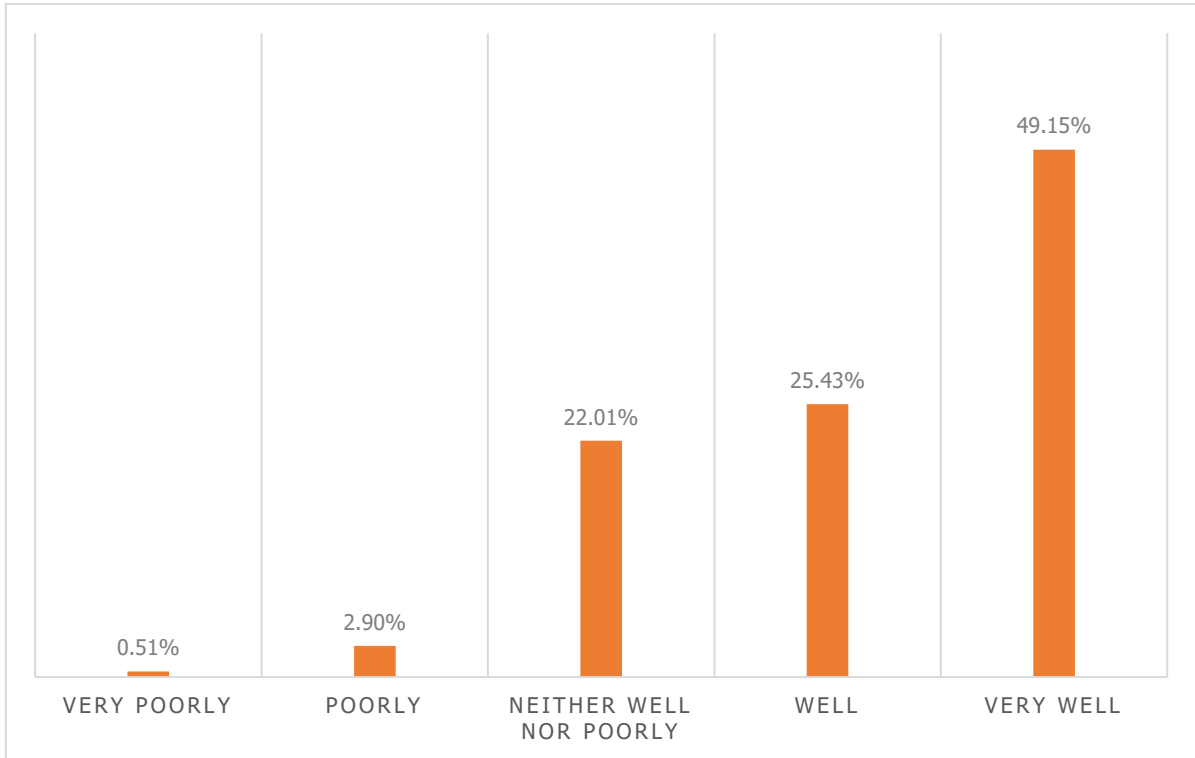
In the past two weeks, how often have you felt lonely, i.e. sad or distressed about being by yourself, or feeling disconnected from the world around you?



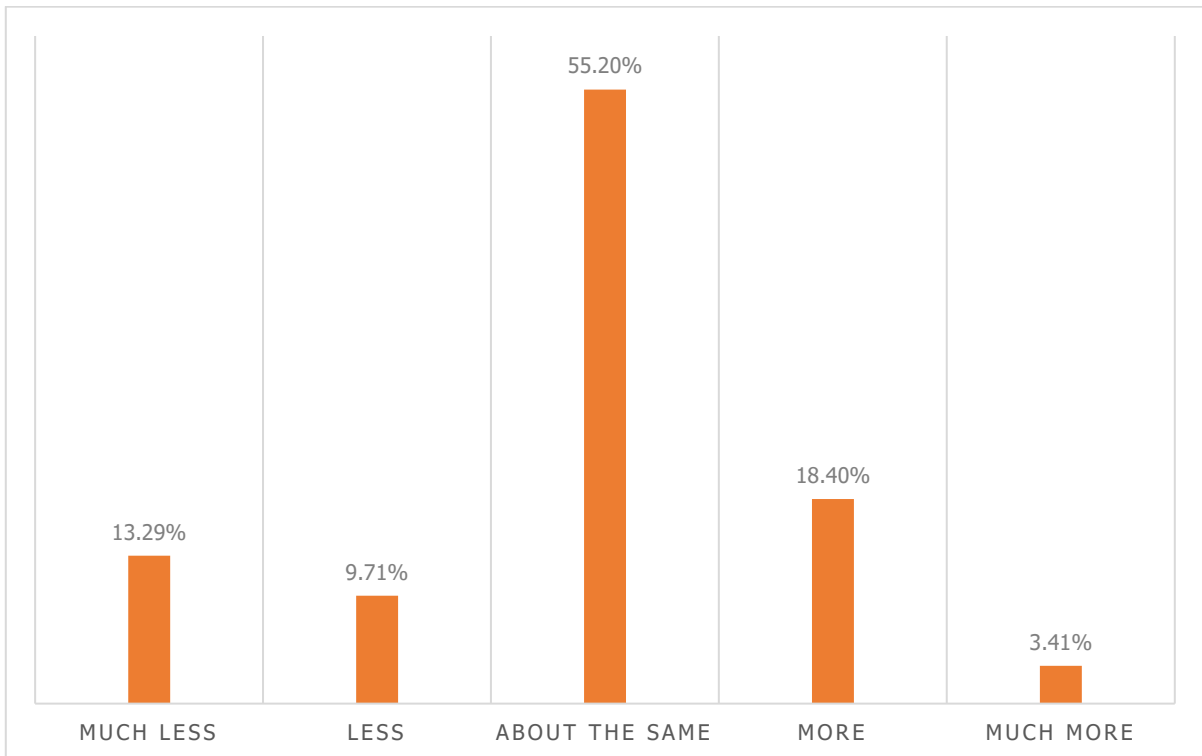
How often have you felt frustrated or angry in the past two weeks?



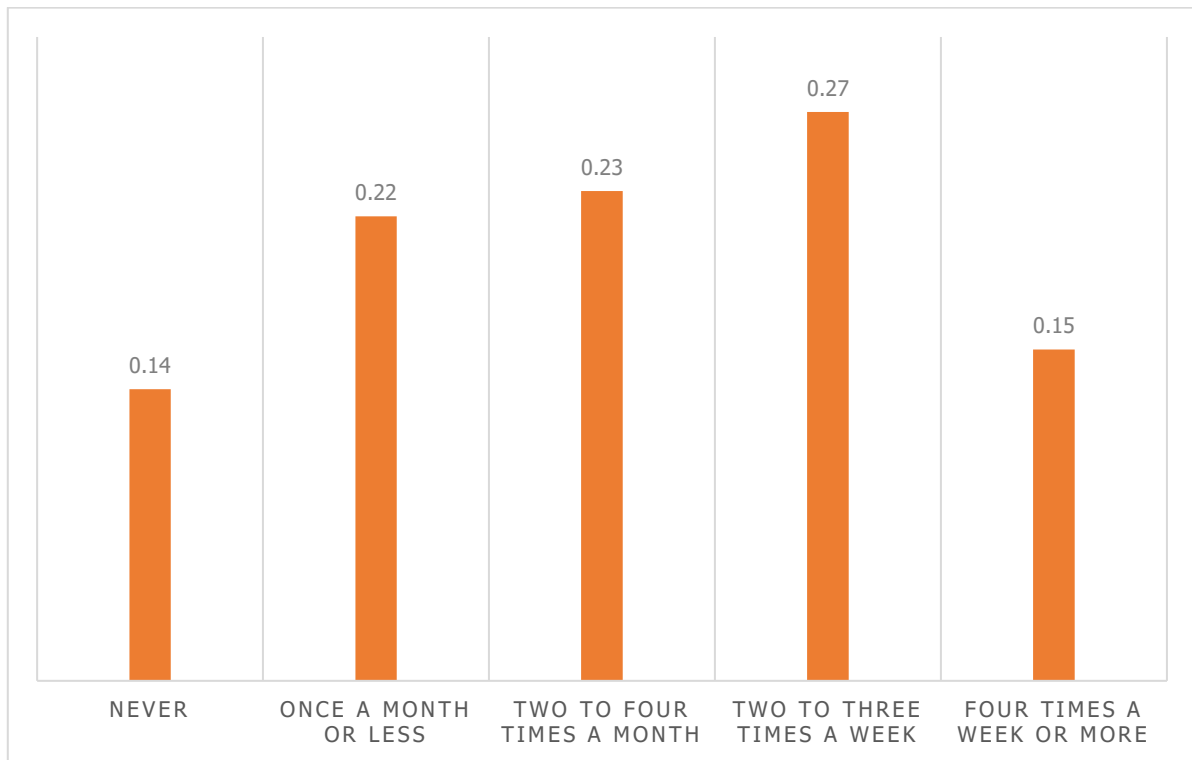
How well have you been getting along with the rest of your household over the past two weeks?



How much alcohol have you found yourself drinking over the past two weeks, compared with before the outbreak of COVID-19?



How often do you drink alcohol?





Isle of Man
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