

# Basic food prices up 23%

Once again, we see that the cost of living continues to hover above the ten per cent mark for consumers in Jersey.

However, the rate at which our Jersey Consumer Council 'Basket of Basics' has increased over the past two years is currently sitting at a wallet-busting level.

**(See the full table on Page 2).**

Other than potatoes, everything has shot up, giving an average increase of a staggering 23% over two years – that's more than double the published rate of inflation.

The 14 items, we believe, represent a core of a lot of people's shopping and, if these 'basic' items can climb so drastically, then it goes to show why Islanders continue to struggle every time they visit a supermarket.

This kind of data – which is there for all to see on pricecomparison.je – highlights that our Island's

decision makers should not always rely on the headline inflation figures being published, and instead drill down further to see how real people are being impacted by real, everyday prices.

While we wait for prices to stop climbing so fast, we encourage you all to keep shopping around. Please don't assume that just because you always go to the same supermarket, you're getting the best value. The price difference on exactly the same item across our small Island is both staggering and concerning.

In the meantime, our Council volunteers continue to walk up and down the aisles with a clipboard every fortnight, gathering nearly 150 product prices, to help you decide where might be best place to do your shopping.

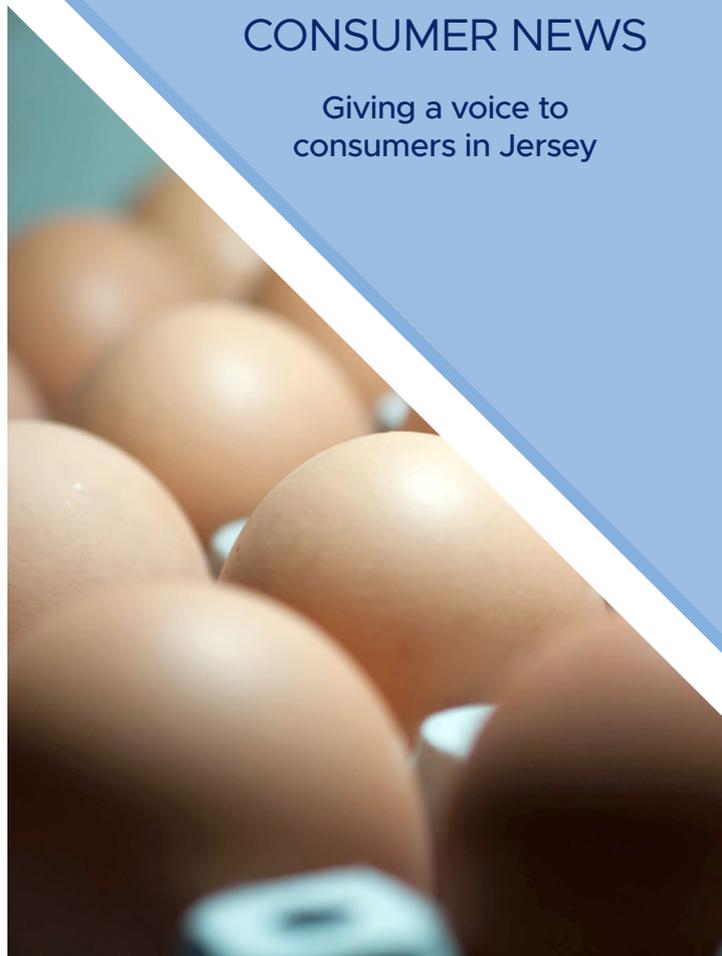
**Turn to Page 2 to see how much your grocery basket has increased over the last two years.**



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CONSUMER NEWS

Giving a voice to consumers in Jersey



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# How much has your grocery basket increased over the last two years?

Listed below are the 14 items in our Jersey Consumer Council 'Basket of Basics'.

**You can find the latest prices for these products in the 'JCC Essentials' section of [pricecomparison.je](http://pricecomparison.je) or our Price Comparison app.**

The products below are listed in order of the highest to lowest percentage price increase from 2021 to 2023.

PRODUCT	2021 PRICE	2022 PRICE	2023 PRICE		INCREASE FROM 2022 TO 2023	INCREASE FROM 2021 TO 2023
Sunflower oil (cheapest)	£1.61	£1.95	£3.10		59% (£1.15)	93% (£1.49)
Baked beans	£0.95	£1.07	£1.69		58% (62p)	78% (74p)
Penne pasta (cheapest)	£0.84	£0.90	£1.28		42% (38p)	52% (44p)
White sliced bread	£1.01	£1.14	£1.40		23% (26p)	39% (39p)
Oven chips	£2.08	£2.34	£2.78		19% (44p)	34% (70p)
Cornflakes cereal	£1.51	£1.58	£1.92		22% (34p)	27% (41p)
Fresh, whole chicken (cheapest)	£4.60	£5.25	£5.78		10% (53p)	26% (£1.18)
Toilet roll	£1.64	£1.87	£2.03		9% (16p)	24% (39p)
Milk	£1.27	£1.40	£1.52		9% (12p)	20% (25p)
Eggs (cheapest)	£1.39	£1.33	£1.66		25% (33p)	19% (27p)
Unsalted butter (cheapest)	£1.77	£1.82	£2.11		16% (29p)	19% (34p)
Tomatoes (cheapest)	£1.28	£1.41	£1.50		6% (9p)	17% (22p)
Tea (cheapest)	£1.37	£1.45	£1.46		1% (1p)	7% (9p)
White potatoes (cheapest)	£2.52	£2.34	£1.55		-34% (-79p)	-38% (-97p)
<b>AVERAGE BASKET TOTAL</b>	<b>£13.46</b>	<b>£14.66</b>	<b>£16.52</b>	<b>AVERAGE INCREASE</b>	<b>13%</b>	<b>23%</b>

Check out our Price Comparison website and app to see the latest local grocery prices, as well as up-to-date prices for petrol and heating oil. Visit [pricecomparison.je](http://pricecomparison.je) or search for 'Jersey Price Comparison' in your App Store to download our app to your smartphone or tablet.

## Going away this summer? Make sure you're covered for every possibility...

Whether you're planning a fortnight in the sun or a weekend away this summer, it's important to make sure that you're protected against any mishaps you may face.

Before you even think about packing your suitcase or stocking up on your Factor 30, the first thing you need to do when you're planning a trip abroad is to sort out your travel insurance – or make sure you check that your current policy is still in date and covers everything you need it to.

Although we sometimes don't like to think about the worst-case scenarios, there's a whole host of reasons why you need to make sure you're covered every time you leave the Island, no matter the length of your trip – from unexpected medical expenses to last minute cancellations.



## TRAVEL INSURANCE CHECKLIST

- ✓ The distinction between European and worldwide cover might seem simple, but some travel insurers have different ways of classifying your journey. Check what counts as Europe and what counts as Worldwide when booking your insurance, and make sure that you're definitely covered for all the places you're visiting.
- ✓ If you need cover for risky activities, such as skiing, then you must declare this, or you won't be covered.
- ✓ You may be better buying an annual policy rather than single trip cover, depending on the nature of your trip – especially if there's a chance you may travel again at some point in the next 12 months. Single-trip cover insures you for one specific journey, whereas annual policies (sometimes referred to as 'multi-trip' policies) provide you with ongoing cover throughout the year, though they usually have limitations on the number of days travel they'll cover. Generally speaking, annual policies tend to be more expensive than single-trip policies, but they become more cost-effective the more you travel.
- ✓ Travelling with your partner or your family? You have the option of covering everyone under the same policy, which might work out cheaper. However, if one of the travellers in your party needs specialist cover due to their age or medical conditions, it may increase the cost of the policy.
- ✓ A good travel insurance policy should provide cover for illness, injury or death and repatriation. Check that the policy covers all the following:
  - Liability for accidents involving others
  - The airline going out of business
  - Natural disasters or natural events such as volcanic ash clouds or severe weather
  - Political instability
  - Security risks



## HERE'S OUR TOP TRAVEL INSURANCE TIPS

### MAKE SURE THAT THE MEDICAL COVER IS ADEQUATE

– To help pay your medical bills, £5 million medical cover is advised by Which? It may sound like a lot but, depending on where you're going, access to medical treatments could end up being very expensive.

**COVER YOUR GADGETS** – Travelling with your laptop, tablets, speakers, or other pricey electronic devices? You may need to extend your home insurance to cover these, as single items on your travel policy may only be covered for up to £250.

**ARE YOU COVERED FOR MISSED FLIGHTS AND MISSED CONNECTIONS?** Make sure you check that your policy includes the Channel Islands.

**CHECK THE CANCELLATION PROVISIONS** – How much are you covered for in the event of the holiday being cancelled by unexpected events such as illness?

**BE HONEST** – When buying your travel insurance, you must declare all pre-existing medical conditions, otherwise your cover will be voided.

**READ THE SMALL PRINT** – Always check what isn't covered, so you don't have any nasty surprises.

**AGE MAY MATTER** – Often, travel insurance prices can rocket as you age because, according to the insurance industry, you're statistically more likely to fall ill while on holiday. In a recent survey, Which? found average travel insurance prices for a 70-year-old to be nearly double those offered to a 65-year-old. If you're an older traveller, it could be worth shopping around to find the best deal.

## YOUR TRAVEL QUESTIONS ANSWERED

We often receive travel-related questions from consumers in Jersey.

Here's the answers to a few that we've received:

### HOW DO I FIND THE BEST DEALS FOR HOLIDAYS?

Online sites can help you compare the prices of various holiday packages and hotels. Shop around to find the best deals and be aware of any potential scams.

### WHAT SHOULD I KEEP IN MIND WHEN HIRING A CAR?

One of the key steps when hiring a car is double checking for any damage before you drive away. Ensure that the paperwork is correct and get staff to

sign off if you spot any extra damage.

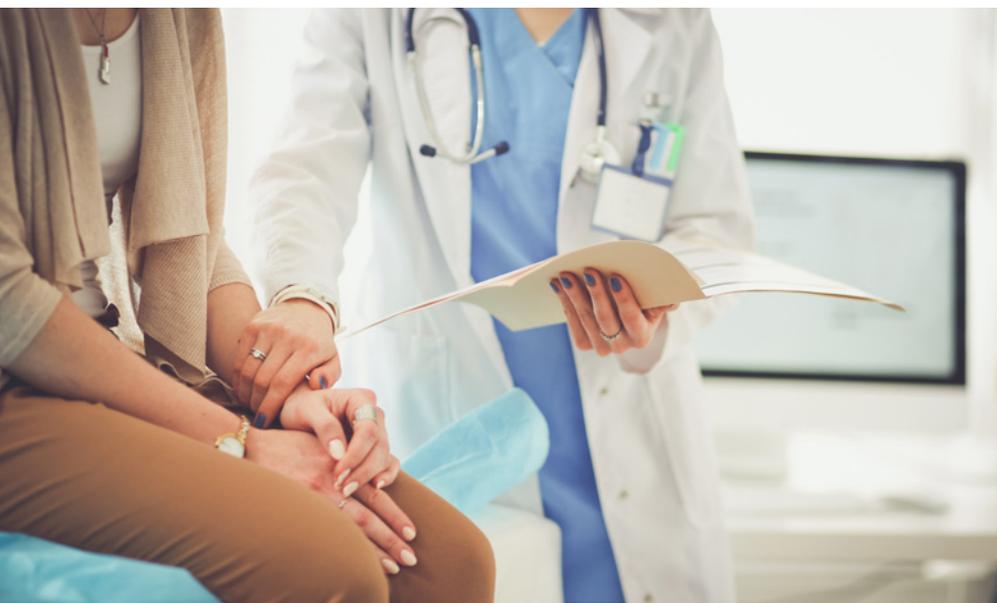
### WHAT'S THE MOST COMMON TYPE OF HOLIDAY FRAUD?

Research has shown that the selling of fraudulent airline tickets is one of the most popular travel scams. Make sure you always buy your tickets from an official airline company website.

**Find the answers to many more consumer questions, on a wide variety of subjects, on the FAQ section of our website, at [consumercouncil.je/faqs](https://consumercouncil.je/faqs)**



**Check out the Travel news section of our website at [consumercouncil.je/category/travel](https://consumercouncil.je/category/travel)**



## An update on GP fees

Many of you have been in touch in recent months about a sudden increase in various GP fees.

As a result, we recently called every doctor's surgery in the Island, posing as a new patient potentially interested in registering with them, and inquired about various prices.

We had planned to share our findings with you in this issue.

However, at the time we surveyed the GP surgeries, we didn't know that an announcement would imminently be coming from the Government about an agreement to reduce the cost of a GP appointment by £20 for all face-to-face appointments from 1 June.

As a result, we've decided not to share our data, which is now old. Instead, we'll survey all surgeries in the Island again before our next newsletter and compare the new prices with the ones we previously gathered in May, to see whether all surgeries have indeed taken the £20 off, so we can share with you what impact the new Government deal has had on surgeries' pricing, to help you see how your GPs' costs compare to others.

The Government said that the new scheme, which was announced at the end of May by the Minister for Social Security, Deputy Elaine Millar, has been developed 'to help Islanders with the rising cost of living'.

Under a Health Insurance Fund Contract, additional payments will be made to practices for each face-to-face surgery consultation with a GP. In addition to the £20 reduction in patient fees, practices will also be paid an additional £5 per consultation to support them with the increased costs of running their businesses.

The £20 patient discount only applies to surgery visits, in normal surgery hours and doesn't cover home visits, telephone consultations, or out of hours services, so the costs of those services may remain the same.

After receiving many messages from concerned Islanders this year about the cost of healthcare, we very much welcome this announcement from the Government.

However, we were disappointed to hear about some surgeries suddenly putting their appointment prices up by as much as £10 in what we now know was the lead up to this £20 reduction announcement being made public.

We were also concerned by the eye-watering range in pricing that we saw when we surveyed all surgeries in the Island – with huge differences between the cheapest and most expensive surgeries – particularly as the level of service you receive from your GP should be gold standard no matter where you go or who you see. You wouldn't be wrong in assuming that such a tightly-regulated industry should be offering almost a standardised service, no matter where you go.

We'll be keeping a regular eye on the cost of healthcare over the coming months.

Look out for a price comparison of surgeries in the next edition to see how your surgery's prices compare to others. But, in the meantime, we hope that this positive new announcement from the Government of a price reduction will help to ease your current financial burdens – particularly as it comes at a time when the cost of most other services seem to be on the rise.

## Jersey Electricity announces 12% price increase from next year

Jersey Electricity has announced that it will be increasing its prices by 12% from the start of next year.

It means that, from 1 January 2024, the cost of an average domestic annual electricity bill of around £1,200 will go up by £3 per week.

Jersey Electricity said that they are announcing the increase early to give customers more certainty of what they can expect from their electricity bills in the near-term, and that they will be freezing their current prices until next year.

They said that the rise is in line with the recently announced All Items Jersey Retail Prices Index (RPI) of 12.7% and will enable them to keep pace with rising costs due to the volatility of international energy prices.

In the meantime, consumers are reminded that Jersey Electricity's My JE app allows you to understand better how your electricity is being consumed, and where you may be able to make some savings. It's also a useful tool for keeping on top of your bills.



# Good news about credit cards on the way?

There, at very long last, appears to be some light at the end of the credit card tunnel.

Following more than 600 consumer responses to our credit card survey last year, Government officers have listened to the Jersey Consumer Council and have been speaking with all of the major credit card providers and credit reference agencies to see why it is that they've been turning down new applications for credit cards from Channel Islanders – or closing existing accounts.

Earlier this year we gave the Government our feedback and findings, from Islanders who were unable to obtain or renew credit cards.

For more than two years, we've been meeting with credit card company representatives, credit reference agencies, the Jersey Bankers' Association, finance leaders and the Jersey Financial Services Commission to try and understand, on behalf

of consumers, why credit card companies are refusing new applications to Island residents, refusing to provide Islanders with a new card once their existing one expires, or, in some instances, closing existing accounts, despite excellent credit history.

Last summer, we also had more than 600 responses to our survey about credit card applications, and we also shared the anonymised information from this survey with Government officers, to help them get to the bottom of why it was becoming increasingly difficult for people to apply for, or renew, credit cards.

In January this year, we called for a centralised electoral register as part of a response needed to prevent further credit card companies from pulling out of Jersey and other Crown dependencies.

While the Consumer Council doesn't wish to impact Jersey's important parish system, it would appear to us that the big stumbling block is allowing credit reference agencies access to a centralised electoral register – as they do in the UK – to make things like loan and credit card applications much easier.

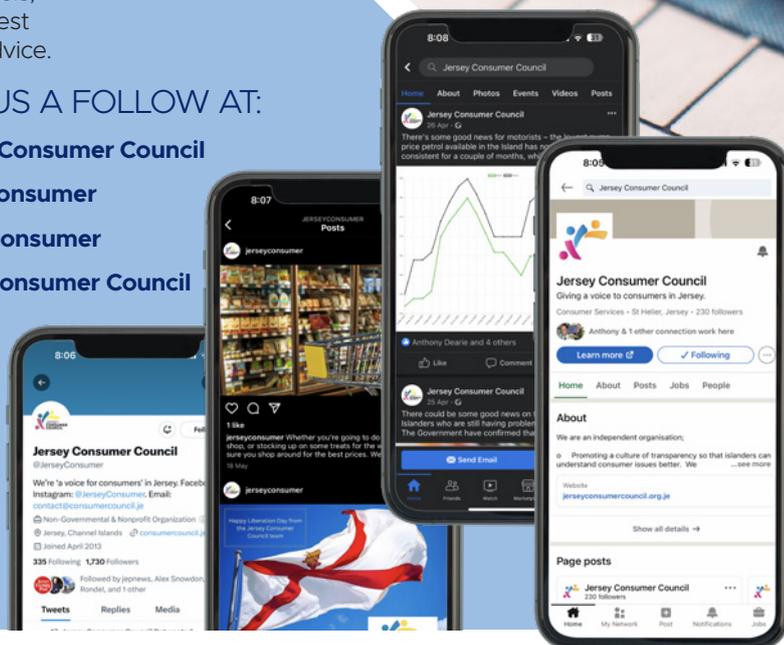
We have been told by those officers we are working closely with that a solution may be on the horizon. Therefore, watch this space and we will update you all as soon as we hear more.

## Are you following us on social media?

If you're not already following us, check out our social media channels, where we share the latest consumer news and advice.

YOU CAN GIVE US A FOLLOW AT:

-  **Facebook – Jersey Consumer Council**
-  **Twitter – @JerseyConsumer**
-  **Instagram – jerseyconsumer**
-  **LinkedIn – Jersey Consumer Council**





At the Jersey Competition Regulatory Authority, we work to ensure that Islanders receive the *best value, choice* and *access to high quality services*, in addition to promoting competition and consumers' interests.

## Enabling 5G in Jersey

### LICENCES RECOMMENDED FOR LOCAL OPERATORS

We at the Jersey Competition Regulatory Authority (JCRA) recently completed a process allowing local operators to receive licences needed to provide 5G services in Jersey.

Our role is to assess local demand for radio spectrum available to wirelessly connect mobile devices with the base stations of telecoms networks, and invite applications from operators interested in providing services.

After completing this process in 2022, we have recommended that JT and Sure receive 5G spectrum licences from Ofcom, the UK communications regulator, which is responsible for managing local radio spectrum on behalf of the Island.

### WHY IS 5G IMPORTANT FOR JERSEY?

While Islanders already have access to comprehensive mobile data services through existing 4G networks, the advance to 5G will ensure Jersey remains in line with the latest international standards.

Expectations are that 5G will significantly improve mobile broadband speeds and greatly increase the quantity of devices connecting wirelessly to the internet. Operators also envisage its introduction will aid the development of new applications such as smart home appliances.

### WHAT WILL HAPPEN NEXT?

Ofcom are presently processing the recommended 5G spectrum licences for JT and Sure, to issue in the next few months. Once received, the operators will need to upgrade their networks to the latest 5G standards and then begin rolling out local services. We plan to assess interest in a third 5G spectrum licence during 2023.



## Increasing protection against telephone fraud

### NEW CALLING LINE IDENTITY CONDITION ADDED TO TELECOMS LICENCES

Following comprehensive consultation, we have amended the licences of local telecoms operators to include a new condition on Calling Line Identity (CLI). This important facility allows people receiving calls to see the number of the person or organisation calling them before deciding to answer or not.

The new condition means that operators should always make this service available to their customers free of charge and take steps to identify and block calls that are not carrying valid calling line identity.

### WHY IS CALLING LINE IDENTITY REGULATION IMPORTANT FOR JERSEY?

Advancing technology makes it easier for fraudsters to change calling line identity, allowing them to convince people that calls are coming from trusted sources. Once answered, the fraudster may attempt to persuade you to

disclose personal information such as bank details.

UK communications regulator Ofcom recently reported that people are far more likely to answer a call if they recognise the number, which can lead to both financial loss and emotional harm. While the introduction of the new licence condition will not totally eliminate this situation, we believe this is an important step in helping minimise fraudulent calls.

### WHAT WILL HAPPEN NEXT?

Guidance issued by the JCRA alongside the new licence condition provides operators with additional information on how they should meet regulatory expectations. It also recognises that some time and investment may be needed to develop the systems and processes for monitoring call traffic and identifying potentially fraudulent calls.

We're also monitoring ongoing regulatory developments to increase protection against fraudulent calling line identity and may carry out further work in this area to ensure Islanders enjoy as much protection as possible.



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# School uniforms market study

We at the JCRA recently completed an important market study on school uniforms.

A market study is a flexible tool used to explore whether a market, or feature of a market, is working well for Jersey consumers.

While school uniform requirements and policies vary between schools in the Island, school uniform is clearly a strong feature of Jersey schools.

Our study found that a high proportion of school-wear items in the Island are branded and/or compulsory, and this represents an additional

consumer expense, when compared to fewer branded items, or non-branded school-wear items.

We therefore issued recommendations aimed at improving the market for school uniforms, and to help ensure consumers – parents, guardians, and pupils themselves – are getting a good deal.

Our findings and recommendations are summarised in the infographic below. This also provides some background information of the size and nature of the school uniforms market in Jersey.



## School Uniforms Market Study: Key findings & recommendations

**£1.6m**

estimated annual value of school uniform market



**42** Island Primary and Secondary schools



**50%** of the Jersey market is supplied on exclusive terms

Target date for implementation of recommendations  
**September 2024**



It is not uncommon for the number of branded and compulsory items to be

**greater than 40%**

of the total number of listed school uniform items



**3** main retailer of branded school wear items on-island

The Authority has concluded the study with four key findings and makes three recommendations.

- Market is sizeable
- Consumer choice is largely determined by uniform policy
- Proportion of branded items is high
- There is scope for market to adhere to previous guidance and wider best practice

**Recommendation 1**

Government to further consider policy developments and practice in other jurisdictions



**Recommendation 2**

Schools to conduct regular reviews of all contracts and supply arrangements relating to school uniforms



**Recommendation 3**

The Authority to work with Government on developing more specific guidance on the design and operation of competitive tenders for school uniforms





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# Groceries market study draft report

We at the JCRA are currently consulting on a draft report into the groceries market in Jersey.

This follows extensive research on the market structure, retailer pricing and profits, and uses a consumer survey (with 1,579 respondents) to help analyse purchasing behaviours and consumer preferences.

We know that the grocery market is important for Jersey consumers. Grocery shopping is a notable expense, accounting for 9% of the average Jersey household's total weekly spend, rising to 15% for lowest income households. Inflation has hit its highest rate in Jersey for 30 years, and food prices rose by 14.2% in the year to December 2022, impacting households' budgets.

However, our draft report shows that pressure on prices in Jersey is like that experienced in other jurisdictions, including the UK and Guernsey. It is inflationary factors that are

pushing up prices – rising input costs such as energy and the price of raw ingredients – rather than higher retailer profits, or lack of competition in the marketplace.

Competition in the Jersey grocery market appears to be working. Grocery suppliers are not making excessive profits, and our comprehensive survey data indicates that Jersey customers are well served by the market.

Our analysis does show that higher operating costs in the Island, and the lack of low-price suppliers, mean that Jersey consumers are paying more for their groceries. For example, the cost of a shopping basket at the same retailer is around 12% lower in the UK than in Jersey. And this reflects higher Jersey operating costs and tax differences, rather than any immediate competition issues.

Key findings and draft recommendations are set out in the infographic below.

The consultation period on the draft report ends on Friday, 21 July, and we would welcome your feedback to [info@jcra.je](mailto:info@jcra.je).

Further details on the study, including the full draft report, can be found on our website at:



SCAN ME

## Groceries Market Study Draft Report: Findings and recommendations



9%

The percentage of the average Jersey household's total weekly spend which is spent on groceries



14.2%  
The increase in food prices in the year to December 2022



33%  
The price difference of a shopping basket between Jersey and the cheapest UK grocery retailers



10%  
The approximate additional costs of operating on Jersey for grocery retailers



12%  
The price difference of a shopping basket between Jersey and the UK at the same retailer

### Recommendation 1

Improving price transparency with investment in Jersey Consumer Council's price comparison service, to encourage greater price based competition



### Recommendation 2

Maintain a competitive and dynamic groceries market, by minimising entry barriers and promoting Jersey as a test-bed for innovation



### Recommendation 3

Follow up recommendations from the 2021 market study into Freight Logistics, to increase competition and reduce freight costs



## Findings

- Profits for grocery retailers are in line with expectations and benchmarks
- Jersey's grocery market continues to evolve with new entrants, and development of online groceries
- While Jersey has experienced food price inflation, it is in line with inflation elsewhere
- Given market fundamentals, there are potential barriers to new entrants, in particular lower price operators
- Price differences between Jersey and the UK, tend to reflect higher on-island operating costs (primarily freight and labour) and tax differences, and not a lack of competition