

Introduction

Due to the COVID-19 pandemic it is important for key economic information to be available in a timely manner, to inform decision makers, businesses and members of the public. Therefore, in the short term, Statistics Jersey will be producing this report on a weekly basis to provide statistics in the following areas:

- Registered Actively Seeking Work (ASW)
- Income Support
- Business Disruption Loan Guarantee Scheme
- Coronavirus Government Co-Funded Payroll Scheme (Phases One and Two)
 - a sectoral breakdown for Phase Two (April and May claims) in [Appendix A](#)
- COVID Related Emergency Support Scheme (CRESS)
- Royal Court housing activity
- Road and public transport usage

Statistics Jersey aim to release this report every Friday at 10:00 but, as this is not a previously scheduled report, the time of release may be subject to change.

Summary

On 9 August 2020

- the total number of people registered as ASW¹ was 1,680; this total is 60 lower than a week earlier and 840 higher than at the end of the comparable week a year earlier (11 August 2019)²
- a greater number of females (880 individuals) than males (800 individuals) were registered as ASW
- there were 6,310 active Income Support claims, 20 lower compared with 2 August 2020, and 690 more than a year earlier (31 July 2019). This latest number of claims provided support for:
 - 8,130 adults
 - 3,200 children
- there were 90 active CRESS claims (for individuals having less than 5 years residency); this latest number was 20 lower than a week earlier. These claims provided support for:
 - 120 adults
 - 20 children
- under Phase Two of the Government Co-Funded Payroll Scheme over £63.6 million had been paid out for a total 10,850 claims³ from April, May, June and July 2020
- public transport usage increased (by 11%) and road usage was essentially unchanged compared with the previous week

On 7 August 2020

- around 55 loans had been approved under the Business Disruption Loan Guarantee Scheme; the total amount of loans approved was £3,098,700, of which £2,993,700 had been drawn down
- there were 39 residential properties transacted through the Royal Court, 28 of which were eligible to be included in the Jersey House Price Index

¹ Note that those claiming CRESS and registered as ASW are excluded from these figures, see pages 2-3 for more detail.

² Numbers of individuals are rounded independently to the nearest 10 throughout this report; hence, categories may not sum to totals.

³ A business claiming in multiple months will have submitted multiple separate claims, meaning they are counted more than once.

Registered Actively Seeking Work

Customer and Local Service (CLS) compiles data on people in Jersey who are registered as Actively Seeking Work (ASW). Statistics Jersey independently analyses this anonymised data and publishes a quarterly report. This new weekly report constitutes a summarised, more frequent version of the quarterly report.

It is important to note that unemployed Jersey residents are not required to register as ASW. There are, however, certain requirements for those in receipt of an Income Support claim. Changes to the Income Support criteria have an impact on the total numbers registered as ASW. The numbers presented constitute an informative set of indicators of the level of individuals registered as ASW in the Island at a given point in time. For more information on historical ASW statistics, and methodological information, see the latest quarterly report [here](#).

Due to the COVID-19 pandemic, some individuals who are unemployed may not yet be registered as ASW:

- their Income Support application is still to be assessed by CLS
- they have recently been made unemployed and have not yet registered with CLS
- they do not know their current employment status: they may be unemployed; or they may still be in employment with their employer through the Coronavirus Government Payroll Co-Subsidy Scheme

On 9 August 2020, there were 1,680 people registered as Actively Seeking Work (ASW). The total number registered on this date was 60 lower than a week earlier (2 August 2020) and 840 higher than at the end of the comparable week a year earlier (11 August 2019) – see Table 1 and Figure 1.

Table 1 – Number of registered ASW excluding CRESS claimants, CRESS claimants and Total Registered; 28 June 2020 – 9 August 2020

| | 28 June 2020 | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 |
|---|-------------------------|------------------------|-------------------------|-------------------------|-------------------------|-----------------------|-----------------------|
| Registered ASW excluding CRESS claimants | 1,980 | 1,910 | 1,830 | 1,790 | 1,760 | 1,740 | 1,680 |
| Registered ASW CRESS claimants | 190 | 180 | 170 | 140 | 120 | 110 | 90 |
| Total Registered | 2,170 | 2,080 | 1,990 | 1,920 | 1,870 | 1,850 | 1,770 |

Figure 1 shows a historical series of the number of people registered as ASW (excluding CRESS claimants) from January 2014 to date.

Figure 1 – Number of registered ASW excluding CRESS claimants, January 2014 – 9 August 2020

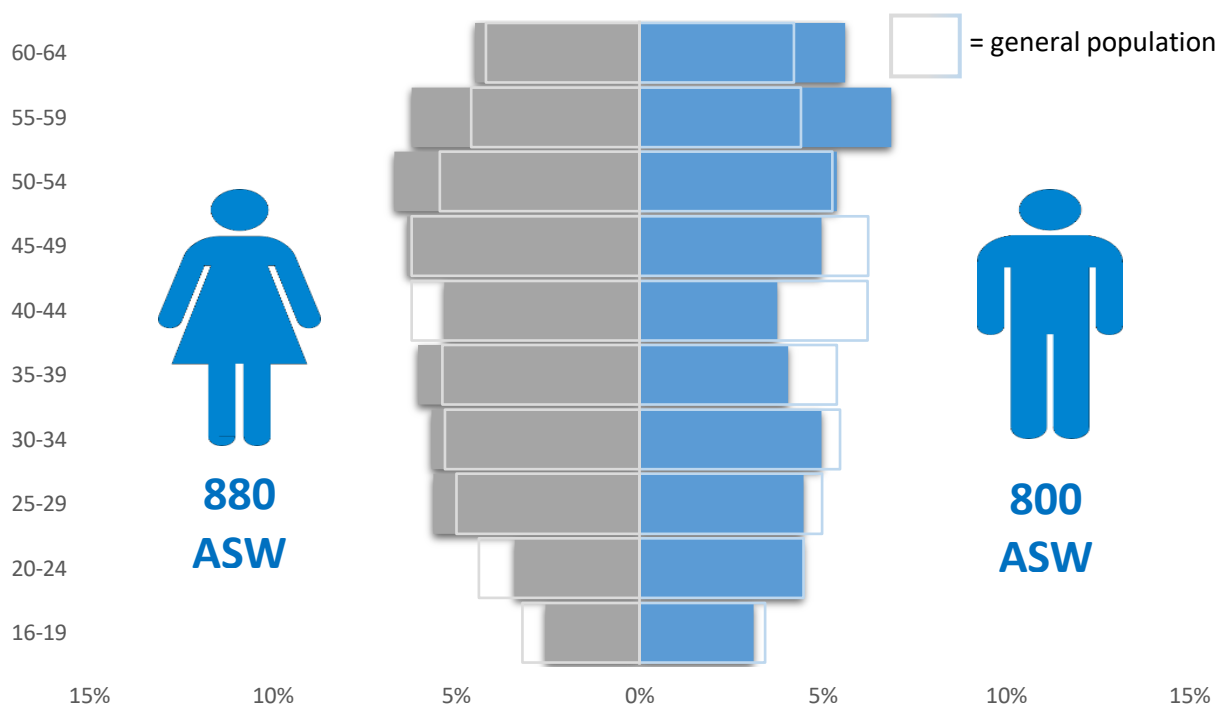


For comparability with the previous year (2019), Table 1 shows separately the number of individuals registered as ASW excluding CRESS claimants and the number of claimants of the new CRESS benefit. The latter may be claimed by individuals who have been working in Jersey for less than five years and, therefore, would not previously have been required to register as ASW.

Registered ASW by age and sex

On 9 August 2020, more females (880 individuals) than males (800 individuals) were registered as ASW. Figure 2 shows the breakdown by sex and age group:

Figure 2 – Age and sex distribution of individuals registered as ASW compared with proportions in the general population⁴, 9 August 2020



On 9 August 2020, 14% of people registered as ASW were under 25 years of age (230 individuals); 6% of the total were teenagers, aged 16-19 years (100 individuals).

Registered ASW duration

Of all individuals registered as ASW on 9 August 2020, around a quarter (26%) had been registered for three months or less. Around one-tenth (10%) of all individuals registered as ASW had been registered for less than one month, corresponding to 170 individuals.

In the week ending 9 August 2020, around 40 individuals were newly registered as actively seeking work. This latest number of new registrants was 10 lower than recorded during the previous week (week ending 2 August 2020).

The number of new registrations in the latest week was 10 lower than the number of individuals who were de-registered (50 individuals).

⁴ Age and sex proportions as recorded by the 2011 Jersey Census.

Industry

Individuals working in some industries of the economy, notably the Finance sector, often seek employment through private agencies and do not register as ASW with Customer and Local Services. Such industries will, therefore, tend to be under-reported in the ASW numbers.

The last industry of employment was recorded for around nine out of ten people (92%) registered as ASW. On 9 August 2020:

- 20% were previously employed in ‘Miscellaneous professional & domestic services’ an increase of 1 percentage point (pp) compared to 31 March 2020
- 16% were previously employed in ‘Retail and Wholesale, Motor repairs and sales’ a decrease of 3 pp compared to 31 March 2020
- 16% were previously employed in ‘Banking, Miscellaneous Insurance, Finance and Business’ the same as on 31 March 2020
- 15% were previously employed in ‘Hotel, restaurants, pubs and clubs’ an increase of 1 pp compared to 31 March 2020
- 9% were previously employed in ‘Construction and allied trades, mining and quarrying’ an increase of 1 pp compared to 31 March 2020

Income Support

Income Support is a single, means-tested benefit available to individuals who have a low household income, pass the Income Support residence test and are working; looking for work or exempt from looking for work. This benefit provides financial support towards the costs of housing, living, health needs and child care. Since individuals claim on a household basis, multiple individuals may be supported by a single claim.

On 9 August 2020 there were 6,310 active Income Support claims. These claims supported 8,130 adults and 3,200 children. Compared with a week earlier (2 August 2020), the latest number of claims was 20 lower, the number of adults supported was 50 lower and the total number of children supported was essentially unchanged – see Table 2.

Table 2 – Active Income Support Claims, adults and children supported; 28 June 2020 – 9 August 2020

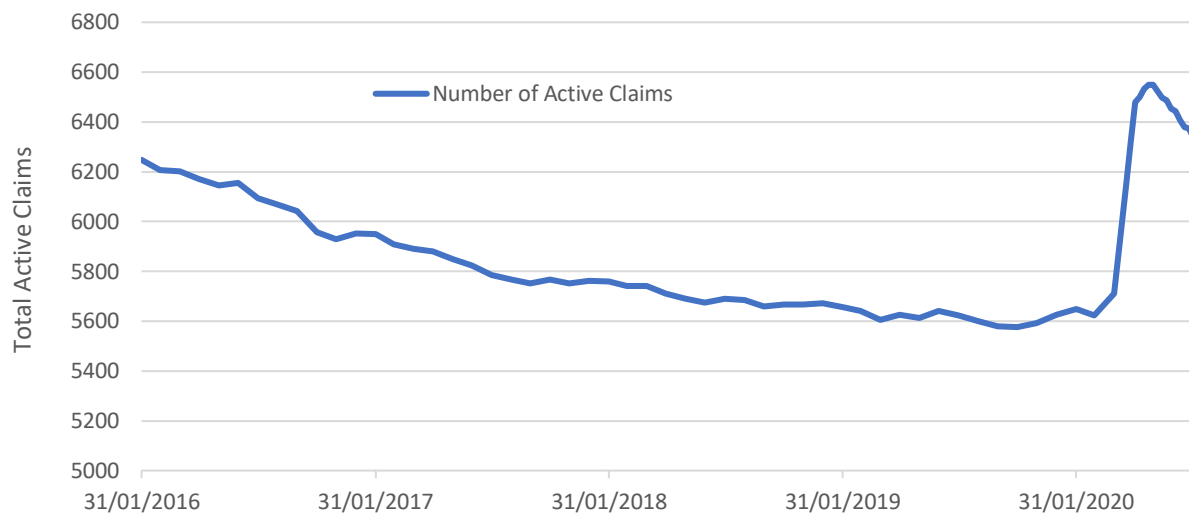
| | 28 June 2020 | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 |
|-------------------------------------|-----------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|
| Active Income Support Claims | 6,450 | 6,440 | 6,410 | 6,380 | 6,370 | 6,330 | 6,310 |
| Adults | 8,230 | 8,370 | 8,310 | 8,260 | 8,240 | 8,180 | 8,130 |
| Children | 3,400 | 3,240 | 3,220 | 3,220 | 3,220 | 3,200 | 3,200 |

Compared with the closest available date a year earlier (31 July 2019), the latest number of claims was 690 higher, the number of adults supported was 960 higher and the total number of children supported was 140 higher – see Table 3.

Table 3 – Active Income Support Claims, adults and children supported; 28 February 2019 – 31 August 2019

| | 28 Feb 2019 | 31 Mar 2019 | 30 Apr 2019 | 31 May 2019 | 30 June 2019 | 31 July 2019 | 31 Aug 2019 |
|-------------------------------------|----------------|----------------|----------------|----------------|-----------------|-----------------|----------------|
| Active Income Support Claims | 5,640 | 5,600 | 5,630 | 5,610 | 5,640 | 5,620 | 5,600 |
| Adults | 7,130 | 7,060 | 7,070 | 7,060 | 7,080 | 7,170 | 7,120 |
| Children | 3,120 | 3,110 | 3,140 | 3,180 | 3,220 | 3,060 | 3,070 |

Figure 3 – Active Income Support Claims; 31 January 2016 – 9 August 2020



Business Disruption Loan Guarantee Scheme

The Business Disruption Loan Guarantee Scheme provides government backed lending (loans provided by major banks that are guaranteed by government) to local businesses which have been impacted by Covid-19 related measures. The key features of the Scheme can be found in the [Notes](#). Some applicants to the Scheme may have been eligible for loans outside of this government Scheme and as such will not appear in these figures.

For loans under this Scheme that have been completed **and reported** to Government by 7 August 2020:

- around 55 loans⁵ had been approved by lenders in Jersey
- the total amount⁶ of loans approved was £3,098,700, unchanged from the previous week
- the amount of these loans which have been drawn down was unchanged from the previous week, a total of £2,993,700

Coronavirus Government Co-Funded Payroll Scheme

The Government Co-Funded Payroll Scheme consists of two Phases, each with different qualifying criteria. Qualifying criteria has at times been changed during Phase Two of the scheme, which may affect the number of claims. Those businesses meeting the qualifying criteria set by the Government receive payments towards employees' wages. More information on this Scheme can be found on gov.je.

Phase One of the Scheme closed after the week ending 10 May 2020. Table 4 shows the number of businesses and employees receiving assistance, and the total amount paid, under Phase One.

⁵ Rounded to the nearest 5.

⁶ Rounded to the nearest £100.

Table 4 – Coronavirus Government Co-Funded Payroll Scheme Phase One; 19 April 2020 – 7 June 2020⁷

| | 19 Apr 2020 | 26 Apr 2020 | 3 May 2020 | 10 May 2020 | 24 May 2020 | 31 May 2020 | 7 June 2020 | Cumulative Total |
|------------------------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|---------------------|
| Total Business Claims | 80 | 90 | 100 | 20 | <5 | 10 | <5 | 900 |
| Total Jobs Supported | 380 | 540 | 780 | 110 | <5 | 110 | 10 | 6,900 |
| Total Amount Paid | £103,140 | £147,900 | £238,390 | £24,370 | £670 | £35,540 | £3,770 | £2,012,340 |

The week ending 12 April 2020 (not shown in the above table) was the first week in which businesses could submit a claim to the Scheme; hence, a large proportion of the total number of claims under Phase One occurred in that week. A number of applications have been processed under Phase One after this Phase of the Scheme closed on 10 May 2020; Table 4 has been updated to include these additional processed claims.

As businesses that have claimed for multiple months 2020 will have claimed more than once, Tables 5 to 8 below show figures separately, based on the month for which the claim was being made. Cumulatively, over £63.6 million had been paid out for a total 10,850 claims from April, May, June and July (see footnote 3).

At any time, businesses may withdraw any previous claims and return payments to government. Historic weeks may be revised to remove any such claims.

Table 5 shows the number of businesses and employees receiving assistance, and the total amount paid, under Phase Two of the Scheme for claims made for April. The weeks ending 10, 17, 24 and 31 May 2020 and 7, 14 and 21 June 2020 (not shown in the table below) were the first seven weeks in which claims for April were processed.

**Table 5 – Coronavirus Government Co-Funded Payroll Scheme Phase Two, claims for April 2020
28 June 2020 – 2 August 2020⁷**

| | 28 June 2020 | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | April Claims Total |
|------------------------------|-----------------|----------------|-----------------|-----------------|-----------------|---------------|-----------------------|
| Total Business Claims | 40 | 30 | 10 | <5 | <5 | <5 | 3,470 |
| Total Jobs Supported | 70 | 30 | 10 | <5 | <5 | <5 | 16,390 |
| Total Amount Paid, £ | 91,230 | 33,240 | 9,030 | 1,200 | 2,000 | 4,480 | 21,301,150 |

Table 6 shows the number of businesses and employees receiving assistance, and the total amount paid, under Phase Two of the Scheme for claims made for May. The weeks ending 7, 14, 21 and 28 June 2020 (not shown in the table below) were the first four weeks in which claims for May were processed.

**Table 6 – Coronavirus Government Co-Funded Payroll Scheme Phase Two; claims for May 2020
5 July 2020 – 9 August 2020⁷**

| | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 | May Claims Total |
|------------------------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|---------------------|
| Total Business Claims | 210 | 20 | <5 | <5 | <5 | <5 | 3,280 |
| Total Jobs Supported | 660 | 20 | <5 | <5 | <5 | 20 | 14,780 |
| Total Amount Paid, £ | 761,180 | 24,810 | 3,200 | 3,230 | 400 | 25,370 | 19,422,790 |

⁷ Weekly information may be revised in the following week. This is due to a small number of payments being returned to Government, usually due to incorrect banking details, after the statistics for the week have been compiled. Such returned payments may be paid again in future weeks.

Table 7 shows the number of businesses and employees receiving assistance, and the total amount paid, under Phase Two of the Scheme for claims made for June

Table 7 – Coronavirus Government Co-Funded Payroll Scheme Phase Two; claims for June 2020
5 July 2020 - 9 August 2020⁷

| | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 | June Claims Total |
|------------------------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|----------------------|
| Total Business Claims | 930 | 1,110 | 360 | 180 | 160 | 70 | 2,790 |
| Total Jobs Supported | 2,870 | 5,840 | 1,650 | 930 | 740 | 230 | 12,260 |
| Total Amount Paid, £ | 3,890,890 | 7,549,930 | 2,219,980 | 1,210,860 | 941,250 | 277,890 | 16,090,800 |

Table 8 shows the number of businesses and employees receiving assistance, and the total amount paid, under Phase Two of the Scheme for claims made for July

Table 8 – Coronavirus Government Co-Funded Payroll Scheme Phase Two; claims for July 2020
9 August 2020⁷

| | 9 Aug 2020 | July Claims Total |
|------------------------------|---------------|----------------------|
| Total Business Claims | 1,310 | 1,310 |
| Total Jobs Supported | 5,190 | 5,190 |
| Total Amount Paid, £ | 6,796,360 | 6,796,360 |

COVID-Related Emergency Support Scheme

COVID Related Emergency Support Scheme (CRESS) is a newly introduced scheme to support people who have been working in Jersey for less than 5 years and who have lost their full-time employment income due to the coronavirus (COVID-19) pandemic.

CRESS provides weekly payments to cover basic costs; it does not offer any additional support with rent or mortgage costs. The CRESS scheme is conditional on the applicants being available to support any voluntary, Government or community work during the current situation. They must also undertake relevant job-seeking activities and take up any paid employment that is available.

On 9 August 2020, there were 90 active CRESS claims, supporting 120 adults and 20 children – see Table 9.

Table 9 – Active CRESS Claims, adults supported, children supported; 21 June 2020 – 9 August 2020

| | 21 June 2020 | 28 June 2020 | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 |
|----------------------------|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|
| Active CRESS Claims | 200 | 180 | 170 | 160 | 140 | 120 | 110 | 90 |
| Adults | 240 | 230 | 220 | 200 | 170 | 140 | 140 | 120 |
| Children | 30 | 30 | 30 | 30 | 30 | 20 | 20 | 20 |

Compared with a week earlier (2 August 2020) the latest number of claims was 20 lower, the number of adults supported was 20 lower and the number of children supported was essentially unchanged.

Royal Court housing activity

Royal Court transactions represent essentially all of the residential house sales and around 30% of residential flat sales in Jersey. Nearly three-quarters (74%) of the residential properties sold in Q1 2020 which were eligible to be included in the Jersey House Price Index (HPI) were transacted in the Royal Court.

After 31 Royal Court sittings in 2020 there have been 491 properties sold which are eligible to be included in the Jersey House Price Index. This total is 107 lower than that after the first 31 Royal Court sittings in 2019.

Table 10 shows the turnover and total value of residential properties transacted each week in the Royal Court, applying two sets of definition of property: those included in the quarterly House Price Index (HPI); and an extended set which includes the following additional property types: 1-bedroom and 5- or more bedroom houses; 3- or more bedroom flats; bedsits; and designated first time buyer, age restricted and housing gateway properties. Comparable data for the similar time period in 2019 is shown in Table 11.

Table 10 – Royal Court Housing Activity 2020⁸

| Week | Date | HPI definitions | | Extended definition | |
|------|------------|-----------------|-------------|---------------------|-------------------------|
| | | Turnover | Total Value | Turnover | Total Value |
| 25 | 26/06/2020 | 17 | 11,579,500 | 23 | 24,543,559 |
| 26 | 03/07/2020 | 17 | 8,268,500 | 19 | 9,983,500 |
| 27 | 10/07/2020 | 16 | 11,472,000 | 16 | 11,472,000 |
| 28 | 17/07/2020 | 27 | 19,300,500 | 35 | 22,369,500 |
| 29 | 24/07/2020 | 13 | 8,740,750 | 18 | 15,474,750 |
| 30 | 31/07/2020 | 26 | 13,523,750 | 35 ^R | 18,602,750 ^R |
| 31 | 07/08/2020 | 28 | 18,224,000 | 39 | 27,009,000 |

Note: 10/04/2020 was Good Friday and as such there was no Royal Court sitting. 08/05/2020 was a Bank Holiday; the Royal Court sitting was held on 07/05/2020

Table 11 – Royal Court Housing Activity 2019

| Week | Date | HPI Definitions | | Extended definition | |
|------|------------|-----------------|-------------|---------------------|-------------|
| | | Turnover | Total Value | Turnover | Total Value |
| 25 | 28/06/2019 | 19 | 10,304,200 | 20 | 10,499,200 |
| 26 | 05/07/2019 | 20 | 11,801,106 | 23 | 13,357,606 |
| 27 | 12/07/2019 | 20 | 11,350,500 | 23 | 13,905,094 |
| 28 | 19/07/2019 | 14 | 9,566,817 | 18 | 14,160,817 |
| 29 | 26/07/2019 | 27 | 16,183,450 | 30 | 17,594,950 |
| 30 | 02/08/2019 | 21 | 13,521,000 | 22 | 13,827,500 |
| 31 | 09/08/2019 | 21 | 13,022,000 | 23 | 14,327,000 |

Note: 19/04/2019 was Good Friday and as such there was no Royal Court sitting.

Since the numbers presented in Tables 10 and 11 are broken down on a weekly basis, individual figures can be affected by specific new developments and also by seasonal effects such as Good Friday. Caution is advised, therefore, when making weekly comparisons.

⁸ Values provided in this section are unrounded.

^R These values have been revised due to small additions to the dataset since these statistics were originally compiled

Road and public transport usage

Growth, Housing and Environment (GHE) measures the level of traffic on a number of roads in the Island. Looking at change in these levels gives an insight into the effect the coronavirus pandemic and lockdown have had on Islanders' movements around Jersey. As lockdown measures are potentially eased, and sectors of the economy reopen, these numbers will provide an insight into if, and how quickly, the Island returns to previous levels of movement.

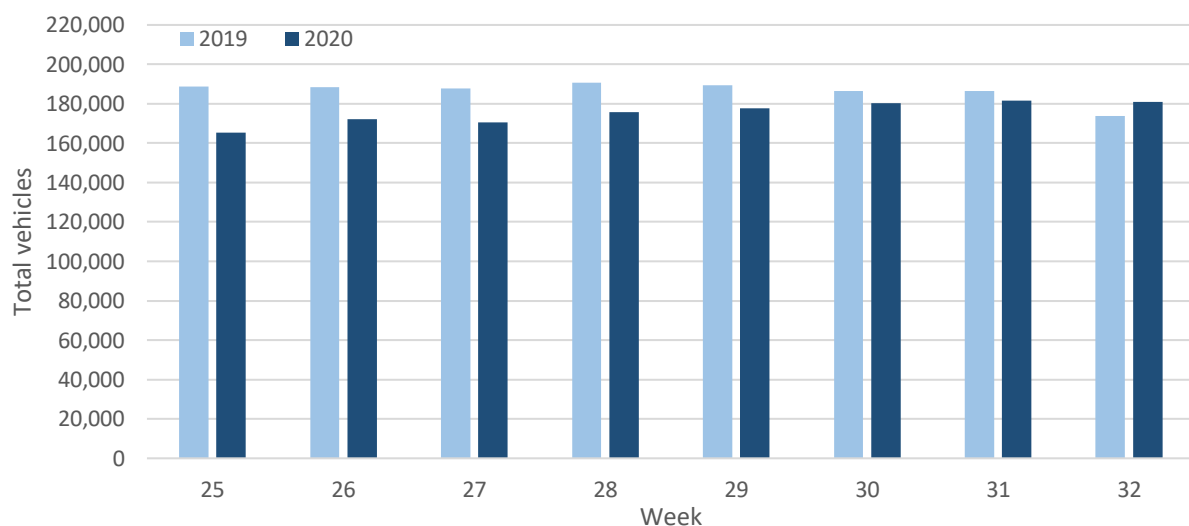
Table 12 shows that the weekly total number of vehicles passing through the tunnel was essentially unchanged (down 0.4%) in the latest week.

Table 12 – Weekly number of vehicles passing through the tunnel; weeks ending 21 June 2020 – 9 August 2020

| Week | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|-------------------------|---------------------|-------------------------|-------------------------------------|---------------------|---------------------------------|---------------------|-------------------|-------------------|
| | 21 June 2020 | 28 June 2020 | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 |
| Total vehicles | 165,310 | 172,010 | 170,680 | 175,660 | 177,670 | 180,390 | 181,710 | 180,980 |
| Impactful events | - | Further school openings | Car parking charges resumed midweek | - | School holidays started midweek | - | - | - |

Figure 4 shows the weekly total number of vehicles passing through the tunnel in 2020 and for comparable weeks in 2019. Note that in 2019: week 30 was the beginning of the school holidays and the Battle of Flowers took place in week 32.

Figure 4 – Weekly number of vehicles passing through the tunnel; 2019 and 2020



GHE also receives information on the usage of public transport in Jersey. In order to provide an insight into travel within the Island, the total weekly number of bus passengers in 2020 are shown in Table 13. It should be noted that there may have been different numbers of bus journeys timetabled in each week due to Public Holidays and lockdown measures.

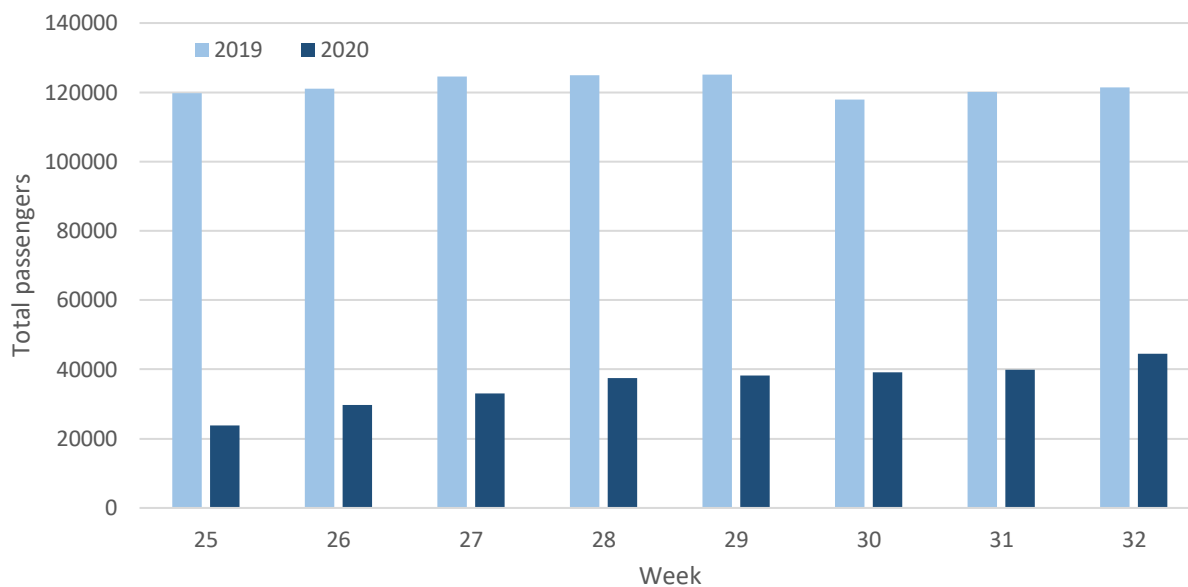
Table 13 – Total weekly bus passengers; weeks ending 21 June 2020 – 9 August 2020

| Week | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 |
|-------------------------|---------------------|---------------------|--------------------|---------------------|---------------------|---------------------|-------------------|-------------------|
| | 21 June 2020 | 28 June 2020 | 5 July 2020 | 12 July 2020 | 19 July 2020 | 26 July 2020 | 2 Aug 2020 | 9 Aug 2020 |
| Total passengers | 23,760 | 29,730 | 32,990 | 37,550 | 38,180 | 39,230 | 39,900 | 44,430 |

The total number of bus passengers in the week ending 9 August 2020 was 11% higher than in the previous week and 63% lower than in the comparable week of 2019 (11 August 2019).

Figure 5 shows the weekly total number of bus passengers in 2020 and the comparable weeks in 2019.

Figure 5 – Total weekly bus passengers; 2019 and 2020



Notes

1. Data Sources

Customer and Local Services (CLS) are the principal data source for the following sections: Registered Actively Seeking Work (ASW), Income Support, Coronavirus Government Co-Funded Payroll Scheme, COVID-Related Emergency Support Scheme.

The Public Registry online “PRIDE” database is the principal data source for Royal Court housing activity. This data is supplemented by information on the type and size of each property sourced from estate agent advertisement brochures and planning documents, as well as information provided by the Island’s Parishes and Customer and Local Services.

Treasury and Exchequer are the principal data source for the Business Disruption Loan Guarantee Scheme.

Growth, Housing and Environment are the principal data source for road and public transport usage.

2. Registered Actively Seeking Work

The number of people registered as ASW includes all people who are registered with Back to Work. The ASW total will also include individuals who are working fewer than the 35 hours per week required under the terms of Income Support; such individuals will simultaneously be working and registered as Actively Seeking Work. Individuals who are ASW and claiming via CRESS are given separately for comparability, as before this scheme there would have been no obligation for these individuals to register.

When placing the figures contained in this report in a longer-term historical context it should be recognised that there have been significant changes in the criteria relating to registered ASW in Jersey in recent years. In particular, the introduction of Income Support in 2008 led to greater numbers of individuals who were actively seeking work being included in the registered figures.

People who are registered as Actively Seeking Work receive the support of Back to Work, including targeted support specifically for young people aged 16-24 years, those who are long term unemployed or those who have other barriers to employment. There is also industry-specific support as well for those who are closer to employment.

In addition to the above, some individuals registered as ASW will be assisted by the Jersey Employment Trust (JET), a registered charity whose role is to assist people with a disability to prepare, find and maintain employment.

As well as the development and expansion of the above schemes, Back to Work is responsible for:

- the Employment Incentive
- a dedicated Back to Work Recruitment team
- industry and employer specific initiatives

The aim of Back to Work is to increase access to job opportunities for locally qualified people who are registered as Actively Seeking Work by supporting jobseekers and building a partnership with employers to provide sustainable job opportunities.

All figures presented in this report, are based on the non-seasonally adjusted measures.

3. Key features of the Business Disruption Loan Guarantee Scheme

- the Government of Jersey underwrites 80% of lending under the Scheme up to the value of £50 million
- credit is only extended to businesses which are considered viable were it not for Covid-19 related disruption, in line with a prescribed questionnaire and the bank's own judgement
- applications for finance must be to support a business's working capital and will not involve extensions to existing facilities, re-financing or asset financing
- the Scheme is open to all local businesses. Credit extended under the Scheme will be between £5,000 and £500,000 per business. The term of any credit facility under the Scheme must be no more than 6 years, with a maximum of 3 years for overdrafts
- if the lending is below £250,000 it can be unsecured. If the lending is above £250,000, the bank will establish a lack, or absence, of sufficient security prior to an applicant using the Scheme
- the maximum interest rate a bank can charge under the Scheme is 4.5% above the Bank of England base rate (currently 0.1%)
- the Scheme originally excluded businesses in certain sectors and all businesses with a turnover greater than £10 million. These restrictions have subsequently been removed, this being announced on 15 May 2020

Statistics Jersey
14 August 2020

Sectoral breakdown of the Co-Funded Payroll Scheme

For Phase Two of the Government Co-funded Payroll Scheme, the total figures for a month's claims can be broken down into the sectors in which businesses are operating. This breakdown uses the Standard Industrial Classification (SIC2007) in order to be comparable with other Statistics Jersey publications⁹, in particular the [Labour Market](#) and [National Accounts \(Appendix C\)](#).

Currently, this sectoral breakdown can be produced for claims for April and May. It will be possible to produce this breakdown for further months once essentially all claims for a given month have been processed. Tables A1 and A2 show the sectoral breakdowns for April and May 2020, respectively. These breakdowns are as of 26 July 2020, a small number of claims may be processed after this date for April and May.

Table A1 – Government Co-Funded Payroll Scheme Phase Two by sector; claims for April 2020

| Sector | Claims | Jobs Supported | Amount Paid (£) |
|---|--------------|----------------|-------------------|
| Agriculture and fishing | 70 | 160 | 219,640 |
| Construction and quarrying | 840 | 4,090 | 5,894,000 |
| Education, health and other services (private sector) | 800 | 2,500 | 3,104,200 |
| Financial and legal activities | 70 | 130 | 192,160 |
| Hotels, restaurants and bars | 430 | 3,400 | 4,012,250 |
| Information and communication | 50 | 260 | 349,230 |
| Manufacturing | 90 | 450 | 610,410 |
| Miscellaneous business activities | 460 | 1,890 | 2,316,870 |
| Transport and storage | 250 | 610 | 841,230 |
| Utilities and waste | 20 | 130 | 199,860 |
| Wholesale and retail | 410 | 2,770 | 3,556,830 |
| Total | 3,470 | 16,390 | 21,296,660 |

All values are independently rounded to the nearest 10; therefore, columns may not sum to totals.

⁹ At this point in time, it has been possible to allocate approximately 88% of total jobs and the total amount paid to the SIC2007 sectors used for other Statistics Jersey publications, corresponding to 50% of total claims. Self-identified sectors, predominantly relating to claims by sole-traders, have been used for the remainder. Self-identified sectors also use SIC2007 but may be categorised incorrectly.

Table A2 – Government Co-Funded Payroll Scheme Phase Two by sector; claims for May 2020

| Sector | Claims | Jobs Supported | Amount Paid (£) |
|---|---------------|-----------------------|------------------------|
| Agriculture and fishing | 70 | 160 | 223,850 |
| Construction and quarrying | 720 | 3,310 | 4,727,500 |
| Education, health and other services (private sector) | 800 | 2,500 | 3,155,320 |
| Financial and legal activities | 70 | 150 | 216,660 |
| Hotels, restaurants and bars | 400 | 3,310 | 4,065,080 |
| Information and communication | 50 | 250 | 328,160 |
| Manufacturing | 70 | 340 | 460,970 |
| Miscellaneous business activities | 450 | 1,580 | 2,001,990 |
| Transport and storage | 260 | 600 | 831,050 |
| Utilities and waste | 10 | 70 | 109,540 |
| Wholesale and retail | 380 | 2,500 | 3,276,880 |
| Total | 3,280 | 14,760 | 19,397,010 |

All values are independently rounded to the nearest 10; therefore, columns may not sum to totals.