

# About Jersey

## General

Jersey is the largest and most southerly of the Channel Islands and lies 14 miles off the Normandy coast. It has a resident population of approximately 91,000 living in an area of 45 square miles. The capital is St Helier.

The Island is divided into 12 parishes: Grouville, St Brelade, St Clement, St Helier, St John, St Lawrence, St Martin, St Mary, Trinity, St Peter, St Ouen and St Saviour. Each is presided over by an elected Connétable, who deals with issues relating to civil matters.

Financial Services is the largest industry in Jersey, and the Island has become a major international finance centre. The finance sector accounts for 40% of economic activity in Jersey and employs about a quarter of the workforce. Traditional industries such as agriculture and tourism have declined since the 1960s.

Although the Channel Islands are European in geographic and cultural terms, they are not full members of the European Union. This means they have a special political relationship. The Islands are committed legally to applying certain rules related to the trade in goods, but voluntarily apply others.

## Government

Jersey is a Crown Dependency that has been loyal to the British Crown since 1066 but has its own parliament, called the States Assembly, and makes its own laws and policies. This independence means the Island is not represented in the UK parliament, whose Acts only extend to Jersey if expressly agreed by the Island.

The States Assembly is responsible for:

- making new laws and regulations
- approving the amount of public money to be spent by the States every year
- approving the amount of tax to be raised

Jersey does not follow the UK system of party politics. Most members stand as independents and a small number represent a new party called Reform Jersey. There are currently 51 elected members of the States: 10 Senators, 12 Connétables and 29 Deputies. Following the general election of October 2015 the number of Senators will be reduced to eight.

The government is composed of ten Ministries and a number of Scrutiny Panels that hold them to account. The Assembly appoints the Chief Minister and Ministers as well as chairmen and members of various committees and panels. The Ministries are:

- Chief Minister's Department (including the External Relations Ministry)
- Education
- Economic Development (including Sport and Culture)
- Health and Social Services
- Home Affairs
- Housing
- Planning and Environment
- Infrastructure
- Social Security
- Treasury and Resources

For more information about Jersey, please visit the website [www.gov.je](http://www.gov.je)

## Education in Jersey

Education in Jersey is broadly aligned with the system in England and Wales, with schools in both the public and private sectors. However, Jersey has its own Education Law and adapts the English curriculum. Jersey pupils sit GCSEs, A-levels, BTECs and other qualifications recognised in the UK.

Compulsory education starts in the term a child turns five and ends in the summer term of the year a student turns 16. In the academic year 2013-2014 there were just over 15,000 young people in education in Jersey, including further education aged 16-18.

Ofsted has no jurisdiction in Jersey. The Island has developed its own system which has enabled it to have a distinct approach to school accountability. Jersey's system of school development and evaluation aspires to achieve the highest outcomes for children and young people, based on a partnership model with school leaders. The team work as both Professional Advisors to schools and as Professional Partners validating school self-evaluation. As senior professionals, the team work across all phases and the Island's community of schools.

Jersey's education system is more selective than the UK. More than 40% of pupils attend a fee-paying school in Jersey, some of which only take the most academically able students. This compares with about 5% in the UK as a whole.

### Early Years 0-4

Every eligible child in Jersey has access to 20 hours of free nursery education for 36 weeks a year during term time. For this they can attend one of the 17 nursery classes in States primary schools or one of the 23 private registered nurseries and pre-schools that have met quality standards and wish to take part in the scheme. This is for children aged 3-4 in the year before they start formal schooling in a Reception class.

### Primary education

The States provides 22 primary schools in parishes across the Island. Places are allocated according to where a student lives and the education is free of charge. There are also two fee-paying primary schools that are States-owned and one primary school for children with special educational needs.

In the private sector there are seven fee-paying primary schools. Two of these are prep schools that cater for pupils up to the age of 13, and two are part of single-sex Catholic schools that also provide secondary education.

### Secondary education

In the States sector there are four non fee-paying 11-16 secondary schools and two single-sex 11-18 fee-paying schools, one for boys and one for girls. There is also a non fee-paying school catering for 14-18 year olds who have reached a certain academic level. Three schools are dedicated to pupils with special educational needs.

In the private sector there are two Catholic schools that offer both primary and secondary level education.

### Tertiary education

As well as the five sixth forms in Jersey, there is a further education college called Highlands, which offers a variety of vocational and academic courses up to and including degree level in subjects relevant to the Island's economy. It also provides a range of adult education courses.

### Higher education

The majority of local students who pursue higher education attend colleges and universities in the UK. Jersey students are not eligible for England's student loans but a means-tested grants system exists to provide financial support for students from lower income families.

### Apprenticeships

Jersey has a unique apprenticeship programme called Trackers, which was launched in late 2012 and has extremely high retention and success rates, largely due to the use of individual mentors who work with each apprentice and their employer.

Informal education continues through an effective Youth Service, which has 21 projects or clubs across the island and is highly regarded by other agencies that work with young people.

Further information is available from the Education Department, PO Box 142, St Saviour, Jersey JE4 8QJ. Tel: 01534 445504.

<http://www.gov.je/Education/Pages/default.aspx>

## **The Education Department**

The Department has an annual budget of just over £100 million which includes funding for early years, higher and further education, careers, libraries and the youth service in addition to schools and colleges. In financial terms it is the third largest States department. Education employs approximately 1,500 staff, within or supporting school services.

The core objectives for Education are:

- to promote a vision of learning and continuous development based on access to opportunities for all members of the community;
- to advocate, enable and encourage education through active engagement in partnerships within the States and with other organisations;
- to promote the development and provision of facilities, events, activities and publications to provide a range of engaging experiences;
- to provide appropriate customer focussed services, information and support
- to secure, deploy and develop the resources to support learning to the benefit of individuals and the Island community in an efficient and effective manner;
- to value and develop our people to achieve a service of high quality.

The Education Department runs the Jersey Library service, which includes the main Town Library and part-time branch in Les Quennevais School. There is also a popular mobile library that visits more than 30 sites out in the community every week.

Also of note, the Department supports the work of the Office du Jerriaise, a small team that promotes the Island's native language, a French patois.

## Living in Jersey

### Registration cards

Anyone who moves to Jersey has to apply for a Registration Card before they can start work or move into a property. The card does not carry a photograph but includes your name, Social Security number and residential and employment status. A registration card is free if you are 'entitled' or 'entitled to work'. If you are 'licensed' or 'registered' your card will cost:

- £75 if you are new to Jersey
- £35 if you have lived in Jersey before and were registered with the Social Security Department before 1 July 2013

Cards can be obtained from the Social Security Department in La Motte Street, St Helier. You will need proof of identity and, depending on your circumstances, other documents. More details can be found [here](#):

### Accommodation

The successful applicant for this post will be classified as a Licensed employee for the period of their contract and will be entitled to occupy Registered or Qualified house or flat -, except those properties that are designated for first-time buyers or restricted for occupation by people over the age of 55. Rental and property prices in Jersey are high compared to some parts of the UK except London.

Licensed employees are permitted to purchase a property in their own right, or in joint names with their spouse or civil partner (upon production of original marriage or civil partnership certificate).

### Health

The Island's hospital and health services are run by the Health & Social Services Department of the States of Jersey and are not part of the NHS. Hospital treatment in the Island is free as are the majority of outpatient clinics, but general practitioners are private and charge a fee for each consultation. However a contributory Health Insurance Scheme, administered by the Social Security Department, offers medical and pharmaceutical benefits after six months residency when a benefits card is required. This benefits card, entitles the insured person and their dependants to reduced fees for GPs surgery and home visits. Currently there are no charges for prescriptions issued by a GP or Hospital Consultant after six months residency.

### Social Security

Jersey's Social Security scheme is not the same as National Insurance in the UK. Employees between the ages of 16 and 65 who work eight hours or more a week pay a primary contribution that is 6% of gross earnings. This is deducted from your salary at source. Your employer will also pay a secondary contribution of 6.5% of your gross earnings to Social Security, but this is not taken from your salary.

There is a maximum earnings limit, above which no further contributions are required. Use our contributions calculator to find out how your contributions are calculated. If you're new to the Island, you must register at Social Security and start paying contributions as soon as you start working for an employer.

An income support system is in place for households where there is a limited income and where the claimant has been resident in the Island for at least five years. Reciprocal agreements exist with the UK which allow some benefits to be claimed, notably sickness benefit and old age pensions where contributions or residence in either country may be taken into account. If you or any of your dependants are claiming UK benefits, it is important to check whether these benefits or their equivalent can be paid in Jersey.

### Goods & Services

Prices are broadly similar to those in the UK although some items, notably imported food, can be more expensive because the transport cost is factored in. UK VAT does not apply in Jersey but there is a 5% Goods and Services Tax. There is a wide range of general services, shops and restaurants, many of which have been developed to cater for the tourism industry or the finance community.

## **Income Tax**

One of the most attractive aspects of living and working in Jersey is the low rate of income tax, which is currently 20p in the pound. However, establishing residence and determining your own tax liability is a complicated process and you are advised to make early contact with the Income Tax Office if you are offered a post with the States of Jersey.

In Jersey, the Income Tax year is the calendar year January to December. Tax contributions will be deducted at source through the Income Tax Instalment System (ITIS), which is a form of PAYE, but a simpler, local solution that allows employers to deduct tax from your earnings towards current year's tax.

On arriving in the Island you should register with the Income Tax Office to obtain an effective rate notice before you start work. The effective rate notice should be passed to your employer so that the correct rate of tax is deducted from your salary.

The effective rate of tax for each employee will be based on their expected or last known level of income and Jersey tax liability. It will be a percentage figure ranging from 0 to 20, depending on individual circumstances such as whether they are married, have children or a Jersey mortgage.

All taxpayers must complete an income tax return annually and will receive a notice of assessment in September each year. Your revised effective rate will be communicated to you, annually before December for the calendar year ahead. It will be reviewed when your liability has been calculated following the submission of your completed tax return. Your effective rate will take into account any changes in your circumstances.

For married people deductions are made from either or both spouses dependent upon whether they are employed. The starting point is to deduct the same percentage effective rate from each spouse but married couples can seek to manage their own budget by rebalancing the effective rates between themselves with the agreement of the Comptroller

Any sum paid by an employer to or on behalf of an employee under the terms and conditions of the contract of employment is liable to be assessed for Income Tax. This includes allowances and benefits such as rental subsidy, subsistence, the provision for personal use of a car. Detailed rules exist to calculate the value of benefits.

When you leave the Island, it is likely that you will have some tax to pay. Ideally this should be paid before you go. You are advised to contact the Income Tax Office two or three months before you leave for advice to avoid difficulties (ie with credit ratings) when you return to the UK or elsewhere.

## **UK tax - consequences**

Moving to Jersey can have an impact on your tax and financial affairs in the UK. Staff should seek specific guidance from an adviser on UK tax matters.

In order to obtain 'non-residence' for UK Tax purposes the overseas residence must have a strong element of permanency. The usual requirements are:

- A definite intention to establish permanent residence outside the UK.
- The actual fulfilment of such intention.

Normally a full tax year (6<sup>th</sup> April to the following 5<sup>th</sup> April) must be spent outside the UK before the individual is considered non-resident (retrospective to the date of departure).

If an employee maintains a place of abode available for use in the UK, they will be considered resident for any tax year in which they set foot in the UK. However, special rules apply in the case of overseas employment for which all duties are performed outside the UK and visits back to the UK may be permitted providing they do not exceed one-sixth of the time spent abroad and no single visit exceeds 62 days.

In cases where:

- A place of abode remains available for use in the UK, and
- The employee has a substantial income, from sources other than his employment, which would on its own give rise to a UK tax liability, the employee should take professional advice as to the likely UK tax consequences of a move to Jersey for a contract period.

Details of the tax regime in Jersey can be found on the Income Tax website ([www.gov.je](http://www.gov.je)). Advice may also be sought from the Income Tax Helpdesk on 01534 440300

**Contact Details for further enquiries: Income Tax Office, PO Box 56, Jersey JE4 8PF**  
[jsytax@jerseymail.co.uk](mailto:jsytax@jerseymail.co.uk)