

Cost of living emergency

So many of you continue to get in touch to tell us about the difficulties you are having due to the rising cost of living.

From food and fuel to medical fees and subscription services, almost every aspect of our lives is costing more. And while the calls from the Jersey Consumer Council to ask the Government to step in and offer some assistance – partly funded by the increased amount of GST the Government is making from this cost of living emergency – were rejected, the Consumer Council continues to give a voice to Consumers and does what it can to help Islanders, no matter what their background or status.

To that end, we have published in this edition some hints and tips that will help you save money during these tough times. Better still, there are another 50 or so tips on consumerCouncil.je to help you spread the pennies this summer.



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Giving a voice
to **Consumers**

And while we wait in anticipation of the new Government being formed, and finding out how they intend to help Islanders this coming winter, our pricecomparison.je website and app will continue to publish the prices from essential supermarket groceries, as well as the price for petrol and diesel at the forecourts.

THE CONSUMERS' CHAMPION

We investigate and publicise anomalies in consumer affairs and aim to provide Islanders with accurate and timely information to help make

#InformedDecisions

Scam alerts

We regularly receive examples of scams that target Islanders.

The Jersey Consumer Council is an active member of the Jersey Fraud Prevention Forum, which recently reported that between January to April this year, Islanders have been scammed out of nearly £300,000, which is more than the total of 2021.

Scams occur across a large range of activities, from financial investments and cryptocurrency to phishing and romance scams.

We were recently made aware of a young online gamer, aged only 14, who was approached by scammers via his Discord messaging account, and tricked into paying out money. His parent contacted us and asked that we warn other young gamers and parents of the risks. You can read more about it on our website consumerCouncil.je.

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New Member

Subject to Ministerial approval, we are delighted to welcome a new volunteer member to the Council.

Trudy Le Bas has worked in the charity sector since 2016 and has both volunteered and worked for a variety of non-profit organisations.

She brings our volunteer member total to eight.



Funeral Costs

It's not just the cost of living that's increased!

In February, we published the findings of our funeral costs survey, which showed that two of the three funeral directors' costs had increased since the last survey in 2017. The third had dramatically reduced, as their 2017 costs were £1,600 more expensive than their competitors.

De Gruchy's (Co-Op)	Maillards (Independent)	Pitcher & Le Quesne (Dignity)
£2,765	£2,715	£2,680
(£2,165 in 2017)	(£2,256 in 2017)	(£3,863 in 2017)

A full breakdown of services and products provided by each company can be found on consumercouncil.je.

Although price can be a key factor, each funeral director is well established with staff who are experienced in comforting and offering both support and guidance to grieving families. It's important to feel comfortable and build a relationship, so we recommend that you visit each of them before deciding who to choose. The Superintendent of the Crematorium is also happy to receive calls and answer any questions.

Updated Budget Tool

We usually know our income amount/s but it's too easy to 'guesstimate' the outgoing amounts, so knowing many of you used our old budget tool to help with your money management, we have updated it to include a comprehensive breakdown of your income and expenditures.

It can be found on its own page on the website, just click the option at the top of the Home Page.

[News](#) [Information](#) [FAQ](#) [Newsletters](#) [Budget Tool](#) [About Us](#)

If you've never prepared a budget, it might look a little overwhelming at first, so focus on one section at a time.

Once completed, you'll have a clearer view of your current financial situation which will help you budget through the year and be available if you need to assist in proving your financial position when applying for a loan or mortgage.

The easiest way to complete it is online, as the totals work themselves out for you and there is a SAVE button to allow you to save your input at any point (we will never view or use any saved data). If you prefer, you can print a blank budget tool and fill in by hand and total the amounts manually.

At the top of the page, there are four options:

SAVE – Pressing this button will give you a randomly generated alpha-numeric code (Budget Reference), allowing you to save the current input and return at a later date to review and amend as needed.

LOAD – Type in your previously provided Budget Reference to load your saved budget.

PRINT – Allows you to print the breakdown and totals, for future reference.

DELETE – All data will be immediately deleted.

Below is a snapshot of the tool, but we urge you to take a look as we truly believe it will help many Islanders during this difficult financial and uncertain time.

INCOME:	
YOUR INCOME: Earnings, Pension, Benefits etc	Monthly Total
Gross Salary from your job/s or business	<input type="text"/>
Pension (State and/or private)	<input type="text"/>
Benefits and income support	<input type="text"/>
Child maintenance	<input type="text"/>
Alimony	<input type="text"/>
Interest and/or dividends from savings and investments	<input type="text"/>
Rental income	<input type="text"/>
Other income	<input type="text"/>
Add Row	
TOTAL INCOME:	£0.00

EXPENDITURE:	
YOUR OUTGOINGS: Everyday expenses	Monthly Total
ITIS deduction	<input type="text"/>
Social Security and LTC deduction	<input type="text"/>
Mortgage or rent	<input type="text"/>
Property service charges	<input type="text"/>
Grocery and household shopping (not alcohol or cigarettes)	<input type="text"/>
Energy supplier costs for heating, cooking and hot water e.g. electricity, gas, oil	<input type="text"/>
Parish rates	<input type="text"/>

Money Saving Tips

Below are some of the many money saving tips that we have shared on our website, over the past few weeks. For more go to consumerCouncil.je.

1. COMPARE GROCERY

Are you one of the thousands of Islanders already using our price comparison service?

Our volunteer members regularly collect the prices of nearly 100 grocery items, from the six main physical supermarkets and two online stores, which are published every two weeks (Alliance, Co-Op, First Choice Groceries, Iceland, M&S, Morrisons, Valley Foods and Waitrose).

We also collect and publish the cost of a litre of unleaded petrol and diesel from each of the twenty-seven Island forecourts (prices at time of writing shown above). Although we're now in summer, on a weekly basis, we continue to publish the pence per litre prices of heating oil from the four oil distributors.

Pricecomparison.je can be accessed by clicking the main banner on consumerCouncil.je website or via the free downloadable app found on both GooglePlay and AppStore.

2. SHOP WISELY

By creating a weekly menu, not shopping on an empty stomach and only buying promotional items when you really need them (and they are truly cost-effective), you can keep food waste to a minimum.

Try switching from well-known brands, like Heinz, to store brands which are usually cheaper. People expect own label products to be of lower quality, but they are often made in the same factory as known brands, and taste just as good.

If you do have unused food, look up recipes for ways to use it, ideally by using store cupboard items and without having to buy more food. Vegetable soup is a good use of leftover veg, and a chicken carcass can be boiled to create a perfect stock or soup base.

3. REDUCE FUEL FILL UP COSTS

Now, more than ever, it's essential that we drive as efficiently as possible to get the most miles from our fill up. The smoother and slower the drive, the more efficient your journey will be.

Using pricecomparison.je find the forecourt closest to your house, work, or en route, that is selling at the best price. Be aware that not all forecourts with the same branding sell at the same price.

Sign up for free loyalty schemes, to benefit from discounts, or accumulate cash for use at a later date. The places offering these are now shown on the 'My Forecourt' page our price comparison site.

Check tyre pressures to reduce effort on your engine. The correct pressure for your vehicle will be stated in the car manual. Taking off the roof rack, roof box or cycle rack will reduce weight and drag.

4. REDUCE ELECTRICITY COSTS

Turn your immersion cylinder to 60 degrees.

Take a quick shower instead of a bath (uses 5 times less water).

Use a washing up bowl rather than leaving the hot tap running.

Turn lights off when you are not in the room.

Do not leave appliances on standby – turn off at plug and unplug.

Make the most of the summer weather by putting clothes on washing line.

5. REDUCE WATER BILLS

Fix leaking taps as quickly as possible.

Only use the washing machine when you have a full load.

Take a shower instead of a bath. A shower uses two to three times less water than a bath.

Turn off the taps when not needed, such as whilst brushing your teeth.

Also, contact Jersey Water for one of their water-saving packs, which includes easy to fit attachments to your taps that will help you save water – and ultimately money!

6. REDUCE, REUSE, RECYCLE

Pre-loved items are a terrific way to spruce up your wardrobe, home or garden. There are so many charity shops in the Island with a huge range of items from clothes, bags and jewellery to tableware, chairs and beds. It's a win for all.

elling items you no longer use is a great way to declutter and bring in some income.



Cost of newspapers

Many of you have contacted us about the sharp increase in the cost of the Daily Mail.

Knowing that the daily papers are printed and distributed in Jersey by Kodak Printing and the Guiton Group, we contacted both the JEP and Associated Newspapers for an explanation.

It must be accepted that the cost of paper has rocketed in the past few months and we were told that neither of the local companies has any control over the local selling price, as this is set by, Associated Newspapers (the publisher).

The publisher highlighted that on page 2 of the 16th April Saturday edition of the Daily Mail they printed the below:

'OWING to significant rises in the cost of paper and printing, the price of your Saturday Daily Mail in the Channel Islands has increased by 40p to £1.70p from today.

We appreciate that any price increase is undesirable, however this has been necessary to ensure the daily printed edition of the Daily Mail continues to remain available in the Channel Islands. At £1.70 the Saturday Mail remains fantastic value and far less than the price of some rival papers. The cost of your weekday Mail is also increasing by 40p to £1.40 from Monday, with The Mail on Sunday increasing to £2.40 from tomorrow.'



Your Feedback

We're here to help local consumers and we love receiving your positive feedback.

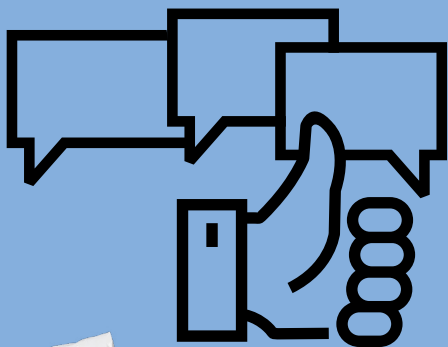
Here's some that we've received so far this year:

Regarding [pricecomparison.je](https://www.consumercouncil.je/pricecomparison)

- "It's great to see this is having a very positive response from the consumer. We have also received some very positive feedback from our customers regarding this app."

General enquiries:

- "I am grateful for your intervention as I do not think this would have been fixed otherwise."
- "This is why your department is so important....I am glad that at least one department has our views on board-good luck."
- "Many thanks for all the great work you do on the Island."
- "Thanks for all the work the Council does for consumers to raise issues and get results..."



Credit card update

You may recall that over the past couple of years, applying for a new credit card has become increasingly difficult for Islanders. Due to a multitude of reasons, some legal and others commercial, card providers have stopped providing this service.

Over the past few months, the Council contacted several non-bank providers: AMEX, MBNA, M&S Bank, Virgin Money and Tesco, and received replies from all.

Their reasons for either pulling out of the Channel Islands altogether; no longer accepting new applications; or only offering existing customers a replacement card; were two-fold:

- 1). Jersey is not part of the United Kingdom.
- 2). Providing the service is no longer commercially viable.

Locally, we are only aware that HSBC offer new applications to non-account holders, if the applicant meets the appropriate requirements.

So, the message is, if you currently have a credit card and receive a renewed one, keep hold of it as you could struggle to obtain one from another provider.



Single Use Plastics

The Government of Jersey is introducing the new 'Single-Use Plastics etc.' law on the 21st July this year. Single-use plastic and paper bags will no longer be provided by traders to consumers in Jersey, as the importation and supply of these bags is to be prohibited by law.

Carrier bags between 50gsm and 170gsm will be prohibited, and reusable and fully recyclable paper bags over 170gsm may be used, but the trader will need to charge a minimum of 70p for them.

Plastic carrier bags with a thickness of 15 microns and above, but less than 50 microns will be prohibited. Fully certified home compostable bags under 15 microns thick may still be used. Recyclable plastic bags above 50 microns thick can still be used, but again, the trader will need to charge a minimum of 70p. Of course, you are urged to re-use bags you do purchase.

Other reusable bags made of cotton, jute, canvas, etc. are not covered by this law.

There are also some bags exempt from the law, such as recyclable paper counter bags (you might see these in a bakery), single-use carrier bags for prescription medications and appliances, uncooked fish/fish products, live fish or aquatic creatures, and goods in transport via plane or ship are still allowed.

Don't worry – bin liners, dog poo bags and nappy sacks etc will all still be available for their intended use.

For more detailed information please visit www.gov.je/singleuseplastics. Traders will be allowed to use up current supplies of non-compliant bags until the 20th January 2023

