



**Jersey
Community
Foundation**

*Connecting people who care with
causes that matter*

Local Needs Assessment

**Commissioned by JCF and
independently authored**

December 2022



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Foreword

The Jersey Community Foundation (JCF) is an independent grant-making charity dedicated to meeting the needs of the local community and inspiring local giving towards the Island's needs.

Community foundations, like JCF, are one of the fastest-growing philanthropic movements globally. They are established trusted charities that support local communities focusing on the most pressing needs in an area and are committed to making a difference to people's lives in the places they serve.

JCF is helping Jersey become a community that effectively distributes its considerable wealth and kindness to causes that matter most to both donors and society. To support this, we offer a variety of grant-making programmes funded by donations from individuals, families, and businesses as well as grants from our government. These grant-making programmes support local charitable organisations to deliver crucial services that enrich and support our community.

At JCF, we are committed to building a solid framework for our Island's philanthropy - one that can be relied on to run effectively and independently. For this reason, in 2022, we commissioned the first Jersey 'Local Needs Assessment'. This research will help provide us with the insights and authority to place funds where they will have the greatest impact on the Island. As well as providing the basis for a strong, evidence-based approach for our future grant-giving activities.

To deliver this Local Needs Assessment, a three-pronged approach was followed:

1. A comparison of Jersey to its international peers across seven social themes was undertaken;
2. Over 30 meetings were held with representatives from the community sector;
3. A public survey was conducted which attracted more than 1,058 respondents.


This report brings these research findings together.

We would like to thank PwC for their support and Ocorian Trustees, HSBC Jersey and the Government of Jersey for providing the funding to enable this important study to be carried out. Thank you for reading this report and we hope you find it insightful.

Anna Terry

CEO of Jersey Community Foundation

Jersey's Local Needs Assessment at a glance

Demographics	103,000	52%	20%
	Population of the Island	Dependency ratio in 2021	Non-British or non-Jersey born population

Legend

- A** - Excellent
- B** - Good
- C** - Average
- D** - Below average
- F** - Failure

Housing & Homelessness

Current: C **Outlook: D**

Resilience | Where access to safe, affordable, good quality housing underpins a vibrant community with a sense of security and stability.

Good Health & Social Care

Current: C **Outlook: C**

Vitality | Where a combination of physical, social, intellectual and emotional factors contributes to the overall health & wellbeing of the community, driving the awareness and prioritisation of healthy lifestyle choices.

Community Safety

Current: A **Outlook: B**

Secure | Sheltered by a network of rehabilitative, preventative, and responses emergencies services, Islanders feel safe and secure to go about their daily lives.

Fairness

Current: C **Outlook: D**

Accessibility | Where fairness or social equity ensures that everyone has a share in the Island's economic success and an equal opportunity to lead healthy and productive lives.

Strong Community Wellbeing

Current: D **Outlook: C**

Participation | A community with a sense of belonging, trust and inclusion where all Islanders, no matter their backgrounds, actively participate in building relationships that respect community and individual values.

Learning & Education

Current: D **Outlook: D**

Outcomes | Where education & learning plays an important role in promoting creativity, potential and vitality of our island to underpin a thriving economy.

Culture, Arts & Heritage

Current: D **Outlook: C**

Engagement | Where wellbeing is underpinned by a culture of creativity that enables a healthy, inclusive and happy population, and enriching environment with a productive and balanced economy.



JERSEY COMMUNITY FOUNDATION



Introduction

About this document

This Local Needs Assessment is the first to be undertaken in Jersey by a non-Government organisation and provides a baseline from which JCF can:

- better target and allocate funding to address the needs of the Island
- assess progress over time
- build a stronger story around impact of JCF and its grant-making

The report focuses on 7 social themes, appraising, and evaluating each of them to identify how well Jersey performs internationally, and to understand Jersey's most pressing needs.

This Local Needs Assessment will help inform how JCF prioritises its limited resources, providing the backbone for their planned funding strategy and the performance framework that will sit around it. By measuring these social themes, they will be able to better inform donors of issues and opportunities in Jersey, helping to set priorities.

JCF's vision is to ***connect people who care with causes that matter***. This vision is underpinned by their mission to be *a trusted and effective grant giver*; to *provide a platform for philanthropy*; and to *address difficult issues by providing leadership*. To do this well, it is increasingly important to take a structured and open approach to providing grants and to monitoring their impact.

The understanding of local needs, provided by this report, is needed now more than ever before as Jersey enters what is likely to be a prolonged period of socio-economic difficulties. These upcoming challenges are explored further throughout the report.

Why these social themes?

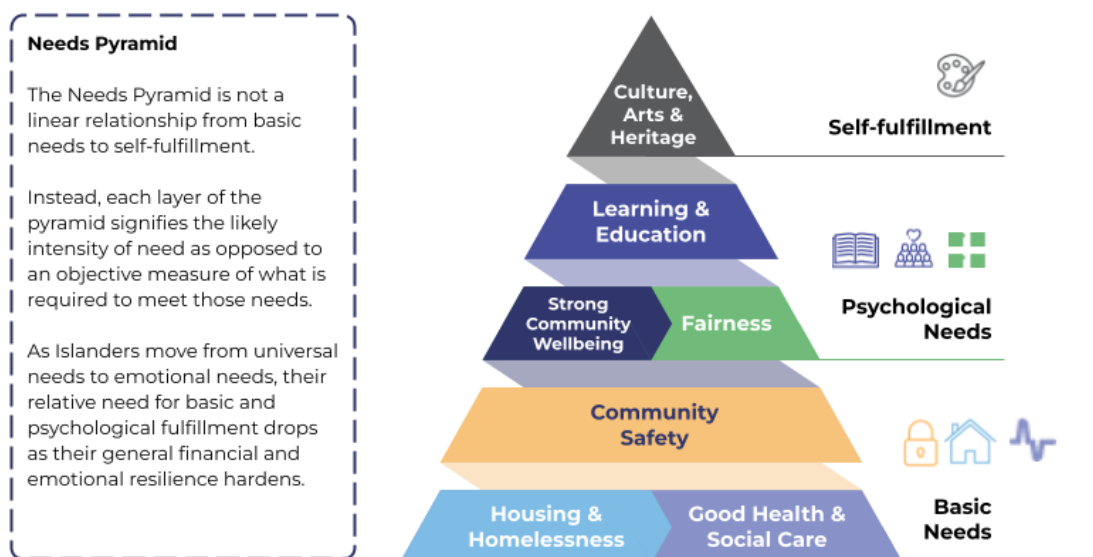
This Local Needs Assessment considers seven social themes. In identifying these seven themes, Maslow's Hierarchy of Needs (*Maslow's Hierarchy of Needs / Dreamers*, 2018) was applied as a theoretical framework to shape the analysis - and as a means of taking a more people-centric approach.

The hierarchy of needs reflects the universal needs of society as its base

and progresses to emotional needs as individuals and communities move from deficiency to growth. As such, it can be used as a lens from which to consider how needs can be prioritised for all Islanders.

The diagram below shows the seven social themes and how each relates to one another along a developmental pathway. JCF hope to help create a society in which all Islanders have the opportunity to meet their full growth potential.

Diagram 1: Maslow's Hierarchy of Needs by social theme



What is the third sector in Jersey?

Jersey has a significant third sector¹ which spans all facets of Island life. For the purpose of this study, we define the third sector as organisations which are **registered charities, informal community groups, and social enterprises** (including Cooperatives and Housing Associations). There are more than 1300 not-for-profit organisations registered with the Jersey Financial Services Commission (JFSC), of which 450 are also registered charities with the Jersey Charity Commissioner (JCC). These figures exclude the many informal voluntary groups which also contribute to Jersey’s third sector. Jersey’s social enterprises, housing associations account for 14% of the Island's housing stock, while other social enterprises such as the Channel Islands Cooperative are integral to many Islanders' lives; particularly in meeting their basic universal needs, including housing, food, and healthcare.

How large is Jersey’s charity sector?

¹ Typically, an economy is divided into three sectors, namely the private sector, the public sector and the third sector.

Jersey's charity sector is proportionately large in comparison to elsewhere. Analysis from this study suggests that there are approximately 4.3 charities per 1,000 people in Jersey, compared with 3 per 1,000 people in England & Wales, and 2.2 per 1,000 people in Australia. This excludes many community organisations and sports groups which may not be captured by the JFSC or JCC. By income, a third of England & Wales charities are very small compared to only a fifth of Jersey.

Table 1: Charities in Jersey by income

	Jersey	England & Wales
0k-5k	20%	36%
5k-10k	9%	10%
10k-25k	12%	16%
25k-50k	13%	9%
50k-100k	13%	9%
100k-250k	14%	9%
250k-500k	7%	4%
500k-1m	5%	3%
1m-5m	5%	3%
5m-10m	1%	1%
10m+	<1%	1%

(JCC Annual Report, 2021)

Despite this, the feeling of many third sector representatives was that the value and contribution of their sector to Jersey in monetary terms is often ignored and overlooked. For example, of the **450** charities registered with the JCC in 2021, total assets exceeded more than £660 million with annual spending of more than £200 million.² To put that into perspective, the Gross Value Added (GVA) of the hospitality sector which includes hotels, restaurants and bars in 2021 was approximately £189 million (*Measuring Jersey's economy, 2022*).

The impact of these charities goes beyond direct recipients of their support to their many employees and volunteers. We estimate that hours volunteered³ by Islanders to groups, clubs and other organisations represents the equivalent of almost **3,500 full time jobs** in the economy, which is worth more than **£100 million** to the Island (*Billion-pound loss in volunteering effort, 2017*).⁴

² Potential for double counting e.g. expenditure of JCF being recorded twice when spent by recipient charities and so forth; and also recognise that some Jersey charities carry out their charitable activity and therefore spend their money overseas.

³ Formal volunteering is defined as involvement with groups, clubs or organisations, and giving help through these groups.

⁴ These are conservative estimates which assume that voluntary hours in Jersey mirror those in the UK. JCF time use data collected from our survey found that average time spent on unpaid work per-day was approx. 220 minutes, compared with UK data at 228. Further detail [here](#).

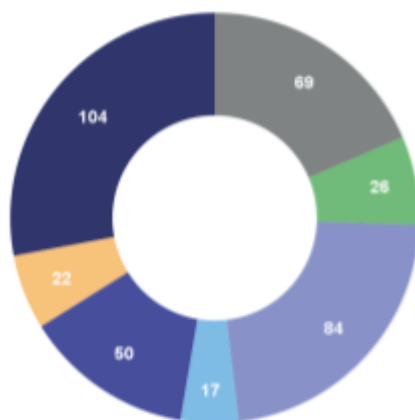
How do charities support each social theme?

Of the 450 charities registered with the JCC, **372** of them are in aid of the social themes explored in this report. These charities are dominated by the themes of Culture, Arts & Heritage, Health & Social Care, and Strong Community Wellbeing.

Chart 1: Number of charities registered with the JCC by social theme in 2021

Examples

- Shelter Trust, Women Refuge
- Hospice, Family Nursing & Home Care
- RNLI, Crime Stoppers
- Citizen Advice, Caritas
- Church's, sports groups
- Youth Centres, Beaulieu
- National Trust, Jersey Heritage



Social themes

- Housing & Homelessness
- Health & Social Care
- Community Safety
- Fairness
- Strong Community Wellbeing
- Learning & Education
- Culture, Arts & Heritage

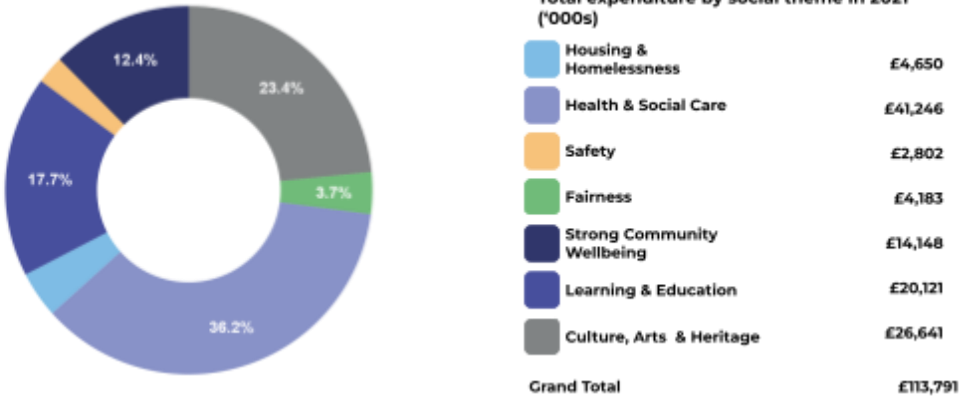
The benefits of these charities are evident across all social themes explored in this report. They are particularly integral to the success of the Island's social safety net and care provision. Of the 106 organisations registered with the Jersey Care Commission, a third are charities. This can in part be explained by Jersey's relatively narrow social safety net when compared to higher tax economies, like those in the Nordics, Germany and France. For instance, unlike public care services in the UK and elsewhere, Islanders largely need to self-fund their Dental and GP costs, be them at a reduced fee as a result of taxpayer subsidies.

Similarly, charities play a significant role in the stewardship of Jersey's Culture, Arts, and Heritage, while also playing an integral role in delivering learning and education to Islanders of all ages.

With respect to expenditure, spending by charities in Jersey is concentrated in Health & Social Care and Culture, Arts and Heritage. A similar pattern applies to assets owned by charities in Jersey, with Health & Social Care and Culture, Arts and Heritage accounting for over 70%. Yet, the value of these charities' assets, spending and volunteering doesn't capture the much larger spillover effects that these charities have on the Island.

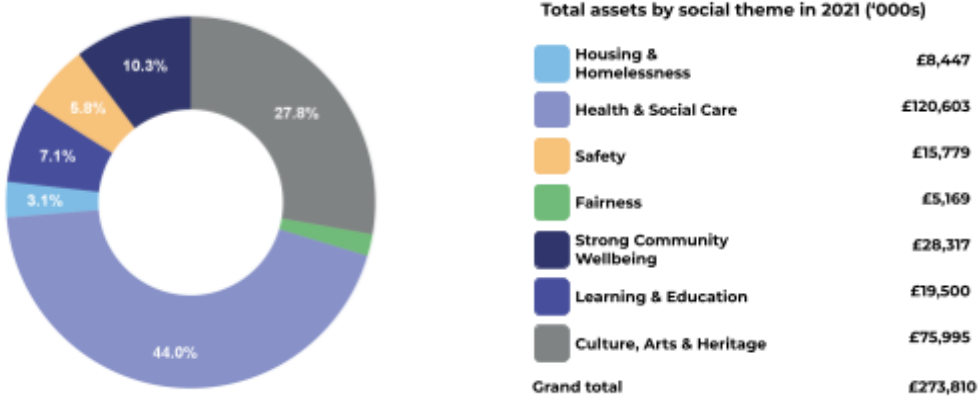
These charities provide benefits to society and the Government. For instance, supporting homeless Islanders into accommodation can in turn lower crime and health spend, as well as generate higher tax revenues for the Government. This illustrates how charity support can have positive economic benefits as a result of individuals affected becoming more productive members of society (*Jersey Homelessness Strategy, 2020*).

Chart 2: Total expenditure of JCC registered charities by social theme in 2021



Source: (*JCC Annual Report 2021, 2021*)

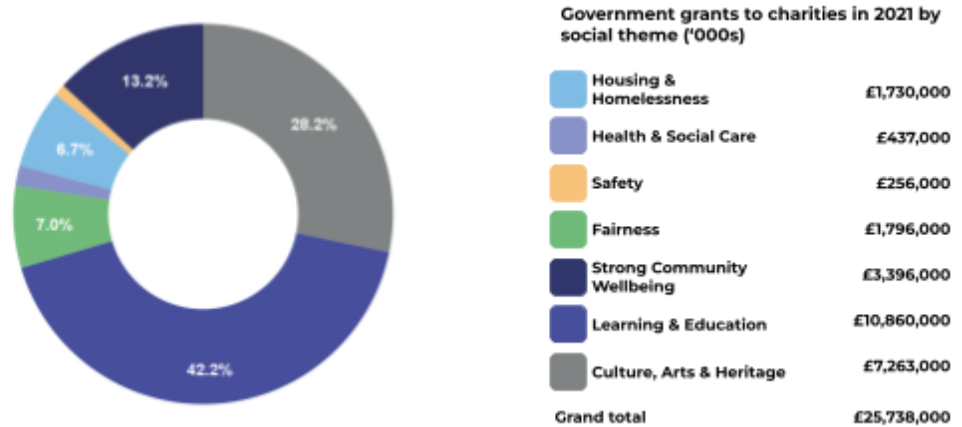
Chart 3: Total assets of JCC registered charities by social theme in 2021



Source: (*JCC Annual Report 2021, 2021*)

Income for charities mainly comes from five sources, including public donations, High Net Worth individuals (HNWs), Trusts / Foundations, public grants, and commercial revenue from shops, contracts, services fees, and cafes. Some charities are particularly dependent on public grants, particularly those that support homeless Islanders, as well as Culture, Arts & Heritage organisations. In total, over £25 million of grants were made by the public sector to charitable organisations in 2021, accounting for almost fifth of all income for those charities.

Chart 4: Public sector grants to Jersey charities by social theme

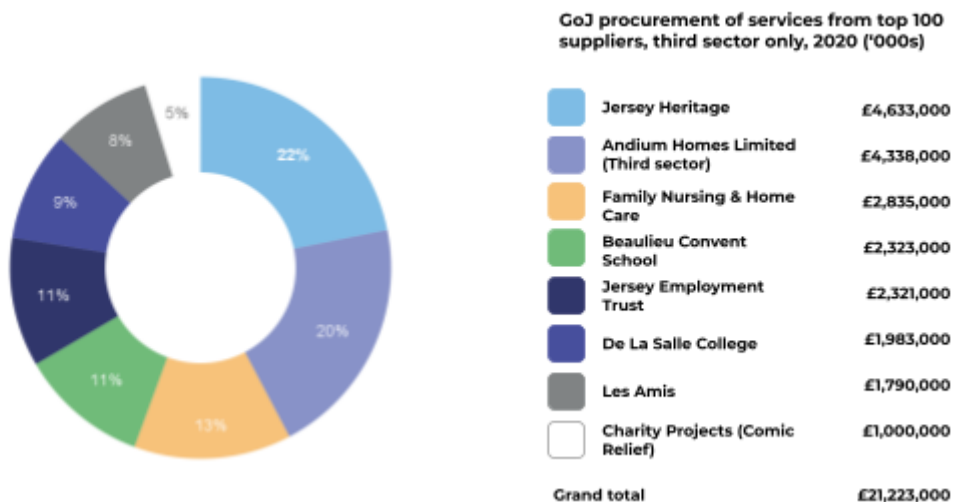


**Please note that this excludes public sector contracts with charitable organisations and donation and grants from the 12 Island Parishes.*

Source: States of Jersey 2021 Annual Report and Accounts, 2022

This excludes procurement of services by the Government of Jersey (GoJ) from charities. 2021 data is not available, but for 2020, of the top 100 GoJ suppliers, 8 were third sector organisations. These organisations received contracts worth £21.2 million in 2020, 95% of which was with Jersey charities.

Chart 5: GoJ procurement spending with third sector organisations in 2020

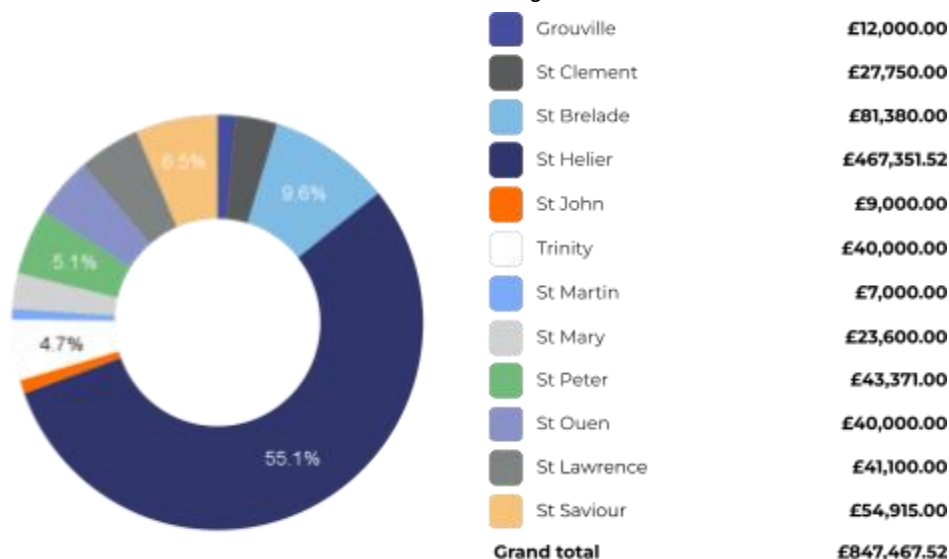


Source: GoJ Annual Procurement report 2020, top 100 suppliers, 2021

Further to this, each of the Jersey's Parishes also provides grants and charitable donations. In 2021, this constituted £847,500, with St Helier

accounting for over 55% of this spending. On average, grants and charitable donations represented almost 4% of all expenditure by the 12 Parishes in Jersey in 2021.

Chart 6: Grants and charitable donations by Parish in 2021



Source: Grant and charitable donations data was collected from the 2021 audited accounts for each of the Parishes. Details (Jersey's 12 Parishes, 2022)

While not directly comparable, these findings suggest that charitable donations, grants, and public procurement by the GoJ represents between **35% and 45%** of all income for registered charities across the seven social themes explored in this Local Needs Assessment.

What are the challenges to the third sector going forward?

Despite these evident strengths, the third sector in Jersey is facing significant challenges in the coming years. This includes financial pressures to consolidate and professionalise; and to demonstrate their impact more effectively. Further, as is the case in the private sector, the third sector is being buffeted by the same economic headwinds, namely rising bills, a tight labour market, and inflation which is diminishing the real term value of donations and reserves. Below, we have expanded on some of the short to medium term challenges facing the third sector:

1. **Recruitment for roles:** Inflation, housing affordability, and labour shortages caused by Brexit have all come together to make it a very challenging recruitment market for the third sector. This is worsened by the nature of their work, which typically commands low salaries. These difficulties are being exacerbated by a work permission

system that prioritises higher salary roles.

2. **Attracting volunteers:** There are also difficulties in attracting volunteers. Based on feedback from charity representatives, these organisations have a high dependency on older adults. Whilst older volunteers have valuable skills and experience, some charities report difficulties in finding volunteers for physically demanding tasks. These challenges are said to be getting worse as increasingly, Islanders struggle with the growing cost of living, and need to prioritise paid work.
3. **Income & expenses:** In the coming years, high levels of inflation are expected to persist, presenting profound challenges for charities for staffing costs, volunteers, and beneficiaries. This is going to pose significant challenges, particularly for those who are overly dependent on single sources of income, such as HNWs.
4. **Demand:** With the cost of living increasing with inflation, and wages unlikely to keep up, local charities will continue to be the safety net that supports Islanders on the edge of destitution. They provide wrap-around services to Islanders through counselling, upskilling and mental health support. For these reasons, many are struggling to keep up with demand, a trend which is likely to get worse.
5. **Data gaps:** Jersey lacks the depth of internationally comparable data typically available in larger nations. This matters as *'if you can't measure it, you can't manage it'* and this is particularly true for third sector organisations. Across all seven social themes there are significant data gaps which are impeding the work of charities (e.g. Not in education, employment or training; homelessness numbers; health outcomes etc.). Therefore, in order to be driven by outcomes, the third sector needs access to regular and rigorous data collection.

Broader macroeconomic and demographic trends will have an impact on the third sector. The challenges we face mirror those of much larger countries - in effect Jersey is a microcosm of what is happening elsewhere. For this reason, the third sector in Jersey will also play a leading role in reshaping services to meet the needs of an ageing population and the impact of technological advances and the climate emergency - the effects of which will impact the poorest and most vulnerable in society most.

In conclusion, charities underpin the Island's social safety net, and many provide key services required on a day-to-day basis (e.g. end of life care in

a patient's home or wound care, provision of insulin for diabetes). They provide, and will continue to provide, the practical, emotional, and financial support that many Islanders are seeking as they look to make ends meet and will play a crucial role in backfilling and complementing public services.

Approach to our analysis

In order to deliver a Jersey Needs Assessment, we followed a step-by-step approach based around a three-phase framework. This is outlined below:

Phase 1 Included the baseline study where Jersey is benchmarked internationally, using OECD data, to derive an initial data-driven score against each of the seven social themes. Limitations around Jersey data availability and international consistency constrained the number of data points that could be included in the benchmark exercise.

Phase 2 Included extensive engagement with stakeholders across all social themes to identify key challenges facing Jersey, as well as data gaps. Interviews and 1-2-1 sessions were held with more than 30 individual stakeholders. It is important to note that much of this study is based on perceived and relative needs expressed by stakeholders and the community.

Phase 3 Aimed to achieve consensus on each of the social theme needs, causes and solutions in the form of a public survey. The survey was active for approximately 5 weeks and collected 1125 total responses, achieving a statistically significant sample of the Islands population. After concluding the survey, we reworked the benchmark score for each social theme as well as an outlook score.

Scoring of social themes

Each social theme has been given a current score and an outlook score using data on absolute needs and perceived needs, drawing on official benchmark data published by the OECD, national statistics authorities and from our survey responses. More information with regards to the baseline study methodology and the scoring can be found in the appendix.

Next Steps

JCF will be consulting on the findings of this report with stakeholders, including organisations in the third sector and the Government, with a view to building consensus around key areas of focus for the allocation of funding and support.

Housing & Homelessness

“If I were Father Christmas on the street and asked someone what I can gift them, they will most likely ask for the three H’s: housing, health and happiness”

Richard Jouault, Executive Director, Office of the Jersey Charity Commissioner

Housing & Homelessness

Current Outlook

Basic need

C

D

Housing



53.5%

of Jerseys housing is owner occupied as of 2021

2,250

The number of affordable houses that Andium plans to build between 2022 and 2030

6,000+

Units of social housing as of 2022

14%+

of the Island's housing stock is social housing

Third sector



£8.4m

of assets owned by Housing & Homelessness charities, in 2021

£4.7m

of spending by Housing & Homelessness charities, in 2021

17+

Charities dedicated to Housing & Homelessness, in 2021

219

The total number of beds in emergency shelter accommodation, in 2022

Affordability



53.8%

Increase in the cost of the average 3 bedroom house between 2011 and 2021

12.5:1

The house price to household income ratio for a 3-bedroom house, in 2020

£735,000

The average cost of a 3 bedroom house, in 2021

35%

Increase in the Jersey Private Rental Index between 2015 and 2022

Housing insecurity

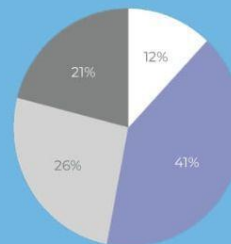


100+

Islanders are roofless or houseless at any one time, in 2022

10%

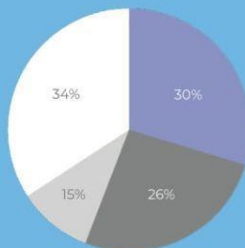
of Islanders either live in, or have lived in insecure or inadequate housing, in 2022



Top inadequate housing concerns

- Threat of violence
- Unfit or overcrowded
- Cannot keep up with the cost of rent / mortgage
- Threat of eviction

Financial insecurity



% of monthly income saved?

- None
- 0 > 5%
- 5% > 15%
- 15% +

40%

of Islanders saved nothing or under 2.5% of their monthly income, in 2022

70%

of Islanders who earned less than £20,000 did not save, in 2022

Emigration

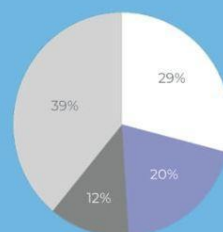


44%

of respondents were somewhat likely or very likely to move away from Jersey, as of 2022

49%

of respondents who plan to emigrate, intend to within the next 1 - 5 years, as of 2022



Top reasons for leaving Jersey

- Cost of living
- Housing availability
- Lack of interesting arts and culture
- Other

Housing & Homelessness

Resilience | Where access to safe, affordable, good quality housing underpins a vibrant community with a sense of security and stability.

Current
C

Outlook
D

What is our current position?

Jersey has a mature housing market supported by a mix of public, private and third sector organisations. In particular, the not-for-profit sector plays a significant role in providing access to affordable housing.

Table 2: Dwellings in Jersey by tenure

Homeowner occupied	53.5%
Qualified rental accommodation	24%
Social rented accommodation	13%
Non-qualified accommodation	9%

Source: (*Bulletin 2: Households and housing, 2022*)

Table 3: Social housing in Jersey

Housing associations	5
Units of social housing ⁵	6,000
Housing stock % of total ⁶	14%
Islanders supported	13,500

⁵Approx. JHT 840, Andium Homes 4,700, Les Vaux Housing Trust 330; FB cottages 30; CTJ 140.

While the provision of social housing is clearly significant in Jersey, it is relatively low by international standards. In the UK, the equivalent figure is 16.6% (*England: social rented households 2021, 2022*), in France 16.0% (*Housing in France, 2022*), and in Singapore 80% (*Share of population - Statista, 2022*).

Further, only 28% of households who rent in Jersey are tenants of social landlords, compared to 45.5% in England (*PwC Analysis, 2022*) (*Dwelling Stock Estimates, 2021*).

Access to social housing is managed by the Affordable Housing Gateway; with social housing rents priced at 80% of market value. However, in practice the average rent paid across the social sector is significantly below the maximum 80% market rate. For comparison, in England, social rented housing has historically delivered rents at around 50% of market rates (*Social rented housing (England), 2022*). The eligibility criteria to access social housing was criticized as restrictive by stakeholders, with the broadness of access policy not being reflected in practice.

Partly as a result of Jersey's relatively small social housing sector, the Island faces a significant housing and homelessness issue. Other factors driving this challenge include:

1. Too few houses being built;
2. A two-tier housing market between those with and those

⁶Excluding vacant properties.

- without residential status;
3. A trend towards smaller households, falling from 2.79 persons per-house in 1971, to 2.27 in 2021 (*Bulletin 2: Households and housing, 2022*);
 4. A prolonged period of easy credit and low interest rates which aided housing market activity from 2009 - 2022;
 5. Low paid employment which is perpetuating income inequality.

Further, some stakeholders directed criticism towards what is said to be an imperfect property tax regime which, arguably, could be used with greater effect to discourage underused or disused land/housing (e.g. the Foncier Parish rates paid by landlords etc.).

Together, these factors are driving significant affordability difficulties. Between 2011 and 2021, the nominal cost of a mean 3-bedroom home outstripped inflation twofold, increasing by 53.8%; while the median price increased by 56.4% - compared with inflation growth of 25.2%.⁷ In absolute terms, the median cost of a 3-bedroom house grew from £470,000 in 2011 to £735,000 in 2021. Had house prices increased with inflation, the median house price would have only grown to £588,500.

Relative to mean incomes, the house price to household income ratio for a 3-bedroom house in 2020 was 12.5:1. By international comparison, the

equivalent figure is 7:1 for the UK (*UK House Price to income ratio and affordability, 2022*). More broadly, figures from the Jersey Housing Affordability Index (JHAI) show that housing affordability has continued to decline, with all properties larger than 1-bedroom flats now out of reach for the average working households on a mean net income (*House Price Index, 2022*). Further, the Jersey House Price Index has outpaced the average earnings index since 1996 (*House Price Statistics, 2022*).

Understandably, this has led to more Islanders renting instead of owning their own home. Of the 44,583 households in Jersey, 53.5% are owner-occupiers; something which is materially lower than elsewhere, partly due to the relatively limited public policies that support home ownership (*Households and dwellings statistics, 2022*). For comparison, in England 64.9% of houses are owner-occupiers (*England: share of owner-occupied households 2000 to 2021, 2022*).

Home ownership is important for the many Whom it constitutes, together with pensions, a significant majority of their wealth or “saving”, accounting for 80% in the UK (*Resolution Foundation, 2020*)⁸ (*Jersey data unavailable but we assume it is similar*).

These housing affordability challenges extend beyond homeownership into rental costs

⁷ September 2010 to 2022, Jersey RPI 44.6%.

⁸ For the purpose of this analysis, we assume a similar

pattern applies in Jersey.

too. The Jersey Private Rental Index (JRI) increased by over 35% between 2015 and 2022 (*House Price Index - Second Quarter, 2022*). This means that access to suitable accommodation is now unaffordable for many. For example, a tenant earning £40,000 a year, paying rent of £1,400 a month will be spending 55% of their net income on rent. A similar pattern can be observed in London, where only households in the higher-income quartile spend less than 30% of their income on rent (*Housing in England: Issues, statistics and commentary, 2012*).

Further to this, Jersey also suffers from clear divisions between those that benefit from good quality housing, and those that do not.

For instance, overcrowding is a particular issue for non-qualified Islanders, accounting for 14.5% of households, compared with just 1.5% for owner-occupier households. Similarly, overcrowding in rented social housing has increased from 3.6% of households in 2011 to 4.7% in 2021; while under-occupied social housing has increased from 1.5% to 1.9% of households. These trends are key drivers behind growing housing inequality in Jersey.

To address these housing inequalities the GoJ has sought to improve the quality of rented housing. In 2018, a legal minimum standard for rental accommodation was introduced to ensure that no rented housing posed a risk to the

health and safety of its tenants. This is partly enforced by the Environmental Health Department which investigates complaints and serves notice to landlords who do not keep their properties in adequate condition. However, stakeholder feedback suggests that the team responsible for this is under-resourced to meet local needs.

Complementing efforts by the Environmental Health Department is a voluntary [Housing Quality](#) scheme which is designed to encourage tenants to choose "[Rent Safe](#)" approved landlords. However, in practice limited housing availability means that landlord competition is minimal.

The Island is also struggling with a growing homelessness problem. Officially, the GoJ defines homelessness as Islanders who are (Definition of Homelessness, 2022):

- **Roofless** – without a shelter of any kind, sleeping rough.
- **Houseless** – with a place to sleep but in temporary institutions or shelters.
- **Living in insecure housing** – threatened with exclusion as a result of insecure tenancies, eviction or domestic violence.
- **Living in inadequate housing** – in caravans or illegal campsites, in unfit housing or in extreme overcrowding.

The true extent to homelessness in Jersey is unknown, however findings suggest that a significant number of islanders live in insecure or dangerous housing. Of responses to

our survey, 10% self-reported to have lived in, or to be living in, housing which was either overcrowded, inadequate, unsafe or insecure. Further, it is estimated that at any one time there are at least 100 Islanders who are houseless, and between 3 and 10 Islanders who are roofless.⁹

Our findings suggest that much of Jersey's roofless and houseless challenge stems from:

- shortcomings in our foster care system;
- as a consequence of domestic abuse;
- or as a result of mental health and addiction problems.

Islanders facing homelessness are principally supported by six charities. These charities address homelessness by providing temporary shelter in the form of homeless accommodation, emergency refuge and counselling. Combined, these charities can accommodate approximately 219 users. This number has increased in the last year and, at times, there is not enough shelter for those in need, at which point the Island's homeless are sometimes accommodated in hotels.

Homeless Islanders with health and behavioural issues face particularly challenging circumstances. For example, in some cases, shelters are either unable or unwilling to accommodate Islanders who have a poor record. For example, The Shelters Trust undertakes a risk assessment

before accepting residents. This, it is said, drives some homeless Islanders into the criminal justice system as a way of receiving shelter. As a result, the Police service sometimes finds itself as the provider of last resort, particularly as it is open 24/7. This means that late night incidents or those over the weekend which would usually be supported by social services, are often dealt with by the Police service.

In Jersey, these challenges are particularly acute at the intersection of domestic violence and homelessness. Stakeholders were particularly critical towards a trio of public policies which were said to make these challenges worse, namely:

1. the housing and work law that restricts access to those often most in need;
2. a domestic abuse law that does not specify psychological or financial abuse; and
3. a Police service without preventative authority, meaning that officers can only intervene once a crime has been committed (Hague Convention, 2022).¹⁰

Combined, these policies mean that challenging situations can be made worse. Through our consultation with third sector leaders, we heard regular accounts of a vicious circle whereby those in abusive relationships, with children but without residential rights, find themselves falling in and out of homelessness. Specifically, if only the

⁹ Individuals with very pronounced and complex support needs who find it difficult to exit from homelessness.

¹⁰ Hague Convention application requires consent of both parents.

In the case of a parent refusing to provide consent and the victim flees with children, the child abduction law is valid

abusive partner has residential rights, the victim is dependent on them for housing, and often income.

For these reasons, the issue of homelessness should not be seen in isolation, but rather as the results of wider challenges in society.

What are the top challenges?

The most acute housing challenges are faced by those confronting homelessness. In particular, those transitioning from sheltered accommodation into independent accommodation face barriers - most notably those without residential rights (e.g. additional hurdles to finding employment and housing).

Similarly, the presence of complex multiple needs such as mental health and substance abuse issues can cause disruption when rehabilitated clients move back into independent housing.

Furthermore, the Islanders are faced with bed blocking throughout Jersey's accommodation and care system. These pressures fall into two parts:

- **Health and Care System** bed blocking, which is driven by inadequate housing, creating a vicious circle where care leavers lack access to suitable housing. This further compounds bed blocking in healthcare and similar facilities.
- **Social housing** bed blocking by those not on income support, but in social housing. This leads to a divide in over- and under-occupancy. This stems from an imbalance in

the reviewing and revising of housing needs towards those on income support, while ignoring the changing needs of those in social housing, but not on income support.

How is the third sector helping?

Third sector organisations in Jersey are aiding the Island's housing challenges through:

- The Affordable Housing Gateway;
- Socially rented housing;
- Shelter and emergency accommodation; and
- Counselling and advice.

In recent years, these efforts by third sector organisations have increased, with a rising number of social housing and shelter accommodation units. The six main emergency shelter providers in Jersey can now accommodate more than 219 people (up from 177 last year). Despite this, demand for housing and emergency accommodation is outstripping the pace at which suppliers can increase provision.

What's the trend?

Like elsewhere, Jersey is facing a challenging housing market where supply has not kept pace with demand - driving issues of affordability.

Despite this, the fundamentals on which Jersey's housing market is built have improved. Andium Homes, the publicly owned housing provider,

is in the middle of a significant building programme, which is both improving the quality of the Island's social housing stock and growing it. Andium Homes alone has plans to build a further 2,250 affordable houses between 2022 and 2030. Similarly, the Island's other social housing providers are also going through growth and regeneration programmes.

Despite this significant expansion of social housing, many of the providers are struggling to meet the increasingly complex needs of the Island's population.

More broadly, issues with housing supply have driven significant property price increases over the past decade, causing affordability issues for many Islanders. Our findings suggest that issues of housing affordability are driving many Islanders to reconsider living in Jersey. Of survey respondents, 44% said that they were very likely or somewhat likely to leave Jersey within the next 5 years - 9% looking to leave in less than 6 months.

For some, the impact of these cost pressures is, in part, driving them into homelessness. It is clear from our discussions with third sector leaders that there has also been a significant increase in demand for basic universal needs, such as food banks and shelter accommodation – particularly by younger Islanders and those in full-time work. Demand for which has, in part, been driven by the pandemic.

Box 1

Case study: The journey to homelessness

For many in Jersey the cost-of-living crisis poses a substantial barrier to finding appropriate housing, particularly for those in low salary occupations.

Findings from our survey underscored the financial insecurities that many face in Jersey. Some 32% of Islanders do not save on a monthly basis (including pension payments), with a further 12% saving between 1% to 2.5% of their salaried income per-month. Similarly, these challenges are mirrored in the response of Islanders when asked if they would struggle to pay an unexpected bill of £400; with 61% saying they would find it very difficult or somewhat difficult to pay.

These challenges are driving many Islanders to reconsider their future in Jersey. The survey responses found that:

- 21% are very likely to leave Jersey
- 23% somewhat likely to leave
- 25% of those who responded as saying they plan to leave; said they would leave within the next year.

The primary reasons attributed to this were firstly the cost of living in Jersey, followed by housing affordability - together accounting for over 49% of reasons given.

However, for many Islanders, leaving Jersey is not an option - driving some of the Island's most vulnerable into homelessness. Much of this homelessness is invisible to the public; the many who are houseless or living in insecure or inadequate housing. Hidden homelessness, commonly known as sofa surfing, describes people who do not have a home of their own and stay with friends or family instead. In total, 10% of respondents to our survey live or had lived in insecure or inadequate housing.

The journey to acute poverty is not usually direct, but rather a transition from insecure, to inadequate, to houseless and then roofless; and so those in acute homelessness are only the visible part of a much larger problem that remains hidden. The Island's network of housing providers limits the progression to chronic homelessness. Stakeholder engagement suggests there is a pattern, starting with (i) transitional homeless who bridge the gap between homelessness and permanent housing, (ii) to episodic homelessness throughout the year, (iii) and lastly chronic homelessness.

As part of our engagement, we heard numerous accounts of systemic issues which had driven Islanders into homelessness. This can include people leaving care, prison, and hospital. Significant economic shocks can also cause spikes in homelessness, such as the current cost of living crisis. Other reasons include a lack of qualifications, relationship breakdown or substance abuse, as well as family background issues.

This is where the third sector provides a safety net to those most in need. They do this through a mixture of practical, financial and emotional support. Key charities that provide emergency shelter include:

- The Shelter Trust
- Sanctuary Trust
- Jersey Association of Youth & Friendship
- Jersey Women's Refuge
- Causeway
- Silkworth Lodge

Each of these charities plays an important and distinct role in supporting those facing uncertain housing conditions. The Shelter Trust, and Jersey Association of Youth & Friendship supports homelessness; the Women's Refuge and Causeway support women with family breakdowns; Silkworth lodge supports people suffering substance abuse challenges; and Sanctuary for men facing homelessness. Charities like the Grace Trust provide food, and Community Savings Ltd provides, in effect, union banking services. Together they provide basic needs which stop Islanders from fully falling out of the system by supporting those most in need and most at risk.

Box 2

Case study: Jersey's ageing population & the property market

Like many parts of the world, the population of Jersey is ageing fast. By 2050, the Islands old-age dependency ratio is expected to have increased to over 40% - meaning that for every 4 people of working age (16-64) there will be almost 2 people aged 65+.

This ageing of the population will have far reaching implications on the Islands' social fabric. Traditionally, older Islanders are more likely to vote. As the Island's demographic shifts older, its politics is likely to reflect the more cautious and conservative attitudes of its electorate. This could lead to fewer houses being built as the share of owner-occupiers grows

(i.e. a process of 'cumulative' inequality), in turn broadening and entrenching vested interests that discourage new builds. This in turn will suppress the supply of new housing, driving price inflation. Further, there is anecdotal evidence to suggest that many older Islanders live in under-occupied properties, in turn making property prices more sticky as property market turnover is dampened and opportunities for young Islanders to move up the property market are limited.

However, over the longer term, the effects of an ageing population are likely to be **negative** for the property market. Specifically, experience from other countries whose populations are further along the demographic curve suggests that property market activity is likely to fall, dampening demand for property as the more dynamic segments of the market (e.g. first-time buyers and families) becomes relatively smaller as a share of total market activity.

Further, international experience suggests a strongly asymmetric relationship between population change and housing prices. A 1% increase in population growth is associated with a 5% increase in house prices. In the reverse, a 1% decline in population produces a much larger price decline. As the population ages and depopulation becomes an issue, these market effects will start to take hold.

Making things worse is evidence to suggest that living standards are likely to fall as the population ages. Specifically, that productivity is correlated to changes in the age structure of the workforce (*Demographics and productivity*, 2007) Data from the US shows that a 10% increase in the population aged 60+ leads to a 5% fall in GDP per-capita. Similar conclusions have been reached in the European economy (*Workforce Ageing and Labour Productivity in Europe*, 2019), where studies find negative productivity impacts from an older workforce.

Good Health & Social Care

“If the care sector is struggling, other parts of the economy will begin to break down as those who need care see their own health suffer and leave the workforce – which is what we’re increasingly seeing happening, and the demands on families and friends mount”

Liz Kendall, Shadow Minister for Social Care

Good Health & Social Care Basic need C C

Good Health



7%	2,000	83	60%
of deaths were caused by Dementia or Alzheimers, in 2020	of Islanders are estimated to have learning disabilities, in 2022	The median life expectancy in years, in Jersey, in 2021	of deaths were related to circulatory system diseases and cancers, in 2020

Third sector



£120.6m	£41.2m	84+	£4.6m+
of assets owned by Good Health & Social Care charities, in 2021	of spending by charities dedicated to Good Health & Social Care, in 2021	Charities dedicated to Good Health & Social Care, in 2021	Government of Jersey procurement with Good Health & Social Care charities, in 2020

Social Care




106	36/106	58%	35%
The number of registered social care providers with the Jersey Care Commission, in 2021	of Jersey Care Commission registered organisations are in the third sector, in 2021	of registered care providers are live-in care homes in Jersey, in 2021	of care homes in Jersey catered for 65+ year olds and personal care services, in 2021

Gender Gap




66.4	70.2	32%	19%
The male healthy life expectancy, in 2018	The female healthy life expectancy, in 2018	of men had harmful drinking habits, in 2021	of females had harmful drinking habits, in 2021

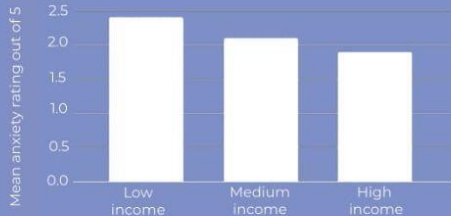
Primary Care



20%	42%	53%	15%
of Islanders felt that Primary Care does not meet their needs, in 2022	of Islanders see the cost of a GP appointment as a barrier to accessing medical help, in 2022	of Islanders on low income were likely to delay seeing a GP due to affordability, in 2022	of Islanders on high income were likely to delay seeing a GP due to affordability, in 2022

Anxiety





Income Level	Mean Anxiety Rating (out of 5)
Low income	~2.4
Medium income	~2.0
High income	~1.8

Rating where 5 is very anxious

Anxiety

40%

Survey findings suggest there is a relationship between higher self-reported levels of income and educations and lower levels of anxiety

of respondents self-reported high or severe levels of anxiety; compared to 4% who self-reported no anxiety, in 2022

Good Health & Social Care

Vitality | Where a combination of physical and social infrastructure contributes to the overall health & wellbeing of the community, driving the awareness and prioritisation of healthy lifestyle choices.

Current

C

Outlook

C

What is our current position?

By international standards, Jersey has a relatively healthy population. Life expectancies are among the highest in the world, with a median age of 83, and an age-standardised mortality rate of 733 per 100,000 compared to 1,044 per 100,000 in England. Furthermore, 81% of the population self-report as being in good or better health. Yet these figures conceal significant differences **between the health outcomes of men and women.**

Table 4: The gender gap

	Men	Women
Healthy life expectancy at birth (<i>Life expectancy 2019-2021, 2022</i>) ¹¹	66.4	70.2
Harmful drinking habits	32%	19%

Further, Jersey is also grappling with the challenges associated with an

increasingly overweight population, with 50% of adults being obese or overweight, and 30% of year 6 children being obese or overweight (*Obesity, Diet and Physical Activity Profile, 2022*).¹²

Circulatory system diseases and cancers account for 60% of deaths, with dementia including Alzheimer's accounting for 7% of deaths. However, in some cases these mortality statistics conceal the underlying conditions which trigger death. For instance, 24% of Islanders suffer from longstanding illnesses. In some cases the true impact of longstanding illnesses on the Island, such as dementia, are under-represented as they do not cause death, but they create the conditions which lead to it.

Some of the Island's health and social care challenges are made worse by existing income and wealth inequalities in Jersey. Research consistently shows that individuals with higher incomes experience better health outcomes than individuals with low incomes and those living in poverty (Jersey Household Income Distribution, 2021). These differences are underscored by Government research which found a higher proportion of children attending non-fee paying schools were overweight or obese; and a lower proportion of children living in rural parishes were overweight or obese (Health and Community Services Business Plan, 2022). This mirrors the uneven spread of wealth

¹¹ Median age of death for females is 85, and 81 for males.

¹² Adult obesity 17%, Overweight 33%. Y6 obesity 17%, Overweight 13%.

and income between greater St Helier, and the Islands' other parishes. In 2015, the average (mean) unequivalised household income was two thirds higher in St Brelade (£62,900) than in St Helier (£38,400). In general, household income was higher in rural parishes, and lower in more built-up areas (*Average household income (FOI)*, 2019).

Yet, these health challenges are addressed by the Island's many public, private and third sector organisations. The public sector funds secondary and tertiary care and subsidized primary / social care, which is complemented by third sector organisations. In total, some 75+ charities support Islanders with disability and physical / mental health conditions. Sitting above this is the Jersey Care Commission which has responsibility for overseeing the quality of care.

What are the top challenges?

Feedback from stakeholders suggests that the static nature of the health and social care sector means that service delivery is struggling to keep pace with changing community needs, leading to people falling through the gaps. Stakeholders identified that the effects of these structural challenges have resulted in:

- Underinvestment in care infrastructure
- Many Islanders are struggling with mental health issues and there are examples where this has

resulted in substance abuse

- Growing obesity and associated health challenges
- Age related diseases, such as dementia
- Primary care being delivered in isolation to secondary, tertiary and third sector care
- Infrastructure unable to meet the care needs of children on the Child Protection Register
- A significant staffing shortfall, with over 400 vacancies in the health services alone (*Health turns to UK and India to fill 400 roles, 2022*).

How is the third sector helping?

Support by third sector organisations span all facets of Islanders' health and social care needs, in particular playing a crucial role in delivering preventive and rehabilitative care. They provide the wrap-around services to the core provisions provided by the public sector. Key areas of activity include, but are not limited to, mobility support; carer support; employment and training; opportunities for social and physical activities; counselling; supported living accommodation; advocacy; and practical and financial support.

The third sector provides critical infrastructure which plays an important role in Jersey's overall

health and social care environment. This extends to adopting new and innovative approaches to treatment (often considered outside of the public sector's scope). For instance, wellbeing support through pet and creative therapy.

What's the trend?

Jersey has a resilient, flexible, and adaptable health and social care sector, something which was well demonstrated by the response to the Covid-19 pandemic. Yet, despite these strengths, it faces many challenges in the coming decades.

In the **short term**, lifestyle diseases are creating new burdens on the third sector and wider health and social care services - even despite improvements in some areas. These are often caused by a lack of physical activity, unhealthy eating, and substance use, which is causing an increase in heart disease, stroke, obesity, diabetes and cancer to name a few. Further to this is a growing mental health endemic which is affecting Islanders across all age groups. The challenge posed by poor mental health is underscored by Islanders' level of anxiety. Almost 40% of respondents self-reported high or severe levels of anxiety; compared to just 4% who self-reported having no anxiety. Overall, the mean score out of 5 for anxiety was 2.3.

Over the **long term**, demographic

trends will increase age related diseases. Only 6% of children aged 15 or under suffer from longstanding health conditions, compared to 40% of Islanders aged 65 or over. Further to this, the nature of these diseases changes as people grow older, morphing into arthritis, dementia and similar resulting in a higher demand for complex health and social care.

This ageing of the population will cause significant financial pressures on public health and social care services, which will in turn put pressure on the third sector to backfill services. This is despite public sector foresight and financial prudence which underpins the Government's health insurance fund.

Table 5: Adult dependency ratio projections

	Ratio
Dependency ratio in 2021	52%
Based on a projected population of 98,600 (net nil migration) by 2065	81%
Based on a projected population of 160,000 (+1000 migration) by 2065 (<i>Population projections, 2015</i>)	65%
Current (<i>Jersey's population rises by more than 5%, 2022</i>)	52%

Box 3:

Case study: Meeting Jersey's Health & Social Care needs in the community

Jersey's health and social care sector is well developed. Primary care is largely delivered by private practice GPs as well as community health care (e.g. District Nursing and universal children services via Health Visiting and school nursing) secondary care by the General Hospital and tertiary care through patient transfers to the UK's NHS. Funding for health and social care is derived through a mixture of:

- Social Security contributions (e.g. ill-health, maternity and old age benefits)
- The Health Insurance Fund (e.g. subsidised GP appointments and prescriptions¹³)
- The Long-Term Care Scheme (e.g. living support via JCC regulated home care and care homes)
- Individual payments / charges (including private insurance)
- Donations and income generated by the third sector

The Jersey Care Commission is the Island's principal regulator of residential care (incl. adult/children), nursing homes and day care centres as well as home care providers. The Government's Health and Community Services Department is the largest provider of health services. Despite this, approximately 20% of all its revenue is spent on commissioned services (*Health and Community Services funding (FOI), 2019*) This includes tertiary treatment in the UK; mental health services; care support; partnering with non-profit organisations; and care-related services.

The not-for-profit sector plays a significant and growing role in meeting the Island's health and social care needs. In particular by bridging the gap between primary and secondary care in the community. Key services delivered by Jersey's not-for-profit sector include:

Chart 7: Social Care activity

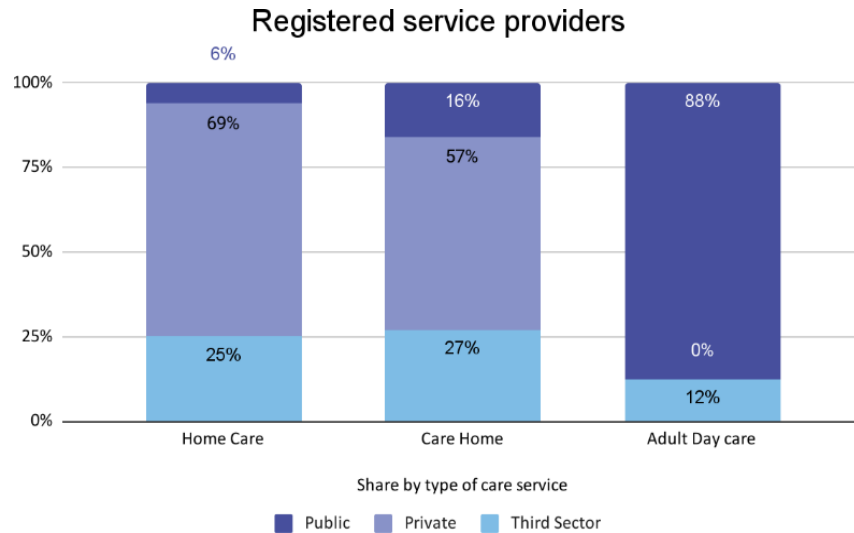


¹³ Funded as a proportion of SocSec contributions - currently 2%

Of the 106 registered care providers with the Jersey Care Commission, 36 are non-profit organisations. These charities provide critical services in (i) adult residential care homes (ii) adult nursing homes (iii) children’s residential homes (iv) home care providers (v) and adult day care services.

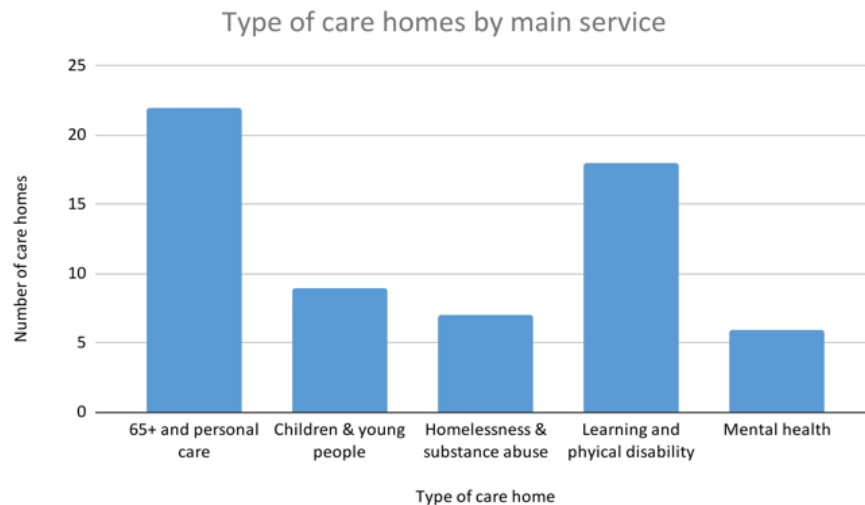
These organisations play a particularly large role in Home Care and Care Homes, specifically those for Islanders with learning and physical disabilities, as well as mental health disorders, homelessness, and substance abuse challenges.

Chart 8: Registered services providers by sector



While many services by these charities are partially funded by the public sector, revenue is supplemented by private donations and commercial income - meaning that the Island's public services are significantly bolstered by charity provision. Much of the activity of charities in Jersey falls into preventative care, often reducing the need for Islanders to access public services in the first place.

Chart 9: Registered services providers by type of activity



On top of these regulated charities, there are a further 50 third sector organisations which provide emotional, financial and practical support to Islanders with health and

wellbeing needs. This includes organisations like Mind Jersey, Macmillan Cancer Support, and Alcoholics Anonymous.

As the Island's population continues to age, there will be growing pressure on service providers to meet these needs. To do this, the health and social care sector will need to innovate. This is where the role of the third sector will become increasingly important. Specifically, investment from philanthropy, grant-making trusts and foundations play a crucial role in supporting innovation within the social sector. These funders are able to take greater risks than the state, providing support to charities to develop proof of concepts and to trial new approaches. This is something which should be encouraged and supported.

Community Safety


“Jersey is a relatively safe place, but everyone’s perception of safety is individual, and you cannot understand that just from crime statistics”

Alison Fossey, Detective Superintendent, States of Jersey Police

Community Safety

Current Outlook


Basic need **A** **B**


 <p>Safety</p>	<p>Crime committed, in 2021</p> <ul style="list-style-type: none"> Burglary Cycle theft Vehicle Crime Malicious Damage Larceny from shops & burglary 	-4%	215
		Decrease in all incidents of crime reported in 2021 vs 2020	Police officers who are supported by 121 civilian staff, in 2022

 <p>Third sector</p>	£15.8m	£2.8m	22+	£600k+
	of assets owned by Community Safety charities, in 2021	of spending by charities dedicated to Community Safety, in 2021	Charities in Jersey dedicated to Community Safety, in 2022	of funding dedicated to Jersey's 12 honorary police services, in 2021

 <p>Mental Health</p>	£110,000	+28%	£1m +	16%
	Spent on Police officers attending mental health incidents, in 2021	Increase in mental health incidents in year to the November 2022	The total cost of 824 missing youths to the States of Jersey Police, in 2021	of all reported crime incidents (e.g. 18-20k) were concern for individual welfare, in 2021

 <p>Community safety</p>	4.4%	7/10	6/10	8/10
	of survey respondents had experienced crime in Jersey between 2021 and 2022	The average rating of Jersey as a safe place to live, in 2022	The average rating of Jersey as a safe place to live by Islanders who live in social housing, in 2022	The average rating of Jersey as a safe place to live by high income Islanders, in 2022

 <p>Community voice</p>	24%	26%	6%	27%
	The self-reported share of respondents who had experienced vehicle crime (2022)	The self-reported share of respondents who had experienced anti-social behaviour (2022)	The self-reported share of respondents who had been a victim of sexual offence (2022)	The self-reported share of respondents who experienced crime but did not report the incident (2022)

 <p>La Moye</p>	174	93.2%	48.8%	242
	The number of prisoners in La Moye Prison, in 2020	of prisoners were male, in 2020	of the prison population were foreign born, in 2020	The total capacity for prisoners at La Moye Prison

Community Safety

Secure | Sheltered by a network of rehabilitative, preventative, and response emergencies services, Islanders feel safe and secure to go about their daily lives.

Current
A

Outlook
B

What is our current position?

We recognise that what is meant by community safety can be subjective. For this reason, we have defined it as either being **safe** from likely causes of danger, risk, or injury; or as **secure** from deliberate harm and threats that are outside of our control.

Like elsewhere, Jersey faces crime and community safety challenges. 4.4% of respondents to our survey had been a victim of crime in Jersey in the preceding 12 months, with 5.1% men and 4.1% of females reported as having been a victim of crime.

Officially, between 18,000 and 20,000 incidents are reported annually, of which an average of approximately 25% and 30% are acts of crime (i.e. between 4,000 - 4,500). Of these crimes, malicious damage accounts for almost half; and theft from homes, shops and of bikes almost a third; and vehicle crime a quarter (*Police Annual Report, 2021*). Further, of these 18,000 to 20,000 incident reports, a growing share relate to *concerns for welfare*, accounting for a sixth. These concerns for welfare, while officially not crimes, are

increasing the burden on the Police services which are stepping in to support health and social services.

However, this conceals the true scale of Jersey's community safety challenge, as most incidents are not reported. Respondents to our survey reported anti-social behaviour as the most common crime experienced, accounting for a quarter. This suggests that acts of anti-social behaviour are under-reported when compared to the number of incidents reported to the States of Jersey Police - which represented a sixth of all incidents.

Despite these challenges Jersey has a well-developed network of public, private and third sector organisations which make the Island safe and secure.

The Island is unique in the way that community safety is maintained, with a large emphasis on voluntary work by the Honorary Police - who act as the gatekeepers to the criminal justice system. In total, the Honorary Police received funding of almost £600k in 2021 which constituted approximately 2.5% of total Parish expenditure.

The States of Jersey Police itself was only launched in 1952; before then policing of the Island was the responsibility of unpaid and voluntary officers.

Most safety matters are overseen by the Island's Justice and Home Affairs Department, which manages law enforcement, emergency services, immigration, customs and health

and safety services (including the Field Squadron, Ambulance; Fire & Rescue etc.).

Working alongside the Government are a number of third sector organisations which broadly fall into one of three areas; namely prevention, rehabilitation, and response.¹⁴ These organisations play a crucial role in the Island's community safety infrastructure - making the Island the safe place it is.

Funding comes from a mix of tax revenue, donations, and funds from the Islands' Criminal Offences Confiscation Fund.

These strengths are reflected in public opinion. Islanders rated Jersey 7 out of 10 as a safe place to live, irrespective of gender. Yet, Islanders' perception of safety isn't evenly spread. Those who lived in social housing on average scored safety in Jersey at just 6 out of 10, compared with high income islanders who rated Jersey 8 out of 10.

What are the top challenges?

The Island has a relatively well-resourced network of organisations that support community safety. The Police force alone has approximately 215 officers and 121 Police staff: excluding the Honorary Police.

Like elsewhere, the Jersey Police service finds itself increasingly spending much of their time

delivering social and health services in areas where other agencies have either stepped back or can't keep up with demand. For example, mental health issues are emerging as a major driver of the increase in Police incidents (up 28% year to date), which highlights gaps in the Island's community safety infrastructure.

Specifically, Mental Health Services are struggling to deliver responsive services to meet the needs of Islanders 24/7. Other examples of the growing Police mission include looking for missing young people who are repeatedly missing from care.

This mission creep for policing means that the Island's Police service is being stretched and is not always able to invest the resources it would like into proactive problem-solving work.

Stakeholders said that these challenges are exacerbated by gaps in the Island's community safety legislation that limit any real emphasis on preventative and rehabilitative interventions.

A recent example of particular concern to stakeholders across the public and third sector are limitations to the new Domestic Abuse Law. Domestic abuse is defined as an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, in the

¹⁴ *Rehabilitation (Living Hope); Prevention (CrimeStoppers; Street Pastors); Response (RNLI; Field Squadron; St Johns Ambulance; Search & rescue;*

Lifeboat Association; Raynet; CI Air Search; Normandy Rescue)

majority of cases by a partner or ex-partner, but also often by a member of the family.

Specifically, concern has been directed at the new [Domestic Abuse \(Jersey\) Law 2022](#) which does not explicitly call out economic (financial) abuse as a type of domestic abuse, unlike the UK law ([Domestic Abuse Act 2021](#)). This was a particular concern to stakeholders who cited economic abuse as the main driver of abuse in Jersey¹⁵.

Additionally, prevention orders, which have long been available to Police forces and the courts in the UK, have not been ratified into Jersey law, and therefore are unavailable to the local Police service. These prevention orders are said to protect victims whilst cases are being investigated.

Furthermore, there are no specific laws that protect the elderly from neglect, despite there being protections for children - an issue which is likely to grow as the Island's population ages. Similarly, nor are there any preventative orders in the areas of hate crime and anti-social behaviour.

How is the third sector helping?

Crime and disorder can't be tackled by the Police alone, and this is where the third sector in Jersey plays a significant role. Their support mainly falls into rehabilitation, prevention, and response.

While the third sector does play a role in rehabilitating previously

convicted Islanders, and in preventing crime through awareness campaigns and early intervention programmes, its largest role is in responding to emergencies.

These organisations are particularly important to sea and air search, as well as emergency first aid. It includes organisations like RNLI; the Jersey Lifeboat Association; the Channel Island Air Search; and ambulance services including St John Ambulance and Normandy Rescue.

Meanwhile charities like Street Pastors and CrimeStoppers seek to prevent crime, while Living Hope seeks to rehabilitate ex-La Moye residents.

What is the trend?

Overall, trends affecting community safety in Jersey provide a mixed picture. Reported incidents have increased, but crime itself has fallen. Yet, this conceals a changing nature of criminal activity.

Anti-social behaviour is largely the same in 2021 as it was in 2019; but did decrease by 17% for 2021 vs 2020. Sexual offences decreased from 211 in 2019 to 175 in 2021 (36%) but increased by 31% from 2020 to 2021 (*Police Annual Report, 2021*).

Anecdotal evidence suggests that domestic abuse is particularly under-reported - with evidence that domestic abuse cases are typically not reported until 5 years after the first incident occurs. As a result, it is estimated that 500 children per year are exposed to

¹⁵ "abusive" includes coercive and controlling. "Coercive and controlling" includes activity that makes one person dependent

on another or subservient to, controls, regulates daily activity, restricts freedom of activity.

domestic abuse, and these are mostly repeat cases.

Meanwhile, youth crime continues to be a concern with a significant increase in recent years. Notably, 8 of the 10 repeat offenders in 2021 were under the age of 18 (*Police Annual Report, 2021*). Similarly, substance abuse is also a concern, driven by a street value for drugs that is one of the highest in the world.

Among these ongoing trends are emerging crimes that also pose a challenge to Islanders' safety. These mainly fall into two areas, namely:

Financial: As an international finance center, money laundering is a constant challenge. But more broadly organised crime is targeting Islanders (including e-crime). For instance, organised crime networks are looking to offshore Islands as easy targets for romance fraud.

Violence against Women and Girls: A growing part of Police work focuses on identifying those behind predatory behaviour, rape, sexual assault and domestic abuse, that occur largely in private. This is time consuming and complex work.

Fairness

“Poverty makes poor people make poor decisions”
Patricia Tumelty, Executive Director, Mind Jersey

Fairness

Current Outlook

Basic need

C

D

Fairness



42%

The Gini coefficient, which ranges from 0 (complete equality) to 100 (complete inequality), in 2021/2022

10,201

The number of people who received income support, in 2019

£10.96

The hourly living wage in Jersey, compared to £10.50 which is the hourly minimum wage, in 2022

810

The total number of individuals actively seeking work, in 2022

Third sector



£5.2m

of assets owned by Fairness charities, in 2021

£4.2m

of spending by charities dedicated to Fairness, in 2021

25+

Charities dedicated to Fairness, in 2021

470

Members of Community Savings Jersey, in 2022

Income Inequality



£28,600

The average income of the bottom quintile of households, in 2021

£73,400

The average income of the fourth quintile of households, in 2021

40%

Higher average household income in St. Brelade than St. Helier

7x

The ratio of the average income of the richest 10% of Islanders by that of the poorest 10% of Islanders, in 2021 / 2022

Family



1.23

The mean number of children born per woman in Jersey (2019 - 2021)

2.23

The preferred number of children women in Jersey self-report as wanting, in 2022

-1

The fertility gap between the desired number of children and the actual number of children born

9%

of respondents self-reported that they did not want to have children (2022)

Financial Insecurity



210

Islanders had been registered as actively seeking work for more than 12 months, in 2022

24.3%

The median gender pay gap of government employees, in 2020

53%

of Islanders are having difficulty in meeting their living costs (IGR)

27%

Self-reported having received charitable services or in-kind assistance (2022)

Community voice



51%

of respondents who self-report difficulty meeting living costs, expect their financial position to get much worse (IGR)

64%

Think inequality will get a lot bigger in future (IGR)

67%

of Islanders are very concerned about poverty and inequality (IGR)

61%

of Islanders would find it 'somewhat difficult' or 'very difficult' to pay an unexpected £400 bill, in 2022

Fairness

Accessibility | Where fairness or social equity ensures that everyone has a share in the Island's success and an equal opportunity to lead healthy and productive lives.

Current
C

Outlook
D

What is our current position?

We recognise that what is meant by a fair society is subjective. For this reason, we have defined a fair society broadly in relation to **equal access to opportunities** and **income equality**.

At the JCF, our aim is for all Islanders, irrespective of background, to have fair access to education, housing, health, and employment opportunities. The Covid-19 crisis underlined this inequality, particularly for those in low paid employment and in unaffordable housing.

The success of our community is grounded in having the conditions for families and individuals to lead fulfilling lives. Yet our research has concluded that some basic conditions are lacking.

Many of these challenges stem from existing housing and work legislation which leave a significant share of Islanders without equal access to housing and employment opportunities. The effects of which

span all facets of society but are worst felt by those on low incomes. Throughout our research, we heard accounts of how these rules were affecting families, forcing unhealthy dependencies, and impeding Islanders' aspirations to move out of relative poverty.

These inequalities have been made worse by the effects of Brexit and Covid-19, which have upended the Jersey labour market - causing a growing divide and a significant movement of people to and from Jersey. The differences are most acute for people on seasonal permissions, who have limited employment rights, including income support.

Specifically in relation to income, in 2021 the bottom quintile (20%) of households by annual equivalised income earned approximately £28,600 compared with £73,400 for the fourth quintile.¹⁶ These income inequalities have much broader implications on the long-term welfare of Islanders. There is a direct relationship between salary and contribution to a private pension, meaning that higher income households have significantly more financial resilience moving into retirement than lower income households (*Estimating government receipts and expenditure for Jersey households, 2019*)

Inequalities in Jersey are playing out in other fundamental ways too. We found a significant gap between the

¹⁶ These household income figures are **equivalised**, and therefore take account of the differences in a household's size and composition. Equivalised income is calculated by dividing the household's

total income from all sources by its equivalent size, which is calculated by attributing a weight to all members of the household.

number of children Islanders are having, and the number desired. Survey findings suggest that this gap is approximately 1 child, with the ideal number of children being 2.23 compared to an actual of 1.23.¹⁷ At an individual level, this gap represents significant social inequality, which can partly be attributed to the widespread unaffordability of housing, childcare, and anxiety about the future.

Findings from our survey also suggest that many Islanders have little ability to absorb financial shocks. 61% of respondents self-reported that they would find it 'Somewhat difficult' or 'Very difficult' to pay an unexpected bill of £400. Disparities in financial insecurity are further underscored by a saving rate which is either 'none' or 'below 2.5%' for over 44% of Islanders.

Similarly, 53% of low-income respondents to our survey stated that the cost of seeing a GP was a barrier. This compares to just 15% for high income respondents - further highlighting inequalities in access.

These gaps are reflected in the outcomes of Islanders who have and haven't attended fee-paying schools. Our survey data suggests that the average salary (mean) of those who studied at a fee-paying school is almost 30% higher than those who studied at a non-fee-paying state school.

In conclusion, it is clear that there is significant inequality in access to education, housing, health and employment in Jersey.

What are the top challenges?

The largest challenges facing perceived, relative, and absolute fairness in Jersey fall into three areas, namely:

1. Housing affordability;
2. Unequal employment opportunities; and
3. Education outcomes.

While some of the causes driving these challenges are largely beyond the control of the public, private and third sector in Jersey - there are notable policies and actions which could be taken to alleviate them.

Specifically in relation to housing, these affordability challenges are not unique to Jersey with similar trends being observed in many desirable towns and cities. In particular, the prolonged period of low interest rates, and the disruptive lifestyle effects brought about by the Covid-19 pandemic have accelerated these challenges. Arguably, they have been made worse by a planning framework which hasn't kept up with changing housing demand.¹⁸ Hence, more efforts are needed to prioritise increasing the Island's housing supply. These affordability challenges are being felt in other ways too. The Island's Citizens Advice Bureau have reported a significant

¹⁷ Based on female respondents aged 16 - 45 years when asked their ideal number of children.

¹⁸ The projected level of migration and population growth used in the Island Plan to determine the

number of housing units built was lower than the population growth realised during the 2011 to 2021 period.

increase in the amount of debt clients have, mainly driven by the increasing cost of living.

In relation to employment opportunities, the existing housing and work laws are particularly prohibitive to those moving to Jersey (for non-Entitled). They cause social divisions and unfairly lead to some Islanders being over skilled for the jobs available to them.

Lastly, the gap in education, employment and income outcomes between students who have studied at fee-paying schools compared to those studying at state schools is similarly challenging. The differences in outcomes are embedding income and opportunity inequalities. Further efforts are needed to improve social mobility to address this.

This trio of challenges is made worse by a lack of regular and accurate data on wealth, consumption, and income inequality, as well as education outcomes and population changes. Together, these data gaps hinder the ability of policy makers to develop informed interventions.

How is the third sector helping?

Many third sector organisations across all fields of work play an active role in addressing social inequalities in Jersey. They do this across all social themes explored in this report, addressing the root causes of inequalities of income and opportunities through their involvement in health, education, housing and more.

These organisations do this through either preventative or responsive activities. These activities usually fall into one of five areas, namely:

1. Emergency financial support and inclusion;
2. Advocacy, outreach, and advice;
3. Training and employment;
4. Housing; or
5. Caregiving and welfare

As with other thematic areas explored in this report, Fairness does not exist in a vacuum, but rather is the result of decisions related to housing, work, education, and health that cascades throughout all areas of Islanders' lives, ultimately determining the real and perceived fairness of Jersey.

Charities in Jersey already recognise this. Examples include Community Savings Ltd and Brightly which offer emergency financial support; the Citizens Advice Bureau and Caritas that provide outreach and advice; the Jersey Employment Trust which helps disabled Islanders find employment; Andium Homes which provides social housing; and Centrepoint which provides childcare.

Despite this, many issues related to accessibility and fairness continue to worsen - by one measure the Citizens Advice Bureau alone has seen an increase in enquiries of over 100% in less

than a year. These trends mean that the activities of third sector organisations are increasingly important.

What's the trend?

The social challenges we face today are likely to intensify over the coming years, namely in two ways:

Ageing community: Our ageing society, exacerbated by a significant fertility gap, will increase the health and social care burden of the third and public sector. Demand for increased services will be against a backdrop of relatively fewer workers and volunteers, in turn leaving much of the caregiving responsibility to family. Further wealth inequality is

likely to become more pronounced as the share of older people who own property and have stored wealth in savings/pensions grows relative to those of working age. This will be exacerbated by residential rights that limit broader property ownership.

Technology revolution & green transition: The increasing role of technology in our daily lives could similarly exacerbate existing inequality as the digital divide causes wealth disparity between those that invest in technology and those that don't. The same applies for the impact of the green transition on employment and the wider importance of ensuring a just transition.

Box 4:

Case study: Defining financial inequality in Jersey

Financial inequalities are driven by many factors, including education outcomes, labour market conditions, sectoral mix of employment, asset appreciations, pension plans and more. We have explored financial inequality in Jersey through three lenses, namely income, wealth, and consumption.

Globally, wealth distribution tends to be more uneven than income, and differences in consumption expenditure tend to be smaller than both income and wealth inequality¹⁷. The degree to which Jersey has inequality¹⁹, in part, depends on how it is measured. Listed below are the main drivers of inequality in Jersey and their implications for the Island. Generally, consumption inequality better captures the effects of rising debt, changes to interest rates, or the effects of enhanced social benefits than income or wealth measures. For instance, income inequality does not account for progressive taxes or benefits which can distort overall findings on financial inequalities. For this reason, equality of consumption should arguably be the focus of our efforts to reduce inequality.

Income inequality: There is clear income inequality in Jersey. An estimated 20% of households have equivalised income under £28,600 per-year; of which 7,091 adults received income support, and 3,110 child dependents (2019/20). Typically, earnings disparities between households are lower than those between individuals as a result of income pooling within households (*Consumption Inequality and Family Labor Supply*, 2016).

Wealth Inequality: The concentration of wealth in Jersey would suggest that a significant share of Jersey's population do not have the financial resilience to temper significant financial shocks. Further, disparities in wealth are likely to become pronounced as the share of older people who own property and have stored wealth in savings/pensions grows (*i.e., a process of 'cumulative' inequality*).

Consumption inequality: There is a significant gap in the consumption of low income and high-income households in Jersey. This is important as equal use of goods and services better captures the living standards of those on low incomes and correlates closely with human well-being and material hardship (*Jersey Household Spending 2014/15*, 2016).

¹⁹ Consumption and income inequality differ as households can borrow or save, so the amount of consumption in any period is not constrained to be equal to income in that period.

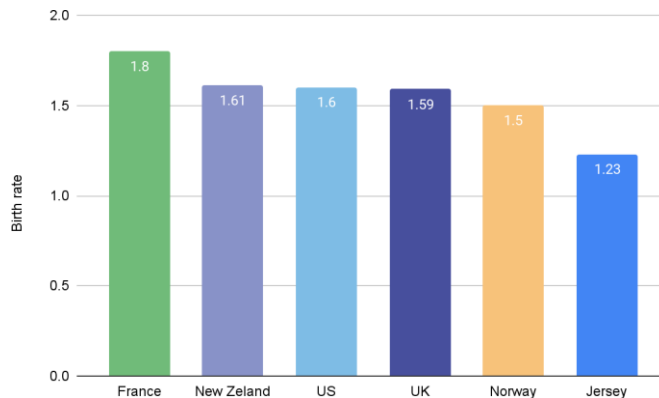
Box 5:

Case study: Birth rate implications

Our findings suggest that there is a significant gap between the number of children women would like to have (fertility intentions) compared to the number born (final fertility rate). As of 2019-2021, the average number of children born to a woman in her lifetime in Jersey was 1.23 (*Strategic Policy, Planning and Performance Report, 2022*) compared to an average desired number of 2.23. While it is common internationally to see a gap between fertility intentions and outcomes, survey results would indicate that Jersey’s gap is particularly large at 1 child. By comparison, most developed economies have an estimated fertility gap of between 0.3 and 0.6 children per woman (*Gap Between Lifetime Fertility Intentions and Completed Fertility, 2019*).

Furthermore, when comparing Jersey internationally, it is clear that the Island has one of the lowest birth rates of any country. See chart below:

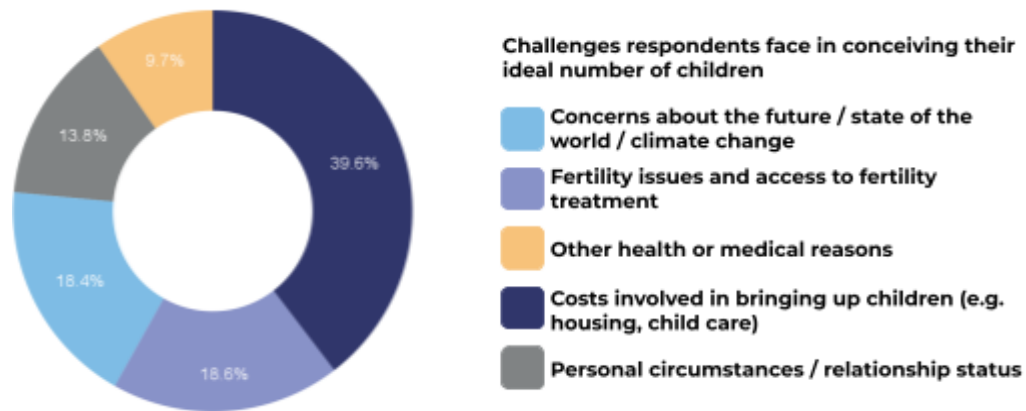
Chart 10: Fertility rate by country



*Source: (*Fertility rate, total (births per woman), 2019*)

This fertility gap reflects broader issues in our society. Generally, this difference is caused by a mixture of social and economic effects. For instance, financial insecurity is known to lower birth rates, as was seen during both the Covid-19 pandemic and the financial crisis of 2008. Key reasons attributed to this gap in Jersey include housing; fertility challenges; anxieties about the future; limited Government support; financial insecurity; and affordability challenges. See chart below:

Chart 11: Key reasons that attribute to respondents having less children



Some of these factors can be readily understood, yet others are more nuanced (e.g. on average, houses in Jersey are 10% smaller than their English counterparts, and over a fifth smaller than their Australian equivalent) (*PwC Analysis, 2022*).

The broader implications of not bridging this fertility gap are significant. At an Island-wide level, the long-term trajectory is a smaller workforce, slower economic growth, and ballooning public debt. At an individual level, it will likely result in:

- a higher caregiving burden for many;
- unmet intentions for more children, which can occupy the mind and prevent people from progressing in other ways; and
- damage to individual wellbeing

For this reason, the third sector will need to adjust to this changing environment, for example by repurposing existing infrastructure to meet the needs of an older population (e.g. youth clubs doubling-up as day care centres) and by providing additional support to help families bridge the fertility gap.

Strong Community Wellbeing

“There are so many elements that can contribute to overall wellbeing – physical, mental, emotional, social, economic. But really, it's about feeling good about life – feeling good physically and mentally, relating well to other people and feeling satisfied with life”

Martin Knight, Head of Health Improvements, Public Health, Jersey

Strong Community Wellbeing

Psychological need

Current Outlook

D C

Community



52%

The Island's dependency ratio in 2021, which has risen from 46%, in 2011

3.1/5

Mean score for sense of community, in 2022

4,263

Increase in population, driven by 65+ between 2011 to 2021

10:4

Estimated people of working age (15-64) for people over the age of 65

Third sector



£28.3m **£14.1m**

of assets owned by Strong Community Wellbeing charities, in 2021

of spending by Strong Community Wellbeing charities, in 2021

100+

Charities dedicated to supporting Strong Community Wellbeing in Jersey, in 2022

3,500

Estimated Full Time Equivalent Jobs by Islanders volunteering

Wellbeing inequality



3.5/5

The average wellbeing score of Islanders on high incomes, in 2022

3.3/5

The average wellbeing score of Islanders on middle incomes, in 2022

3.2/5

The average wellbeing score of Islanders on low incomes, in 2022

150+

Sports clubs and associations, in 2022

Discrimination



Commonly cited discrimination by rank

1. Gender and sexuality
2. Racism, xenophobia and general discrimination around ethnicity, nationality and language
3. Disability
4. Ageism

23%

of survey respondents had faced discrimination (2022)

2.8/5

Reported feelings towards Jersey's openness to different cultures, religions and nationalities (2022)

Lifestyle



35-40

Minutes on average a day spent on sports and outdoor activities (2022)

25-40

Minutes more on average per day spent sleeping on weekends than on weekdays (2022)

20.8

Hours per week spent on non-paid activities including housework, volunteering, care work, etc. by **employed** respondents (2022)

48.4

Hours per week spent on non-paid activities including housework, volunteering, care work, etc. by **unemployed** respondents (2022)

Wellbeing



2.3/5

The self-rated average anxiety score, in 2022

3.6/5

The self-rated average happiness score, in 2022

3.1/5

The self-rated average satisfaction with life score, in 2022

3.4/5

The self-rated average worthwhileness of life score, in 2022

Community wellbeing

Participation | A community with a sense of belonging, trust, and inclusion where all Islanders, no matter their backgrounds, actively participate in building relationships that respect community and individual values.

Current

D

Outlook

C

What is our current position?

According to Maslow’s Hierarchy of Needs, individuals progress from basic needs to emotional needs - and this is where the nurturing of strong community wellbeing becomes so important. Strong communities are more cohesive and connected. Without strong community wellbeing, the bonds between people, places and systems start to erode. This is particularly difficult when social and economic inequalities increase.

Strong community wellbeing can be defined as a feeling of health, happiness, prosperity and a sense of belonging, trust, and inclusion between people. We believe that strong communities and wellbeing are in and of themselves the same, without one, you can’t have the other.

However, we also recognise that by its nature, the meaning of a strong community and wellbeing is subjective to Islanders' feelings. For this reason, we have relied heavily on the results from our survey to assess

the Island's current perceived and relative needs.

Jersey benefits from a significant number of charities, social enterprises, and community groups - which together underpin a strong civil society. We estimate that the hours volunteered by Islanders alone represents the equivalent of over **3,500 full time jobs** in the economy, which is worth more than **£100 million** to the Island (*PwC Analysis, 2022*).

We are fortunate to live on an Island with a strong sense of place and community. The Island was rated 3.1 out of 5 by Islanders in terms of the strength of its community. Notably, those **not** from Jersey, living in Jersey, ranked the Island slightly higher for a sense of community than those born in Jersey.

Table 6: Self rated wellbeing scores

	Mean score
Worthwhileness	3.5 out of 5
Happiness	3.6 out of 5
Life satisfaction	3.4 out of 5

By the nature of its geography, the Island lends itself well to having an active lifestyle, mirroring this in having approximately 150 sports clubs and associations. These clubs and societies are vital to nurturing the Island's wellbeing. Despite these opportunities, our findings suggest that few Islanders meet the 150 minutes of exercise recommended per-week; with those on low incomes doing less than half the

recommended amount, and high-income Islander only doing two thirds.

Further, there are other underlying trends and issues that face Islanders. Voter turnout in Jersey is among the lowest of any European electorate (*Jersey Better Life Index*, 2021). This matters, as it is emblematic of a much larger problem. A strong community is one that works toward shared causes, and where people feel represented by institutions and decision makers. Judging from the Island's low voter turnout figures, this is not the case in Jersey.

The Island also struggles with the extent of hate crime and discrimination. **23%** of survey respondents had experienced discrimination. This is perhaps why Islanders' views towards multiculturalism are somewhat mixed. Only **15.21%** of respondents felt that multiculturalism is good for the Island - scoring 2.63 out of 5 overall. Similarly, feelings towards Jersey's openness to different cultures, religions and nationalities scored 2.83 out of 5 - again representing a relatively tepid response.

These issues of community cohesion are just some of the many ways in which a strong community ties in with individuals' wellbeing. Specifically, wellbeing demands Islanders to be content with their mental health, body, social network, life satisfaction, life purpose, community, and their ability to manage stress.

Yet, Islanders' wellbeing appears to be in decline. The average anxiety level reported was **2.25 out of 5**. This can in part be explained by lifestyle changes which have led to a growing number of Islanders suffering from increasing health challenges - but also the toll of modern life on Islanders.

The widespread issues of wellbeing and mental health are mirrored in the demands that third sector organisations are seeing in Jersey.

What are the top challenges?

The largest challenges facing perceived and relative community wellbeing in Jersey fall into three areas, namely:

1. Wellbeing inequalities
2. Exclusion & isolation
3. The gap between physical and mental health / awareness and services.

None of these challenges should be seen in isolation, but rather as a symbiotic relationship where changes in one affects the others.

The inequalities in Islanders' wellbeing is mainly driven by differences in income and education. We found that as Islanders' income increased, so too did their feelings of happiness, worthwhileness, and life satisfaction. Similarly, their levels of anxiety and experiences of discrimination also decreased. If we are to improve community wellbeing, it will be vital that the root causes of these wellbeing inequalities are addressed - most notably through education and income.

These challenges are made worse by increasingly recognised levels of exclusion and isolation. Mind Jersey, the Island's principal mental health charity, estimates that they only reach 40% of Islanders who need support. As a result, Islanders are falling out of the system of public, private and third sector support services, further exacerbating issues of isolation as people stay at home. Those who are least represented in the Island's social safety net provided by the Government and the third sector appear to be the Island's minorities, whether ethnic or those in the LGBTQ+ community.

Finally, stakeholder feedback suggests that the growing recognition of the Island's mental health needs are not yet being recognised in the services being offered. More is needed to bridge the service gap between people's physical needs and mental health needs. This will demand a more coordinated approach to bridge statutory health provision with mental health support to ensure equal treatment of both.

How is the third sector helping?

The role of the third sector in supporting the Island's community wellbeing is broad - effectively being a by-product of almost everything they do. These organisations deliver a stronger community and individual wellbeing by providing representation to those who need it; by improving learning outcomes; creating forums for

stronger community connections; and by meeting Islanders' wellbeing needs through advice and counselling to name a few.

Examples of this include Liberate, the Channel Islands' equality and diversity charity which effectively empowers the voiceless by advocating for the needs of minority groups. Similarly, the third sector plays a vital role in nurturing the Island's civil society through community sports clubs; neighbourhood associations (*e.g. First Tower Community Association*); and religious organisations.

Yet, despite these efforts, anecdotally the Island's community is fraying. Mind Jersey alone has seen a significant jump in demand for its services, most of whom come from low-income families often on income support.

While some of the causes driving these challenges to community wellbeing are largely beyond the control of the third sector, instead being driven by much larger socio-economic trends affecting not just Jersey but the global economy - their role is increasingly integral as the gatekeepers of community wellbeing.

What is the trend?

On balance, the trend moving forward is positive. The Covid-19 pandemic and successive lockdowns only proved to show the resilience of

our Island's community. As life normalises, we are seeing a renewal of community events and as such connections.

Going forward, there is significant investment planned for the Island's sporting and social infrastructure, all of which underpins a vibrant community and individual wellbeing.

In terms of the relationship between social cohesion and mental health, there is increasing recognition and awareness of the problems Islanders face. This has and will continue to lead to greater provision of services and more proactive effort to empower the Island's voiceless.

Despite this, there are headwinds which will negatively impact the Island's wellbeing. This includes very significant socio-economic trends, much of which is beyond the control of the Jersey Government or the third sector. This includes jobs automation, long-term inflationary pressures,²⁰ and the geopolitical decoupling of the global economy - the disruption from which is likely to impact some Islanders negatively.

Our Island's community wellbeing is intrinsically linked to the basic universal needs being met through housing, safety, and health. The outlook for which is mixed, but on balance is worsening.

Most notably is the growing complexity of individual wellbeing cases reported by charities. This means that cases are staying active

for longer, which in itself is causing bed blocking throughout the system as described in Housing & Homelessness deep dive. Anecdotally, mental health cases are becoming more complex as a result of housing affordability; a lack of carers and care packages; the indirect effects of Brexit leading to staff shortages, which are all resulting in a higher workload for those who remain - to name a few. Together, these are causing a spike in mental health issues.

Over the longer term, the Island's ageing population will put an increasing strain on the third sector, public sector and individual finances and resources. These will undoubtedly have mixed effects on the community wellbeing - but on balance is likely to throw-up more challenges than opportunities.

²⁰ Long-term inflationary pressures are likely to rise as the global population ages, causing an imbalance between labour demand

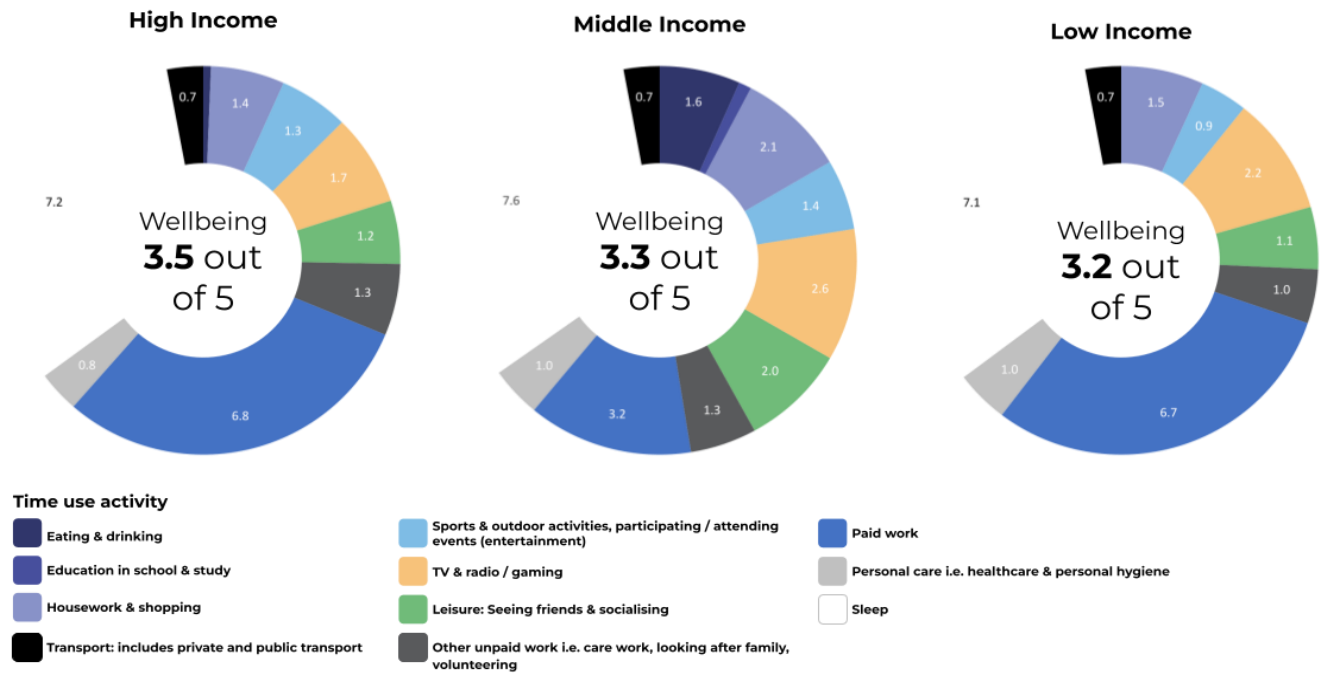
and supply, and the deflationary effects of Asian and eastern European workforces continues to peter off.

Box 6:

Case study: Time use case study by income

Outlined below are three time use case studies based on Islanders on high, medium and low income, based on our survey results. Only respondents who are full time employed have been considered. The distribution of time is an average for any 24-hour day in a 7-day week. This includes the weekend. The wellbeing score is the mean score derived from the four self-reported measures, namely happiness, worthwhileness, life satisfaction and anxiety. Our findings suggest that higher income Islanders have the highest wellbeing, with low-income Islanders having the lowest. The most notable difference in time use is in hours engaged in sport.

Chart 12: Average time use for any 24 hour a day by income level (employed & unemployed)



- High income** earners showed the highest score for wellbeing, considering that wellbeing is the overall score of happiness, life satisfaction, worthwhileness, and anxiety.
- Middle income** earners showed the middle score for wellbeing, considering that wellbeing is the overall score of happiness, life satisfaction, worthwhileness, and anxiety.
- Low-income** earners showed the lowest score for wellbeing, considering that wellbeing is the overall score of happiness, life satisfaction, worthwhileness, and anxiety. This sample of respondents spend the highest amount of time on activities relating to personal care such as health and hygiene, but they sleep

the least number of hours.

Table 7: Full 7-day week hours breakdown by income level

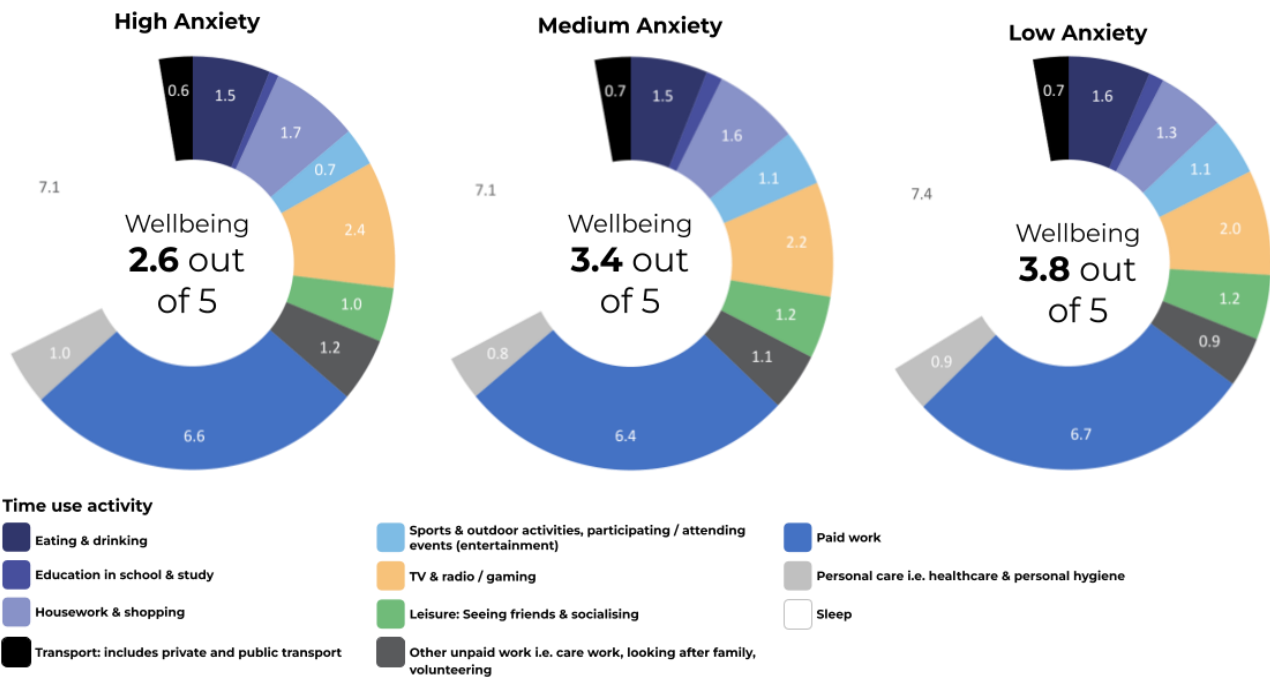
	High Income	Middle Income	Low Income
Paid work	47.6 hours	44.3 hours	46.6 hours
Unpaid work	9.4 hours	7.2 hours	7.0 hours
Physical activity	9.1 hours	7.0 hours	6.1 hours

Box 7:

Case study: Time use data by level of anxiety

Outlined below are three time use case studies based on Islanders with self-reported high, medium, and low levels of anxiety. Only respondents who are full time employed have been considered. The distribution of time is an average for any 24-hour day in a 7-day week. This includes the weekend. The wellbeing score is the mean score derived from the three self-reported measures, namely happiness, worthwhileness, and life satisfaction. Our findings suggest that respondents with high levels of anxiety have the lowest wellbeing score, with respondents with low levels of anxiety having the highest wellbeing score.

Chart 13: Average time use for any 24 hour a day by anxiety level



- d. Islanders that confirmed **high levels of anxiety** showed the lowest score for wellbeing, considering that wellbeing is the overall score of happiness, life satisfaction and worthwhileness of life.
- e. Islanders that confirmed **medium levels of anxiety** showed the middle score for wellbeing, considering that wellbeing is the overall score of happiness, life satisfaction and worthwhileness of life.
- f. Islanders that confirmed **low levels of anxiety** showed the highest score for wellbeing, considering that wellbeing is the overall score of happiness, life satisfaction and worthwhileness

of life.

Table 8: Full 7-day week hours breakdown by income level

	High Anxiety	Medium Anxiety	Low Anxiety
Paid work	45.9 hours	45.1 hours	46.7 hours
Unpaid work	8.4 hours	7.7 hours	6.6 hours
Physical activity	5.0 hours	7.4 hours	7.7 hours

Learning & Education

“Good quality early years education will improve children's educational outcomes later in life and allow them to develop into the highly-skilled adults we need to be successful in the future”

Kristina Moore, Chief Minister, Jersey

Learning & Education

Psychological need

Current Outlook

D D

Education



24.2%

of Jersey students of compulsory school age were in receipt of the Jersey Premium, in 2020

26%

of students have English as an additional language, in 2022

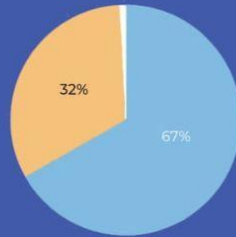
25%

of children are living in households with an income below 60% of the Jersey average

28%

of the population had degree level or above qualifications, in 2021

Schooling



Pupils in Jersey by type of school, in 2020

● Non-fee paying

● Fee paying

● Special

17/44

Providers of primary, secondary and higher education are third sector organisations, in 2022

20,000

The number of Islanders under the age of 21 supported by Learning & Education charities

Third sector



£19.5m

of assets owned by Learning & Education charities, in 2021

£20.1m

of spending by Learning & Education charities, in 2021

80+

Charities dedicated to supporting Learning & Education in Jersey

£10.8m+

Government grants to Learning & Education charities, in 2020

Education inequality



-27%

Self-reported lower salary for State educated Islanders than fee-paying islanders, in 2022

3.3x

More likely that state educated Islanders to have no formal education or only GCSE than privately educated, in 2022

3.2x

More likely that privately educated Islanders have degree education than state educated, in 2022

15%

of Islanders had no formal qualifications, as of 2021

Hours worked



38.7

The mean hours worked per-week, by part-time employed, full-time employed and self-employed Islanders, in 2022

46.6

The mean hours worked per week, across all full-time employed low income respondents, in 2022

29.7

The mean hours worked per week, across all part time employed respondents, in 2022

38.0

The mean hours worked per week, across all low income part-time employed respondents, in 2022

Wellbeing



2.2 vs 2.4

The mean level of anxiety for high skilled vs low skilled respondents, in 2022

3.7 vs 3.3

The mean level of happiness for high skilled vs low skilled respondents, in 2022

3.7 vs 3.1

The mean level of worthwhileness of life for high skilled vs low skilled respondents, in 2022

3.6 vs 3.0

Mean level of satisfaction with life for high skilled vs low skilled respondents, in 2022

Learning & Education

Outcomes | Where education & learning plays an important role in promoting creativity, potential and vitality of our Island to underpin a thriving economy.

Current

D

Outlook

D

What is our current position?

Jersey's existing learning and education environment consists of a well-developed mix of public, private and third sector organisations. Together there are more than 22 state primary schools; 9 fee-paying primary schools; 5 state secondary schools; 4 fee-paying secondary schools; and 4 higher education providers. Together this body of organisations supports the approx. 20,000 Islanders under the age of 21.

Jersey has developed a unique learning and education system which has many strengths but also several deep-rooted shortcomings. There are significant outcome differences between non-fee paying and fee-paying schools in Jersey.

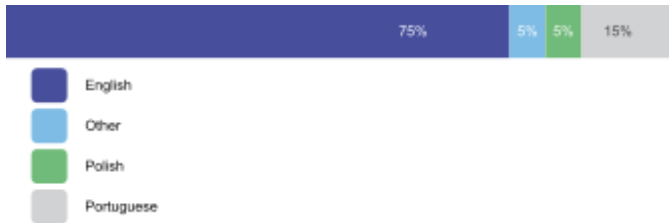
Some 32% of students in Jersey attend fee-paying schools, which is significantly higher compared to international norms (*Schools, Pupils and Characteristics Report, 2020*). In the UK, the counterpart figure is 6% (*Independent Schools (England), 2022*). This difference can partly be attributed to the unusual model of state-owned fee-paying academic selective

schools, which have low tuition costs due to government subsidies. Together this means that fee paying schools in Jersey are relatively affordable and accessible compared with elsewhere and provide more on-Island choice for those that are able to afford them, freeing up spaces in non-fee-paying catchment schools for those that cannot. The quality and range of fee-paying schools on-Island is an attractor for highly skilled immigration.

All that said, this situation has led to a two-tier education system where an overwhelming majority of students from middle- and high-income families enroll in fee-paying schools. This, in part, is the root cause of many disparities that make-up our two-tier education system. The system leaves most non-fee-paying schools with cohorts of students who, on balance, come from lower income families, particularly from first and second-generation migrant families.

Overall, 25.3% of students have English as an additional language, which in itself poses challenges for teachers balancing the competing needs of students (*Schools, Pupils and Characteristics Report, 2020*). Further, the distribution of these students is uneven across schools, where anecdotally, some schools have over 80% multilingual learners.

Chart 14: First languages of compulsory school age pupils in Government schools in Jersey; 2020



These differences in outcomes are particularly striking at level-2 (GCSE), with some 81% of students who attended a fee-paying school achieving an GCSE 9 - 7 (or A* / A) grade, compared with 46% from non-fee paying schools in 2022.²¹ These differences are exacerbated by having a state selective secondary school which predominantly attracts students from other non-selective state secondary schools, further worsening the difference in education outcomes for the remaining non-fee paying schools. These differences in secondary education are mirrored in primary schools where striking differences remain between rural and urban schools. These differences are particularly notable with respect to green space and facilities.

The consequences of these differences are far reaching and multi-faceted. Results from our survey suggest that these differences embed long-lasting social and economic inequalities. These are detailed below.

Table 9: Survey statistics

	Fee paying	Non-fee paying

²¹ Due to data comparability and limitations, only Jersey College for Girls and Hautlieu were considered.

²² Jersey born, all employment statuses including unemployed

²³ Jersey born, all employment statuses, under-graduate, or

Survey split ²²	42.0%	58.0%
Higher education achieved ²³	59.5%	37.8%
Mean salary ²⁴	£56,000	£44,200
Life satisfaction ²⁵	3.6 out of 5	3.2 out of 5

What are the top challenges?

For Islanders to meet their full learning and education potential, it is important that basic universal needs are met, such as good housing, health, safety, fairness, and wellbeing. For this reason, the biggest challenges that the Island faces in terms of learning and education follow the learning journey of Islanders from early years into adulthood. We believe that the greatest challenges fall into three areas, namely:

- Health & wellbeing
- Outcome inequalities
- Reskilling opportunities and participation

Below, we have explored each of these areas further.

Good health and wellbeing are a necessity for most Islanders to fulfil their learning and skills potential. Yet, many Islanders, particularly those in their early years do not benefit from the stability and resilience of having good health and wellbeing. Approximately 25% of children in Jersey are living in households with income below 60% of the average. There are also a growing number of

postgraduate degree+

²⁴ Jersey born, only employed participants

²⁵ Jersey born

students who are overweight or obese.

While not direct, this will have consequences on the learning and education outcomes of students. Evidence suggests that moderate to vigorous physical activity positively influences academic performance (*Link between pupil health and wellbeing and attainment, 2014*).

This is particularly challenging, as there is also a divide in health between fee and non-fee-paying students; with 27% of 4 to 5-year-olds attending non-fee-paying schools being overweight or obese, compared with 19% who attended fee paying schools (*Strategic Policy, Planning and Performance Report, 2022*).²⁶ This matters, as environmental factors during childhood leave a lasting imprint on the chemicals (epigenome) that determine individual brain architecture and long-term physical and mental health outcomes.

For instance, this means that overweight children are more likely to suffer from lifestyle health issues into adulthood, like diabetes and obesity as their epigenetic signature makes them more prone to these health issues than those whose chemical imprints were more positively shaped by childhood experiences (*What is Epigenetics, 2022*).

For these reasons, improvements to early years education, including childcare will be key to improving education (and health/wellbeing)

outcomes. Key to this will be addressing current recruitment challenges throughout the education system from childcare into teaching staff.

Jersey also struggles with outcome inequalities. This is well illustrated by the split between fee paying vs non-fee-paying students' intentions to pursue further/higher education - with 72% of fee-paying students planning to enroll on further/higher education courses compared with 60% of non-fee-paying students.

These inequalities are further magnified by differences in student outcomes between those who study at fee vs non-fee-paying schools - ultimately embedding the social mobility issues we see in the workforce. As explored in this report, there are significant differences in the wellbeing, income and skills of Islanders who study at fee paying schools, compared to those that don't. These differences will need addressing if we are to improve social mobility in the Island.

Lastly, we will see significant disruption to the Island's workforce and economy in the coming years due to the technology revolution and green transition. This will place increased pressures on Islanders to reskill and upskill. Those that don't could get left behind. This will not only pose a challenge to individuals, but also to the wider social cohesion of the Island as socio-economic inequalities widen. For this reason,

²⁶ Similarly, 38% of non-fee enrolled year 6 students are overweight

or obese, compared with 24% of fee-paying students.

adult retraining opportunities and participation will become increasingly crucial to the future wellbeing of the Island's populations.

How is the third sector helping?

Not-for-profit organisations in Jersey play a crucial role in levelling the playing field for young people, irrespective of their background.

Of the 44 providers of primary, secondary, and higher education, 17 are third sector organisations. This network of education providers is complemented by dozens of charities that deliver youth clubs, school endowment funds, child welfare support, learning disabilities and difficulties support, and youth organisations. In total, of the

almost 450 registered charities with the Jersey Charity Commissioner (JCC), more than 50 are dedicated to education, children, and young people, which by extension support parents and families.

What's the trend?

Moving forward, the Island's learning and education environment faces many challenges. The Island's ageing population and falling birth-rate means that the viability of some of Jersey's schools and charities that are the bedrock of the learning system will come into question with a shrinking student population. Technology, global trade, regulation, changing consumer demand, and other factors are also changing job roles. This means the learning and education system will need to adopt a culture of lifelong learning and constraint change to support and accelerate the retraining and upskilling of the Island.

Culture, Arts & Heritage

“Weak cultural infrastructure leads to less funding opportunities as it discourages investment by those in a position to provide private funding.”

Culture, Arts & Heritage

Self-fulfillment

Current Outlook

D C

The baseline



220,000	109	1%	45%
Jersey Heritage visitors, in 2021	Grade 1 listed building of exceptional public and heritage interest	The share of Government expenditure committed to CAH investment, as of 2022	of 16 - 34 year old survey respondents felt bored always or often compared to a fifth of people aged 65 or over

Third sector





£75m +	£26m	69+	625
Asset owned by CAH charities, in 2021	Spending by CAH charities, in 2021	Charities dedicated to CAH in Jersey	Seats in the Jersey Opera House

Investment



£800k	£11.5m	0.7%	£7.2m
Set aside in Government budget to support social prescribing programmes	of Government funding set aside to refurbish the Jersey Opera	of total Government expenditure on CAH in Jersey, in 2016	Government grants to CAH charities, in 2020

Engagement

93%	80%
of Islanders self-reported taking part in on-Island CAH activities (2022)	of low income Islanders self-reported taking part in CAH activities off-Island, compared to 90% for high income Islanders

Community voice



CAH areas in need of investment, by rank

- Protecting and restoring the natural environment, including biodiversity, woodlands, etc. for example a beach clean-up (i.e. Marine National Park)
- Performances (including music, theatre, dance, film)
- Historical sites, monuments or other buildings of cultural importance (i.e. Elizabeth Castle)
- Exhibitions, including visual arts, crafts, historical objects or other cultural artefacts (i.e. the Jersey Museum)
- Festivals celebrating particular artforms or interests (eg. Weekend, Jersey Festival of Words)
- Events or activities promoting/celebrating Jersey's culture and identity (eg. Battle of Flowers, historical walks and tours, Fête du Jèrriais)

4.5%	12%
Self-reported being professionally involved in the CAH sector, in 2022	of respondents who are very likely to move away from Jersey said it was due to a lack of CAH activities, in 2022

Barriers



Greatest barriers



30%	29%
of Islanders self-reported that limited CAH options was a barrier	of Islanders self-reported that CAH affordability was a barrier

Culture, Arts & Heritage

Engagement | Where wellbeing is underpinned by a culture of creativity that enables a healthy, inclusive, and happy population, and an enriching environment with a productive and balanced economy.

Current
D

Outlook
C

What is our current position?

All Islanders, irrespective of background, should be able to engage in the Island's rich Culture, Arts and Heritage opportunities. We define CAH as any one of five areas, namely:

1. Historical or cultural objects
2. Historical or culturally important buildings / monuments
3. Performance and creation of new work (e.g. music, dance, film, visual arts, creative writing)
4. Preservation of cultural heritage such as language, traditions, and festive events.
5. Natural environment, including biodiversity.

Viewed through the lens of Maslow's Hierarchy of Needs, Jersey's CAH sector serves two roles; firstly, it aids Islanders **basic and psychological** needs; and secondly, it creates opportunities for personal **fulfilment**.

CAH meets Islanders' **basic and psychological needs** in three ways. It provides *housing* via the 4,000 or so listed buildings, most of which are homes; it forges a greater sense of *community wellbeing*; and lastly it provides a backdrop and context for *learning and education*.

Finally, CAH is also important for **personal fulfilment**. For many, CAH activities provide a way to satisfy their creative and entrepreneurial energy. In short, to meet their full potential.

While it's useful to consider CAH through the lens of individual needs, it's important to recognise that the relationship with CAH is not always linear. For some, CAH is the intersection of many needs, helping to improve self-confidence and esteem. This, in turn, creates a sense of belonging and often involves social engagement which are linked to positive health outcomes.

The importance of the Island's CAH community is recognised by the GoJ's recent sector strategies for the [Arts](#) and separately for [heritage](#) (*A Heritage Strategy for Jersey, 2022*). Further, in 2019 the GoJ committed to devoting 1% of public spending to CAH, representing over £8 million of investment per year. This will build on the £7,263 million of Government grants in 2021 to CAH charities.

Jersey already has a strong CAH community. The Island has four large organisations which steward the Island's natural and built **heritage**, namely Jersey Heritage; National Trust for Jersey; Jersey Zoo; and Société Jersiaise. These third sector organisations play an important role in shaping the Island's identity and protecting its heritage. The National Trust for Jersey alone is the Island's largest private landowner; Jersey Heritage maintains and manages over 30 unique sites and many more artefacts, while the Société Jersiaise helps sustain many of the Island's traditions through its different sections.

Similarly, the Island's subsidised **Arts** infrastructure is provided by ArtHouse Jersey; the Arts Centre; the Opera House;

and St James Youth Arts Centre. Together, these organisations provide gallery, production, and studio space.

The Island's **Culture** is underpinned by numerous voluntary organisations which engage in music, dance, arts and much more. This includes the Symphony Orchestra; Music Association; Songwriters Society; Festival of Words; Youth Arts Jersey and many more.

In total there are almost 70 CAH charities, with assets of more than £75 million, and annual spending upwards of £26.5 million.

Our research indicates that participation in Jersey's CAH does not vary significantly across different ethnic groups. In total, our survey suggests that 93% of Islanders engage in CAH activities, of which Historical sites is the most popular CAH activity, followed by performances, and then exhibitions.

The strength of Jersey's CAH community is reflected in the grassroots creativity of Islanders. Genuine Jersey has more than 140 members. Similarly, on Etsy, a global marketplace for handcrafted goods, there are over **2,650** handmade items from creatives in Jersey. While this community of creatives is similar in size to Guernsey in relative terms, it's less than a quarter the number that is typical of a UK town (per-1,000 people). This suggests that more could be done to realise the creativity of Islanders.

The Island's CAH community faces other challenges too. Much of its infrastructure has seen successive years of underinvestment. Unlike many towns and cities in the UK and elsewhere, there has been much less of an emphasis on heritage led regeneration and renewal.

Similarly, the success of many of the attractions, particularly those in the heritage sector, are highly vulnerable to swings in the number of visiting tourists. This vulnerability was underscored by the impact of the pandemic on visitor numbers to CAH sites by tourists. This matters as many CAH attractions, particularly heritage sites, depend on a 50/50 split in income from commercial revenue, such as tickets, and Government grants or contracts.

Results from our survey suggest that there is also a big divide in those visiting CAH events and sites. This is not split by ethnicity or nationality, but rather by education and income. We found a direct correlation between income and the percentage of people engaging in CAH activities, with those on higher incomes more likely to take part in CAH opportunities than Islanders on low incomes.

To conclude, by the nature of Jersey's geography, history and Government commitments, Jersey's CAH community has a solid foundation. It is clear that the sector's development is very nascent when compared to similar sized towns and cities in the UK.

What are the top challenges?

Findings suggest that the greatest issues the Island's CAH community face fall into three areas, namely:

2. Low levels of participation
3. Unequal access
4. A legacy of underinvestment

Engagement and participation in the Island's CAH community is relatively low and unevenly spread depending on the type of CAH activity that is being considered. Of survey respondents, only **9%** had not engaged in any on Island CAH activities. Further, the result suggests that

those on low incomes are underrepresented in the CAH community with **10%** of low-income respondents not participating in any CAH activities on Island, compared with **4%** of high-income respondents.

When asked why Islanders do not engage in CAH activities, **25%** attributed it to cost, with a further **25%** attributing it to the Island's limited local offering. The importance of having a strong local CAH offering should not be overlooked. The Island's lack of CAH activities was ranked as the third largest reason why Islanders are planning to leave Jersey.

Lastly, there has been a legacy of underinvestment in the Island's CAH sector. This underinvestment is starting to show. For instance, the Opera House has remained closed since the pandemic, and Fort Regent's future is unknown, meaning that facilities are significantly reduced. Similarly, Elizabeth Castle, the Island's most visited heritage site, is in need of significant restoration.

Despite this, the Government's commitment to devoting 1% of public revenue on the Arts is a positive step. However, more clarity is needed on how this revenue will be spread across the five facets of Jersey's CAH community.

Based on our survey results, it is evident that the public consider the protection and restoring of nature as most in need of investment, followed by events, and lastly the preservation of cultural traditions and norms.

How is the third sector helping?

In total, there are approximately 70 charities which provide the bedrock for the Island's CAH community. This

excludes the many more community groups and social enterprises which also play a role in preserving and enhancing Jersey's CAH community.

These third sector organisations overwhelmingly represent activity in the CAH community and play a pivotal role in both supporting Islanders basic and psychological needs.

These include organisations which cultivate creativity, like Arts in the Frame, the Jersey Eisteddfod, and the Jersey Festival Choir. They also include charities which build familiarity and connectivity internationally, like Alliance Française de Jersey.

And lastly, they include the anchor organisations that support our heritage and nature - such as the National Trust for Jersey, Jersey Trees for Life, and Jersey Heritage.

Increasingly these organisations are spearheading a movement toward social prescribing. These prescribing programmes seek to utilise arts and culture activities for the benefit of Islanders' mental health as well as other therapeutic and rehabilitation services.

An example of social prescribing can be explained by mentioning the work of the [Kairos Arts organisation](#) in St Helier. Their mission is to provide bespoke therapeutic arts workshops, arts training and sell ethical, handmade products helping artisans affected by poverty, exploitation, human trafficking and prostitution.

Similarly, these organisations play an integral role in creating an environment for Islanders to pursue

personal fulfilment. They do this by creating learning and leisure opportunities, as well as spaces for Islanders to reflect, relax and enjoy.

which will have positive knock-on effects for the CAH.

What is the trend?

On balance, the outlook for the CAH community is positive. There is renewed energy and enthusiasm for the sector, best illustrated by the Government's commitment to increase investment and the recently released Arts and Heritage strategies - which is providing new focus.

More broadly, community recognition of the value that the CAH community provides has grown, particularly in light of the movement towards sustainability. This extends to areas like Art Therapy, which has grown into a wellbeing field of its own.

Further, several of the Island's most significant heritage sites are earmarked for investment. This includes Elizabeth Castle; St Saviours Hospital and Jersey Opera House to name a few. Alongside this are efforts by the Government to encourage the opening of private galleries and similar. As outlined by the [Jersey Arts Strategy](#) these efforts include launching an arts development unit in Government; shared community infrastructure with Jersey Sport; and arts education to connect different Jersey communities.

Meanwhile the National Trust for Jersey continues to redouble its efforts to preserve the Island's natural environment with new tree planting schemes as well as efforts to restore biodiversity and to sustainably steward land.

The pandemic also had the unexpected effect of releasing a wave of creativity and entrepreneurialism, the momentum from which will likely accelerate the Island's grassroots arts movement. Separate to this are broader efforts to boost the visitor and rural economy, both of

Conclusions

JCF commissioned this Local Needs Assessments to support their efforts to:

- better target and allocate funding that addresses the needs of the Island
- assess progress over time
- build a stronger story around impact of JCF and its grant-making

Overall, Jersey’s performance against the seven social themes explored in this report is mixed, with some areas performing well, while others are performing poorly. The Island’s outlook is also mixed, but unfortunately is trending downwards. This matters, as these seven themes represent basic universal needs, psychological needs, and self-fulfilment needs, which together empower Islanders to reach their full potential.

Areas that are considered to be performing fairly well include (Community Safety; Health and Social Care; Culture, Arts & Heritage; and Community Wellbeing). Whereas Housing and Homelessness; as well as Fairness are deemed below average with a negative outlook. The last area, Education and Learning, received the lowest overall score, and as such deserves greater attention.

Table 10: Summary of analysis

	Current	Outlook	Forecasted trend
Housing and Homelessness	C	D	Below average performance, additional work is required
Good Health and Social Care	C	C	Average performance, suggest additional effort
Community Safety	A	B	Excellent performance, deteriorating outlook
Fairness	C	D	Below average performance, additional work is required
Strong Community Wellbeing	D	C	Below average performance, with an improving outlook
Education & Learning	D	D	Below average performance, additional work is required
Culture, Arts and Heritage	D	C	Below average performance, with an improving outlook

Throughout the research, particular concerns were centered on Jersey's **housing**

situation, particularly in terms of affordability. Further, these concerns go beyond just affordability, they also impact attitudes towards living in Jersey and basic expectations of family.

Perceptions of **healthcare** in Jersey are relatively positive, however time use data suggests that Islanders aren't meeting their recommended amount of exercise. This lack of physical activity not only impacts health and social care, but also community wellbeing, fairness, etc. For this reason, the findings suggest that we should take a more critical look at this aspect of health; with a greater focus on communication around health issues facing Jersey's population - particularly with respect to body weight.

Islanders' **wellbeing** is mixed. Residents' self-assessed level of anxiety is moderate to bad, with almost 40% of respondents self-reporting high or severe levels of anxiety; compared to just 4% who self-reported having no anxiety. Wellbeing is not evenly spread across the population either. We found that wellbeing was strongly correlated to income and education, with Islanders on higher income and with higher levels of education self-reporting higher levels of wellbeing than those on low income and with low levels of education.

The gap in outcomes between those who studied at **fee vs non-fee-paying schools** is significant. Those who went to fee-paying schools on average had incomes over a quarter higher than those who studied at non-fee-paying schools. They were also **3.2x** more likely to hold a degree, compared to those who studied at non-fee schools. These significant gaps in outcomes need addressing if the Island is to improve outcomes across all seven of the social themes.

The Island also struggles with the extent of **hate crime and discrimination**. **23%** of survey respondents had experienced discrimination. This is perhaps why Islanders' views towards multiculturalism are somewhat mixed. Only **15.21%** of respondents felt that multiculturalism is good for the Island. These pressures are having knock-on effects on Community Safety. Jersey scores highly by international norms for **community safety**, however weaknesses in other social themes are expected to negatively impact community safety. In particular, the growing pressures on social services to meet the needs of Islander's mental health and increasing homelessness.

Culture, Arts and Heritage is perhaps a bright spot as one of only two social themes expected to improve over the medium term. This will be driven by a significant investment programme as well as wider recognition throughout all social themes of the value of CAH in improving outcomes across all seven of the social themes. However, to truly deliver a more inclusive CAH for Islanders, it will be crucial to increase participation by those on lower incomes.

Moving forward

It is clear that the **third sector in Jersey plays a significant and important role** in improving the lives and outcomes for Islanders and in responding to the needs of the Island as a whole. It is estimated that the hours volunteered by Islanders alone represents the equivalent of over **3,500 full time jobs** in the economy, which is worth more than **£100 million** to the Island (*Billion-pound loss in volunteering effort, 2017*). **However, if we are to meet the growing and changing needs of our Island, we will need to better target limited resources towards the area's most in need.**

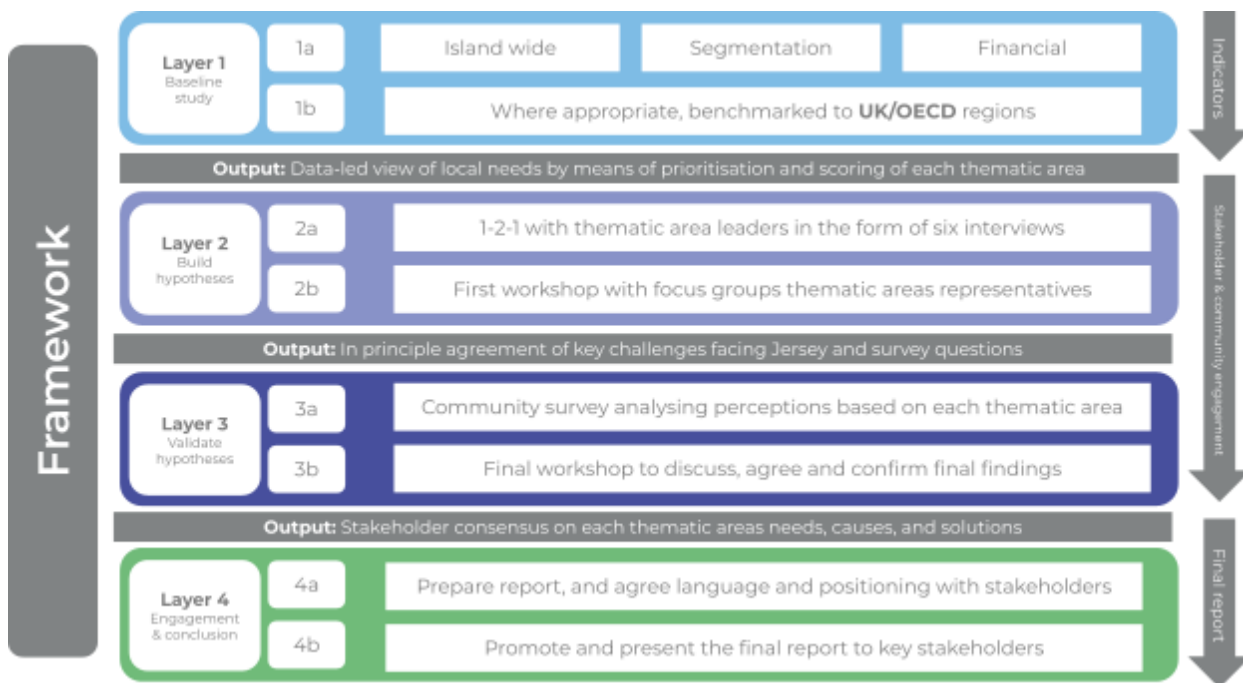
For this reason, JCF hope to build on this Local Needs Assessment to develop their funding strategy and associated framework for monitoring and evaluation.

Appendices

Methodology

To deliver a Jersey Needs Assessment, we followed the below four-phase framework:

Diagram 2: Project framework



Grading approach

The Local Needs Assessment follows a grading approach with regards to each thematic area. It is a reflection of how survey respondents perceive the community through the survey results, the current state, trends and challenges identified throughout the analysis. The assessment allocates a grade for the current state as well as the perceived outlook.

These grades are defined as follows:

A	Excellent
B	Good, but some improvements could be made
C	Average performance, suggest additional effort should be made to address these issues
D	Below average performance, additional work is required
F	Failure, immediate action is crucial

How we scored each social theme

In order to score each social theme appropriately, we used data on absolute needs and perceived needs; drawing on official data published by the OECD, national statistical authorities and from our survey responses. Outlined below, we summaries the measures that were applied to score each of the social themes from A to F.

Current score:

A benchmarking exercise was applied across all social themes. The analysis benchmarked Jersey against the UK, Switzerland, Estonia, and the OECD average. These countries were chosen for comparison due to either similarities in employment, education, or wealth to Jersey. Further, the OECD average was used as representative of a developed, market-oriented economy.

To do the benchmarking exercise, we mainly draw on OECD statistics. Assuming that the OECD average was the *average performance*, we assigned a score from 1 to 5 for each of the 35 indicators. To do this, we measured each benchmarked nation as a percentile deviation (+/-) from the OECD average. In other words, we assumed the OECD score was an average performance with each country's indicator being scored based on if it was higher or lower than the OECD average. For example, if the OECD average for the unemployment rate is assumed as the 50% percentile, this means that all indicator values that fall below the average will be allocated a score of below 2.5.

A final score for each of the social themes and each of the comparator locations was calculated by summing all of the 35 indicators individually and then weighting them on a 1 - 5 score.

Outlook score:

Based on stakeholder feedback, survey responses, and existing GoJ / third sector investment plans, we provided an outlook score. This score builds on the current

state score to provide a view on how each social theme is either likely to improve or worsen over the short to medium term.

Scoring Overview:

Housing and Homelessness scored 3.2 out of 5 which translates into a score of C. On balance, we expect the outlook to worsen to D. Benchmarking measures used in the analysis included:

- The ratio of housing costs to income; and
- Housing on the Better Life Index.



Good Health and Social Care scored 3.1 out of 5 which translates into a score of C. On balance, we expect the outlook to remain in a steady state. Benchmarking measures used in the analysis included:

- Avoidable mortality per 100 000 population
- Obesity as % of population 15 years and older



Community Safety scored 4 out of 5 which translates into a score of A. On balance, we expect the outlook to remain in a steady state.

Benchmarking measures used in the analysis included:

- Homicides reported per 100 000 head of population
- Personal safety (better life index)



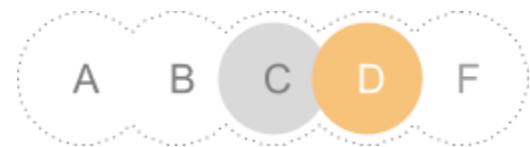
Fairness scored 3.2 out of 5 which translates into a score of C. On balance, we expect the outlook to worsen to D. Benchmarking measures used in the analysis included:

- Jobs and Earnings (OECD better life index)
- Women in work ranking



Strong Community Wellbeing scored 2.4 out of 5 which translates into a score of D. On balance, we expect the outlook to improve to C. Benchmarking measures used in the analysis included:

- Community (better life index)
- Civic engagement (better life index)



Learning and Education scored 2.4 out of 5 which translates into a score of D. On balance, we expect the outlook to remain in



a steady state. Benchmarking measures used in the analysis included:

- Pupil to teacher ratio (primary)
- Education spend as a % of GDP

Culture, Arts & Heritage scored 2.6 out of 5 which translates into a score of D. On balance, we expect the outlook to improve to C. Benchmarking measures used in the analysis included:

- Total number of attractions
- Employment roles in arts and crafts



Survey respondents

The community survey was completed partially and in full by 1,125 total responses of which the following can be noted

- 7 responses were disqualified as these respondents confirmed that they did not live in Jersey
- 2 responses were disqualified as these respondents confirmed that they were under the age of 16 years old
- 58 responses were considered partial

How representative are the survey results?

In 2021, Jersey had a population of 103,237, meaning that 1.09% of the Island's population completed the JCF survey. Age distribution of respondents:

- Female responses are representative of the census population, whereas the largest response rate was amongst females aged 45 - 65 years of age. This is a normal and expected occurrence for non-selective survey results.
- Male responses were somewhat under representative
- The response rate, however, did reach a wide spread of different age brackets
- 13.13% of respondents were aged 65 and over. The largest response rate was found in people aged between 56 to 65 years old (24.52%)
- 87% of the respondents are of working age [16 - 64 years of age]

Gender breakdown:

- 25% of respondents are male, 73% of respondents are female, 1% of respondents preferred to self-describe, and 1% of respondents preferred to remain unspecified. Based on the census, 49% of Jersey are female and 51% are male. Based on sexual orientation statistics in the census, plus minus 2% of Jersey's population specified a different sexuality than heterosexual / straight.

- Where necessary to account for the skewed representation of female respondents, we have adjusted results to provide a weighted average for male / female respondents. However, it's important to note that across almost all our analysis we found that the figures were similar, or the same irrespective of gender e.g. happiness, anxiety, life satisfaction etc.

Place of birth:

- Due to GDPR constraints the community survey does not specifically identify respondents' place of birth.
- The survey does however confirm that based on residential status, 46% of respondents are entitled and Jersey born. The census states that 50% of Jersey residents are Jersey local. 38% of respondents are also of entitled status but specified that they were born overseas.

Residential status

Table 12: Survey statistics

	Census 2021	Survey
Entitled	86%	81%
Licensed	2%	8%
Entitled for work	6%	7%
Registered	5%	3%

Housing circumstances

Table 13: Survey statistics

	Census 2021	Survey
Owner occupied	54%	30.4% [mortgage] + 27.27% [own outright]
Qualified / private rent	24%	18.38%
Social housing rent	13%	8.7%
Staff or service or tied accommodation	2%	2.15%
Lodger paying rent in private household	2%	2.05%
Registered lodging house	2%	1.17%
Sofa surfing	3% [other non-qualified]	0.78% (8 responses)

Residential care home	accommodation]	0.1% (1 response)
Shelter accommodation		0.1% (1 response)
Living with parents without paying rent		3.52%

Education

- 4.05% of respondents confirmed that they have no formal qualification, whereas in the census 15% is noted.
- 55% of all respondents have a degree, whereas in the census 45% of Jersey's adult population have a higher-level qualification.
- 16 - 45-year-olds have the highest qualifications share of the population based on the survey. Survey and census follow the same correlation between age and qualification, confirming that elderly have the largest share of low or no qualifications.
- 42% of Jersey born residents of working age have a higher qualification, whereas the census indicates 39%
- GDPR constraints prevented the survey to query around occupation and industry

Employment

Table 14: Survey statistics

	Census	Survey
Employed full-time	Economically active 75%	48.79%
Employed part-time	Economically active 6%	15.04%
Retired	Economically inactive 1%	17.84%
Self-employed, employing others	Economically active 1%	1.54%
Self-employed, not employing others	Economically active 4%	4.73%
Unemployed	Economically active 4%	1.64% + 0.77%
Unable to work due to sickness or disability	Economically inactive 1%	4.34%
Looking after home	Economically inactive 4%	3.09%
In full-time education or training	Economically inactive 3%	0.96%

- Census unemployment rate is 3.5%. Survey indicates a 10.98%

unemployment rate when also including people who are not able to work due to sickness and people who look after the home [2.77% excluding].

- 55% of respondents (16 - 65 years) work full time for an employer, in comparison to 75% based on the census, 16.19% work part time versus 6% based on the census, and 7% are self-employed versus 5% based on the census
- 8.31% of survey respondents (16 - 65 years) are retired versus 1% based on census, 3.55% are looking after a home versus 4% based on census, 4.66% cannot work due to sickness or disability versus 1% based on the census and 1.11% are in full-time education versus 3% based on the census.

Acknowledgements

Table 15: Social theme leads and stakeholders

	Organisation	Lead contact
1	Citizens Advice Bureau	Claire Mulcahy
2	Community Savings	Stephen Eldred
3	Every Child Our Future	Cris Lakeman
4	Family Nursing & Home Care	Rosemarie Finley
5	Jersey Mencap	Alex Wiles
6	Homelessness Board	Simon Burgess
7	Jersey Women's Refuge	Terry Morel
8	Jersey Women's Refuge	Kay Davies
9	States of Jersey Police	Alison Fossey
10	States of Jersey Police	Christopher Beechey
11	States of Jersey Police	Rory Jeune
12	States of Jersey Police: representatives from Community Policy, Public Protection and Domestic Abuse Services	
13	Les Amis	Paul Watson
14	Red Cross	Theresa Radiguet
15	Red Cross	Samantha Goff
16	Age Concern	Paul Symonds
17	Jersey Evening Post, Journalist	Rod McLoughlin
18	Dementia Jersey	Claudine Snape
19	Jersey Employment Trust	Penelope Shurmer
20	Mind Jersey	Patricia Tumelty
21	Caritas	Patrick Lynch
22	Salvation Army	Alice Nunn
23	Salvation Army	Richard Nunn
24	Jersey Sports	Katie Falle
25	My Voice	Patricia Winchester

26	GRH recruitment	Lee Madden
27	Office of the Jersey Charity Commissioner	Richard Jouault
28	Government of Jersey	Paul McGinnety
29	Skills Jersey	Stuart Penn
30	Jersey Heritage	Jon Carter
31	Government of Jersey	Paul Milbank
32	Government of Jersey	Jack Norris
33	Jersey Community Foundation Co-Chair	Nick Kershaw
34	Jersey Community Foundation Trustee	Phil Le Cornu
35	Jersey Community Foundation Director	Stephen Platt
36	Leader of Community Engagement, PwC Foundation	David Adair

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Infographic references

Housing & Homelessness

Key fact		Reference
1	House ownership 2021	Bulletin 1: Population characteristics
2	Andium affordable housing plans	New Developments (PwC Analysis 2022)
3	Units of Social Housing	(PwC Analysis 2022)
4	Units of Social Housing %	Bulletin 2: Households and housing (PwC Analysis 2022)
5	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
6	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
7	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
8	Total number of shelter beds	(PwC Analysis 2022)
9	Increase in 3 bedroom house	House Price Index Third Quarter - 2022 (PwC Analysis 2022)
10	House price to household income ratio	House Price Index Third Quarter - 2022 & Jersey Household Income Distribution (PwC Analysis 2022)
11	Average house price	House Price Index Third Quarter - 2022
12	Rental price increase	House Price Index Third Quarter - 2022 (PwC Analysis 2022)
13	Roofless / homeless Islanders	Stakeholder consultation, charities
14	Insecure / inadequate housing	Jersey Community Foundation survey result 2022
15	Top inadequate housing concerns	Jersey Community Foundation survey result 2022
16	Financial insecurity - % of monthly income saved	Jersey Community Foundation survey result 2022
17	Emigration - Top reasons for leaving	Jersey Community Foundation survey result 2022

	Jersey	
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Good Health & Social Care

Key fact		Reference
1	Good Health - cause of death [Dementia / Circulatory]	Strategic Policy, Planning and Performance Report Public Health Intelligence (2020)
2	Number of Islanders with learning disabilities	Stakeholder consultation
3	Median life expectancy in 2021	Mortality and life expectancy
4	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
5	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
6	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
7	GoJ procurement	ANNUAL PROCUREMENT REPORT 2020 – TOP 100 SUPPLIERS
8	Social Care - Care providers	Jersey Care Commission (PwC Analysis 2022)
9	Gender gap - Health life expectancy	Mortality and life expectancy
10	Harmful drinking habits	Health behaviours - Alcohol: hazardous or harmful drinkers - Government of Jersey Open Data
11	Primary Care	Jersey Community Foundation survey result 2022
12	Anxiety	Jersey Community Foundation survey result 2022

Community Safety

Key fact		Reference
1	Safety	Governance of the States of Jersey Police – Follow Up
2	Decrease in reported incidents	Stakeholder consultation, States of Jersey Police
3	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
4	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
5	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
6	Honorary Police funding	Jersey Parishes (PwC Analysis 2022)
7	Mental health policing costs	Jersey Police Annual Report 2021
8	Mental health incidents	Stakeholder consultation, States of Jersey Police (PwC Analysis 2022)
9	Community Safety	Jersey Community Foundation survey result 2022
10	Community Voice	Jersey Community Foundation survey result 2022
11	La Moye	States of Jersey Prison Service HMP La Moye Annual Report 2020 2018 (PwC Analysis 2022)

Fairness

Key fact		Reference
1	Gini coefficient 2021/22	Jersey Household Income Distribution
2	Number of people claiming income support 2019	Social Security statistics
3	Actively seeking work 2022	Registered Actively Seeking Work Third Quarter - 2022
4	Jersey living wage 2021	Review of the Minimum Wage in Jersey

		Process and Rate - Consultation Exercise
5	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
6	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
7	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
8	Income inequality - quintile / ratio	Jersey Household Income Distribution
9	Household income by Parish 2015	Jersey Household Income Distribution 2014/15
10	Mean number of children per woman 2019/2021	Strategic Policy, Planning and Performance Report Public Health Intelligence
11	Family	Jersey Community Foundation survey result 2022
12	Actively seeking work	Registered Actively Seeking Work Third Quarter - 2022
13	Median gender pay gap GoJ	Jersey's Gender Pay Gap
14	Self-reported, received charitable or in-kind services	Jersey Community Foundation survey result 2022
15	Difficulty in meeting living costs	Island Global Research - News
16	Community voice	Island Global Research - News
17	Difficulty in paying an unexpected £400 bill	Jersey Community Foundation survey result 2022

Strong Community Wellbeing

Key fact		Reference
1	Dependency ratio 2021	Bulletin 1: Population characteristics
2	2011 - 2021 population change	Bulletin 1: Population characteristics

3	Estimated people of working age 2040	Impacts of an Ageing Population on Jersey's Economy
4	Sense of community	Jersey Community Foundation survey result 2022
5	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
6	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
7	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
8	Estimated voluntary FETs	(PwC Analysis 2022)
9	Wellbeing inequality	Jersey Community Foundation survey result 2022
10	Sports clubs and associations	Sports Directory
11	Discrimination	Jersey Community Foundation survey result 2022
12	Lifestyle	Jersey Community Foundation survey result 2022
13	Wellbeing	Jersey Community Foundation survey result 2022

Learning & Education

Key fact		Reference
1	Jersey Premium	Schools, pupils and their characteristics Academic year 2019/2020
2	English as an additional language	Launch and celebration of Jersey's first Language Policy
3	% children living in households below 60% average	Jersey Household Income Distribution
4	% with degree level qualifications	Bulletin 5: Education
5	Schooling by type	(PwC Analysis 2022)
6	Pupils by schooling type	Total students by school type

7	Population under the age of 21	Bulletin 1: Population characteristics
8	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
9	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
10	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
11	Public sector grants to Learning & Education	States of Jersey 2020 Annual Report and Accounts
12	Education inequality	(PwC Analysis 2022)
13	% with no formal qualifications	Bulletin 5: Education
14	Hours worked	Jersey Community Foundation survey result 2022
15	Wellbeing	Jersey Community Foundation survey result 2022

Culture, Arts & Heritage

Key fact		Reference
1	Jersey Heritage visitor numbers	Stakeholder consultation, Jersey Heritage
2	Listed buildings in Jersey	Listed building or place in Jersey
3	Bored or lonely	JERSEY OPINIONS & LIFESTYLE SURVEY REPORT
4	Charity assets	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
5	Charity spending	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
6	Number of Charities	Jersey Charity Commissioner Annual Report for 2021 (PwC Analysis 2022)
7	Opera house capacity	Seating Plan - Tickets
8	Social prescribing budget	Stakeholder consultation

9	Jersey Opera House grant	Opera House investment.
10	GoJ expenditure on CAH in 2016	Jersey Culture, Arts and Heritage Strategic Review and Recommendations
11	Government grants to CAH charities in 2020	States of Jersey 2020 Annual Report and Accounts
12	Engagement	Jersey Community Foundation survey result 2022
13	Community Voice	Jersey Community Foundation survey result 2022
14	Barriers	Jersey Community Foundation survey result 2022

END.