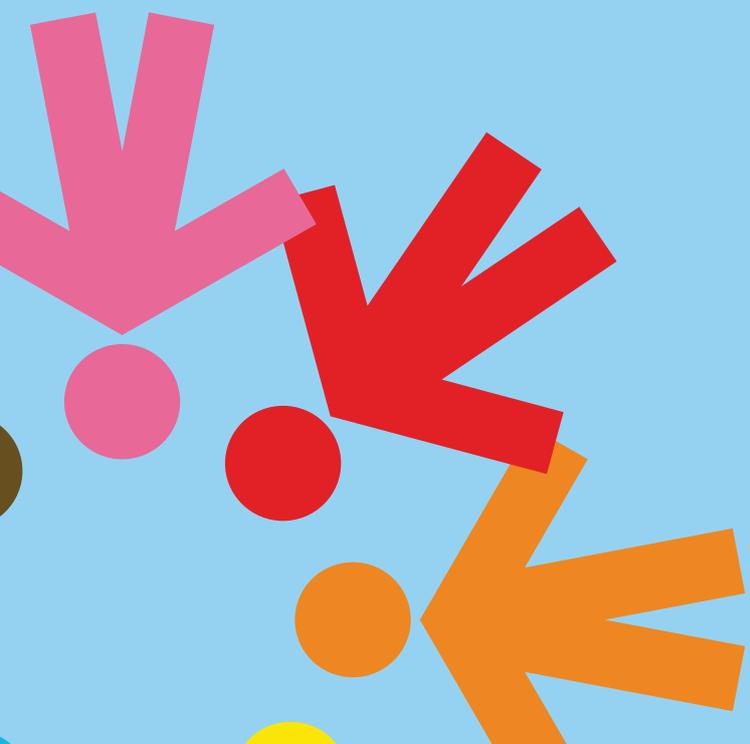




JERSEY
**COMMUNITY
RELATIONS**
TRUST



Research Report
Cost of Childcare



BDO Greenlight Introduction

The Jersey Community Relations Trust commissioned BDO Greenlight to research the cost of childcare in Jersey and its social and economic impact on the local community. It has been a privilege for BDO Greenlight to compile the resulting 'Cost of Childcare Research Report'. As a project, its findings are incredibly important for Islanders because childcare is a concern for so many parents and guardians.

We would like to thank everyone who helped us with the compilation of this report. We would especially like to thank the parents of pre-school aged children who participated in our perceptions survey and the key stakeholders who agreed to be interviewed.

Our confidential assessment of the current state of the cost of childcare in Jersey and proposed steps to change and improve this situation are detailed in the report. We hope the report findings are informative and will provide the foundations to help key stakeholders make clear progress in the future.

How we conducted the research:

The report was initially compiled via field research, where we conducted interviews with key stakeholders to understand the perception of the cost of childcare. We then undertook a comprehensive research project which involved contacting all the organisations who provide and / or facilitate childcare. We asked these organisations questions so that we could compile key statistics to enable a review of the full picture of the cost of childcare in Jersey.

We analysed the raw data to extract key information. A final review of the key outputs and sentiments gathered, led to our suggestions on how the Jersey Community Relations Trust and the States of Jersey should best proceed considering the research we carried out.

BDO Greenlight, background:

BDO Greenlight is the Channel Islands' leading business change specialist. We work with our clients to analyse their situation, identify and manage the root cause of issues, and / or help transform them to where they want to be. We provide a third-party objective view of our client's situation, and provide skills and resources to deliver sustainable solutions for them. We are a deeply trusted and highly recommended consultancy.

It is our hope that the 'Cost of Childcare Research Report' will be key to instigating positive change for childcare in Jersey.



The JCRT Overview

“The Child as the Centre of Policy”

“Foundations take longer to create than buildings” (Fisher, 2002, 118)



In October 2015, the Jersey Community Relations Trust ("JCRT") published a report which concluded that the cost and inflexibility of the childcare provision in Jersey was a major issue for women. As a consequence, and continuation of the work done to date, the JCRT commissioned this report to assess the cost of childcare in Jersey.

This report looks to assess the cost and availability of childcare, offering insights from stakeholders (parents and childcare providers) and provides a basic financial model.

The report offers recommendations for both change and further investigation. Given the significance of the impact on childcare delivery, any policy changes or delivery changes should not be taken without thorough and consultative (with stakeholders) assessment.

The States of Jersey ("SoJ") has introduced initiatives to support early child development and have clearly stated its intention to support this key area.

As it stands there is a concern that current legislation does not work to resolve the long-term issue of affordability versus the cost of childcare.

Feedback from participants in this research suggests the efforts of the SoJ should be broadened and communicated to stakeholders, inclusive of the information on the support provided (71% of respondents to the survey suggested they received no financial support but this ignores the tax breaks provided). There is a concern that childcare costs are being considered in isolation ignoring the cost increases in real terms as other benefits / expenses are removed.

Society can only benefit from having citizens who are well educated and have the opportunity to reach their maximum potential – affordable childcare would create a platform to support the long-term sustainable development of Jersey.

The JCRT supports the recommendations of this report, which are summarised under five core areas of focus. These five areas of focus, and the recommendations associated with them are:

Area of Focus 1: Strategy

Numerous initiatives have been implemented but these initiatives need to be centralised and cohesively managed. The Chief Minister's department should work to implement this under one long-term strategic plan:

- The appointment of a Children's Commissioner with a mandate to address policy issues that affect early childhood care, development and education.
- The Children's Commissioner or the SoJ to develop a clearly defined strategy to support the most vulnerable families to ensure children have affordable access to quality pre-school childcare.

Area of Focus 2: Communication

(in conjunction with Early Years and Childcare Partnership)

- The development and implementation of a communication strategy to ensure regular and co-ordinated dialogue between service providers, the SoJ, families, children and interested parties (i.e. charities).
- The input of all stakeholders in the development of a communications strategy that has the development of a cohesive "family-centred plan" as its primary objective.
- The development of a single source of easy to understand and accessible information regarding childcare in the Island, including support that is available to parents of young children, incorporating careful consideration of those where English is not their first language.

Area of Focus 3: Social implications

- Research shows that the younger years are the most expensive for childcare but free provision of childcare is only provided when a child reaches the age of 3. The JCRT recognises that free childcare may be a long-term aspiration but this could be a gradual process whereby subsidised childcare is given to parents of the most vulnerable children, from birth to school age for the full calendar year.
- The SoJ to undertake further research on the support required by lower income parents and the challenges they face with regard to childcare - giving consideration to the cost of housing, employers' working practices and 'non-normal' working hours leading to parents accessing "informal" childcare (and assessing what this "informal" childcare equates to).

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1. Abbreviations

Abbreviations are shown in alphabetical order:

ASW	Actively Seeking Work
APA	Additional Person Allowance
CA	Child Allowance
CACHE	Council for Awards in Care, Health and Education
CCTR	Childcare Tax Relief
DBS	Disclosure and Barring Service
DSWS	Department for Social Welfare Standards
EYCP	Jersey Early Years and Childcare Partnership
EAL	English as Another Language
HRP	Home Responsibility Protection
JCCT	Jersey Childcare Trust
JCRT	Jersey Community Relations Trust
JEYA	Jersey Early Years Association
LTIA	Long-term Incapacity Allowance
NEF	Nursery Education Fund
RLI	Relatively Low Income
SoJ	States of Jersey
STIA	Short-term Incapacity Allowance



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3. Introduction

The first five years of a child's life are fundamentally important. They form the foundation that shape a child's future health, happiness, growth, development and learning achievement at school, in the family and community, and in life in general (United Nations Children's Fund, 2010). Early experiences have a direct impact on how children develop learning skills as well as social and emotional abilities. Nobel Prize winning Professor James Heckman (2012) argues that early childhood development directly influences economic, health and social outcomes for individuals and society. Adverse early environments create deficits in skills and abilities that drive down productivity and increase social costs – thereby adding to the financial deficits, both short and long term, borne by the public.

Childcare provision is part of the modern economic infrastructure. It enables parents to work, improves children's outcomes and helps narrow the gap between disadvantaged children and their peers. Without affordable childcare provision, in the short term the skills of working parents are lost. In an isolated community with population constraints this is of increased relevance in the long term, and may have wide reaching socio-economic impacts. The more fundamental consequence however, is the impact on the children themselves. Evidence shows that children's pre-school years are amongst the most rapid and active periods of brain development (Dilley, 2016). A recent report published by Save the Children (2016) has revealed toddlers' brains form connections at double the rate of adults and reports that if children fail to develop adequate language skills early on they will suffer longer term consequences to their physical, cognitive and emotional development, which makes investment in early years essential.

The SoJ recognise that the early years of life are crucial to increase children's life chances, and in 2015, a taskforce was established to take responsibility for the 1001 Critical Days (when a baby is conceived until the age of two) agenda in Jersey. In 2015, the Chief Minister, Senator Ian Gorst, made a commitment to invest in the very early years which was ratified by the wider States Assembly in the Strategic Plan 2015-2018 and gave the Home Affairs Minister, Deputy Kristina Moore, special responsibility for the 1001 Critical Days agenda in Jersey. Deputy Moore has established a taskforce to ensure that the early years are prioritised. It will be supported by the Policy Director for the Department of Community and Constitutional Affairs, Dr Helen Miles.

During 2015, the JCRT undertook a review of the challenges faced by women in Jersey who wanted to achieve a successful and fulfilling career or to contribute to the economic well-being of their families. The research undertaken highlighted the fact that many women across the spectrum of occupations consider that the high cost of childcare often prevents them from achieving their family objectives.

Based on this research the JCRT considered it necessary to further research the apparent belief of parents in Jersey that the cost of childcare is overly expensive and has a direct impact on the ability of parents to return to work and for children to obtain access to the benefits of childcare - potentially missing out on fundamental early years education. This potentially creates a knock-on effect that results in disadvantages being exacerbated and in essence reinforced, causing significant social and economic impact on the local community dynamic. The JCRT commissioned BDO Greenlight to conduct research on this issue.

This report does not consider or assess the quality of the childcare provision in Jersey but focuses on the cost and availability of the childcare services only. This is based on the assumption that childcare should be of high quality and the JCRT is committed to this principle.



a. Background

There is no single source of data to determine the variables of the cost of childcare in Jersey and accordingly to assess and qualify the perception that childcare is expensive, research has been undertaken using various data sources.

The Research Objectives are:

- Define the current costs and current support available for those who require childcare;
- Benchmark, at a high level, the collected data against a similar jurisdiction;
- Review the economic and social impact of the costs of childcare based on the working demographic; and
- Present options to address identified issues.

b. Research

Key Questions of the Research are:

- What are the pre-school options available?
- What is the cost of regulated pre-school childcare options?
- What is the breakdown of this cost (what are the variables)?
- To what extent are government subsidies used to fund childcare?
- How can this be more effectively reduced?
- What are the benefits for Jersey?

In order to obtain a view of the cost of childcare in Jersey, research was conducted through interviews with key stakeholders and a perceptions survey¹ was distributed to parents of pre-school aged children via social media. In order to try and reach a large section of the relevant local demographic paper copies were also made available.

c. Scope

The scope of the research includes:	The following are out of scope:
<ul style="list-style-type: none">• Care up to pre-school age;• Childcare providers that are regulated;• Assessment of the cost of childcare in Jersey with a high-level benchmark jurisdiction for comparison;• Link to the Island's demographics – assessment of salary levels, median salary not average, and aimed at lower earners;• Financial modelling required to quantify impact;• Regulation (not an assessment of quality) of childcare – quotas benchmarked and adjustments assessed; and• Consideration to be made to the use of extended family for childcare e.g. grandparents.	<ul style="list-style-type: none">• Unregulated childcare providers;• Levels of demand of childcare providers;• Investigation into the quality of childcare (although there is an assumption throughout that the quality of childcare is as important as the affordability); and• Historic data and historic providers.

¹ The survey was published in order to provide an indication of the local perception of the cost of childcare. To promote diversity and inclusion the survey was translated and made available in English, Portuguese, Polish and Romanian. A copy of the survey can be found in Appendix E.



4. Childcare in Jersey

4.1 Background

Childcare can be defined as “the supervision and nurturing of a child, including casual and informal services provided by a parent and more formal services provided by an organised childcare centre” (Farlex Inc., 2016). As there are many different views about how a child should be raised or nurtured and a wide variety of available settings, the topic of childcare often involves controversial social and political issues; this report does not consider these points. This report recognises the importance of childcare provision but does not seek to examine the quality of the childcare provision in Jersey, simply the availability and affordability of the care provided.

In the context of Jersey, a provider of childcare MUST be regulated under the terms of the Day Care of Children (Jersey) Law 2002 if they:

- are not a close relative;
- provide care for children under the age of 12;
- look after a child for more than two hours; and
- are paid for their services.

The scope of this research covers childcare for pre-school children that is delivered by regulated childcare providers who are operating legally including:

Registered Day Nurseries

A setting that can provide full day (typically 8am-6pm), all year-round care (excluding bank holidays) and learning for babies to school age. There are 20 registered day nurseries in the Island. 65% are privately owned.



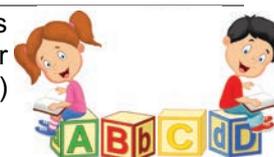
Regulated Pre-schools

A facility providing sessional care and learning for children from age 2 to school age for a maximum of five hours per session during term time only (some operate holiday clubs).



States of Jersey Nursery Classes

Are attached to a SoJ primary school and are open for a maximum of 6 hours a day term time only (school hours) and for children the year before they enter formal schooling. These classes are regulated under the Education (Jersey) Law 1999.



Registered Childminders

Care for children from babies to 12 years and provide full day, all year-round care and learning. Childminders differ from centre care because it is the care of children in the registered person's home. Registration includes an assessment of the person's suitability to care for children and the suitability of the family home.



Accredited Nannies

A person who is employed to care for a child in their own home. Nannies do not fall under the legal requirements of childcare, but the Jersey Childcare Trust (JCCT) run a nanny accreditation scheme whereby nannies can be 'registered' by the trust to give recognition for their skills and professionalism. Accredited nannies have a level 2 childcare qualification or above.



Whilst wrap-around care, play care and activity clubs are available in the Island, most do not cater for children below school age and, as such, fall out of the scope of this research.



4.2 Current Providers

For this report, it is important to understand the quantity and capacity of childcare providers in the Island. It should be noted that not all providers were responsive when contacted for fee and capacity information. The information summarised in this report has been collated predominantly from publicly available resources.

Under the Education Law (Jersey) 1999, a child is of compulsory school age from the first day of the school term in which their fifth birthday falls. This report assumes that all pre-school children are able to attend pre-school childcare up until the term they are required by law to start school.

The JCCT collate and summarise information regarding the childcare providers in the Island (early years' settings) and publish this on a regular basis. This information has been utilised and anonymised to obtain an understanding of the current industry. The table below summarises the regulated pre-school childcare providers in the Island. Note that these figures are not inclusive of private nurseries in the Island i.e. St. Michael's and St. George's² or special education nurseries i.e. Mont a l'Abbe School³.

Provider	Age Range	Quantity	Capacity
Charity – Registered Day Nursery	0 to school entry	5	
Private – Registered Day Nursery	0 to school entry	13	387
SoJ – Registered Day Nursery	0 to school entry	2	
Private – Registered Pre-School	2 to school entry	4	
Voluntary – Registered Pre-School	2 to school entry	4	223
SoJ School Nurseries*	3 to school entry	17	510
Accredited Nanny	0 to school entry	60	•
Registered Childminder	0 to school entry	82	•
Total (excluding nannies and childminders)		45	1172

* There are 22 SoJ primary schools in the Island, 17 of these have a nursery class. A new SoJ nursery opened at Springfield school in September 2016. There are plans in place to further increase the number of nursery places available.

² Whilst data available from the JCCT has been utilised for this report it is recognised that there are places for children at other independent private schools. These places are normally only available to children who intend to further their education in the main school.

³ It is also recognised that there are other independent providers of care to pre-school children.



The distribution of childcare centres (excluding accredited nannies and childminders) across the Island is demonstrated below:

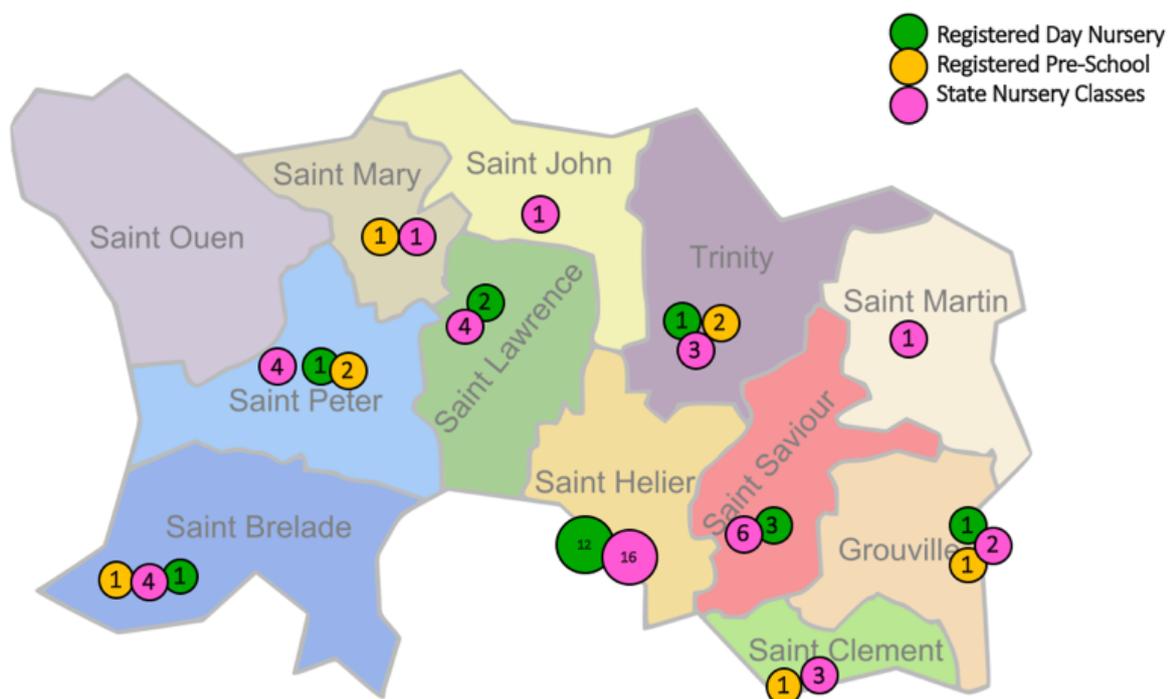


Figure 1 - Demographic distribution of childcare providers

Of the 20 registered day nurseries in the Island only 14 can accommodate babies (70%) with the majority catering only for babies of 3 months plus. The data collated suggests that there are approximately 140 baby spaces available with registered childcare providers.

The below data table from the latest Jersey census (2011) indicates the total population of children under the age of 5.

Age (Years)	Males	Females	All
0	509	522	1,031
1	509	512	1,021
2	489	495	984
3	505	509	1,014
4	454	511	965

Figure 2 - Total population under 5 - Jersey Census (2011)

Figures show that there is the capacity to provide nursery care for 1,172 (from birth to school aged children) but in 2011 there were 5,015 children under the age of 5. This raises the significant question as to how many children there are in the Island who receive no external formal childcare until school attendance and it is unclear whether the SoJ know the answer to this.



4.3 Fees

On an annual basis, the JCCT collate data regarding the average cost of childcare in the Island. Although no data is readily available for 2014, it can be seen from Figure 3 that childcare costs have risen over the past 5 years (information regarding income can be found in section 6.0.).

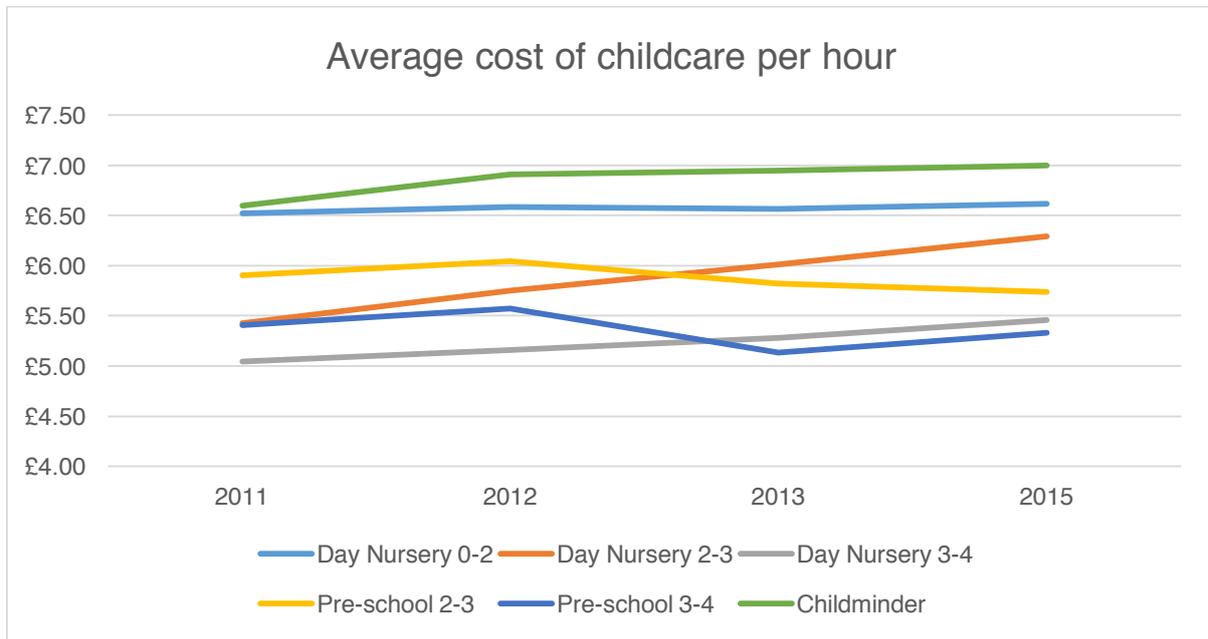


Figure 3 - Average cost of childcare per hour

In the last 4 years, the average cost has increased by an overall of £0.57 an hour. Based on a full-time basis (7 hours a day, 5 days a week, 52 weeks a year) this is a potential weekly increase of £19.95 a week which is an extra £1,037.40 a year. The rates of change for each type of childcare provider can be seen in the table below:

	2011	2012	2013	2015	Price Change	% Change
Day Nursery 0-2	£6.52	£6.59	£6.57	£6.62	£0.10	1.48%
Day Nursery 2-3	£5.43	£5.75	£6.02	£6.29	£0.86	13.73%
Day Nursery 3-4	£5.04	£5.16	£5.28	£5.46	£0.42	7.63%
Pre-school 2-3	£5.91	£6.04	£5.82	£5.74	£-0.17	-2.88%
Pre-school 3-4	£5.41	£5.57	£5.14	£5.33	£-0.08	-1.41%
Childminder	£6.60	£6.91	N/A	£7.00	£0.40	12.9%

Numbers adjusted for inflation (States of Jersey, RPI Figures 2015).



The below table demonstrates the average cost per week of childcare on a time spent basis:

	Average cost per hour	3 Hours a day (Min)	6 Hours a day (Average)	10 Hours a day (Max)
Day Nursery for 0-2 year olds	£6.62	£99.30	£198.60	£331.00
Day Nursery for 2-3 year olds	£6.29	£94.35	£188.70	£314.50
Day Nursery for 3-4 year olds	£5.46	£81.90	£163.80	£273.00
Pre-school for 2-3 year olds	£5.74	£86.10	£172.20	£287.00
Pre-school for 3-5 year olds	£5.33	£79.95	£159.90	£266.50
Childminder	£7.00	£105.00	£210.00	£350.00

Data collated shows that the **cost of a full week of childcare can go up to circa £331 for 0-2 year olds and £287 for pre-school children** (full time of 10 hours a day which is 50 hours a week). Based on the data, the average annual costs have been calculated on both 52 weeks (full time) and 38 weeks (term time) basis:

	Annual based on 5 days a week	Full time (52 Weeks)	Term time only (38 weeks)
Day Nursery 0-2 years	Min	£5,163.60	£3,773.40
	Average	£10,327.20	£7,546.80
	Max	£17,212.00	£12,578.00
Day Nursery 2-3 years	Min	£4,906.20	£3,585.30
	Average	£9,812.40	£7,170.60
	Max	£16,354.00	£11,951.00
Day Nursery 3-5 years	Min	£4,258.80	£3,112.20
	Average	£8,517.60	£6,224.40
	Max	£14,196.00	£10,374.00
Pre-school 2-3 years	Min	£4,477.20	£3,271.80
	Average	£8,954.40	£6,543.60
	Max	£14,924.00	£10,906.00
Pre-school 3-5 years	Min	£4,157.40	£3,038.10
	Average	£8,314.80	£6,076.20
	Max	£13,858.00	£10,127.00
Childminder	Min	£5,460.00	£3,990.00
	Average	£10,920.00	£7,980.00
	Max	£18,200.00	£13,300.00



4.4 Hours

Childcare providers in the Island offer different attendance options such as mornings only, school hours or full days with the large majority of childcare settings operating a sessional (i.e. mornings or afternoons) care structure. The hours and rates charged by independent providers remains at the discretion of the provider.

Data collected suggests that rates for additional hours charged by independent childcare providers range from **£5.02** (lowest) to **£11.45** (highest).

Within the SoJ nurseries parents can buy one or two extra hours a day so that their child can stay longer, the cost of this is set at the same rate as the Nursery Education Fund (see section 4.5). It should be noted that children with additional social, educational or emotional needs may be able to access an additional 10 free hours per week in school nurseries only and these cases are considered on an individual basis by an authorised panel⁴ and automatically provided for twins and parents on income support in the SoJ nurseries.

4.5 Nursery Education Fund

To help ensure that children are 'school ready' (socially, emotionally and developmentally ready), the SoJ through the NEF, offers families in Jersey the opportunity to access free early learning for their child in the year before they start formal schooling.

Introduced by the SoJ in 2009, the NEF is a universal learning benefit subsidy for households with pre-school children. Via the NEF, up to 20 hours of nursery education per week per child is available for 38 weeks a year during term time only, i.e. one full school year per child.

Pre-school children aged 3 - 4 can get SoJ funded nursery education from either a private nursery that is a registered NEF provider or from a SoJ primary school nursery. Private providers register the number of NEF places that they can provide with the SoJ and are audited once a year.

The NEF scheme is designed to enable parents to choose an education provider that best suits their family needs.

For the school year 2014/2015 the equivalent price of a NEF space at a private nursery was £5.15 an hour.

From September 2017, rather than it continue as a universal benefit, only children of families with a household income of under £85,000 will continue to receive the full NEF subsidy, and households above this threshold will be subject to means testing.

A copy of the parents' guide to free nursery education can be found in Appendix A.

⁴ Information on how to access the additional 10 free hours of child care per week is available from the SoJ Education department.



Currently according to the SoJ Education department there are 1,056 spaces available to pre-school children in the Island. 530 of these spaces are within private providers and 526 are within SoJ school nurseries; an approximate 50:50 split between public and private providers.

Of these 1,056 spaces, there are 310 children in receipt of additional hours:

- 38 – parental contribution for an additional 5 hours a week;
- 124 – parental contribution for an additional 10 hours a week;
- 124 – assessed to receive 10 hours free by the panel; and
- 24 – assessed to receive 10 hours free by the panel due to being on income support or working certain hours (difficult shift patterns) which requires assistance with free nursery.

4.6 Regulations

Any organisation or individual who intends to provide childcare for children under the age of 5 years for more than two hours without the parent being present, for reward (i.e. payment), must be registered under the terms of the Day Care of Children (Jersey) Law 2002. The Childcare Registration Department registers all day nurseries in Jersey. Registration must be renewed every year and standards checked against a set of criteria. The criteria that must be met by independent registered providers can be found in Appendix B of this report.

4.6.1 Adult to Child Ratios

SoJ nurseries are governed separately under the Education (Jersey) Law 1999.

The minimum adult to adult child ratio that must be met by all times by those registered under the law are:

Law	Age	Ratio Staff : Children
Education (Jersey) Law 1999	3-4 years	1:10
Day Care of Children (Jersey) Law 2002	0-2 years	1:3
Day Care of Children (Jersey) Law 2002	2-3 years	1:4
Day Care of Children (Jersey) Law 2002	3-4 years	1:8*

*Note that this ratio drops to 1:4 for any external outings

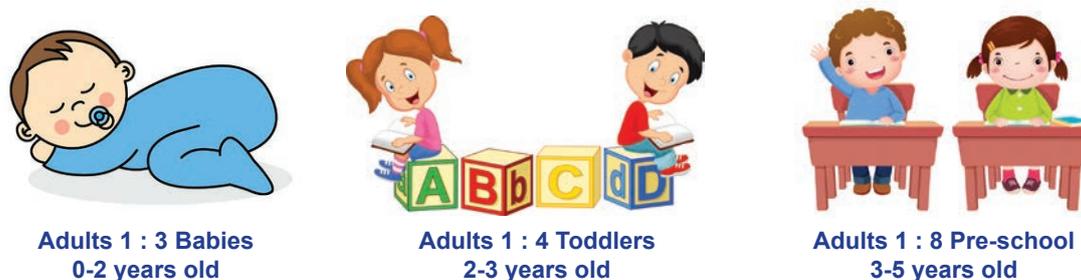


Figure 4 - Ratio for Day Care of Children (Jersey) Law 2002



4.6.2 Training and Qualifications

A minimum of 2 adults must be on the premises at all times, or with a group of children in a section of the centre. A suitably qualified manager, deputy manager or suitably qualified person must be in charge of the centre at all times, and they must have the following minimum industry specific qualifications to hold the post⁵:

Day Nursery		Pre-School	
Manager	Level 3 Occupational Qualification Level 4 Management Qualification	Manager	Level 3 Occupational Qualification Level 3 Management Qualification
Team Leader	Level 3 Occupational Qualification Level 2 Management Qualification	Team Leader	Level 3 Occupational Qualification Level 2 Management Qualification

A minimum of 75% of staff present in a childcare provider must have a Nursery Practitioner childcare qualification relevant to their position and role or be completing a plan of training with their regulated employer (JCCT, 2015). Currently in Jersey, an independent childcare provider may employ someone with no childcare qualifications however, any such person would be classed as supplementary staff, have no specific responsibilities and would be required to have undertaken basic training (States of Jersey, 2016).

All staff are required to have:

- A satisfactory 'fit person' check (includes a DBS and Health check);
- First Aid qualification;
- Child Protection training; and
- Infection Control training.

The first minimum qualification is a level 2 CACHE course, a vocational qualification that gives a basic introduction to the sector (CACHE, 2016). An individual with a Level 2 cannot be a room leader or take children out on trips by themselves. It is noted that this qualification is being phased out in England. The 'Early Years Educator' is a Level 3 course that takes candidates 1-2 years to complete⁶. Once qualified, practitioners can be a team leader and have responsibility for staff members. This qualification is recommended as a minimum requirement in England (Department for Education, 2016).

Further information on the current minimum qualifications for those working in providers governed by the Day Care of Children (Jersey) Law 2002 can be found in Appendix C.

⁵ SoJ nurseries attached to schools are led by a qualified teacher and two teaching assistants.

⁶ All learners who achieve an Early Years Educator qualification will need GCSE English and maths A*-C to count in the ratios at Level 3 in childcare settings. While there is no requirement for learners to have achieved GCSE English and maths upon commencement or completion of a standalone Early Years Educator qualification, providers are expected to support learners who need to achieve English and maths GCSEs at grade C or above alongside the qualification in order to gain employment (CACHE, 2016).



4.6.3 Quality Framework

Play and learning experiences in childcare settings are designed to stimulate child development and take account of the fact that children develop in individual ways. Learning for children under school age is planned in a less formal way and is organised to take place through play activities, regardless of their age or stage of development. Though this report does not consider quality of childcare provision in the Island, it is important to highlight that all registered settings are working towards delivering a quality framework for pre-school children and for babies and toddlers under 3 years of age.

Evidence shows that children who get a good start in life do better when they are older and are therefore more likely to reach their potential (Heckman, 2012). In Jersey, Quality Frameworks are published by the EYCP and set out what makes a happy and successful environment for children in Jersey. Setting this standard aims to ensure that every child has the opportunity to learn and develop. A copy of the two applicable quality frameworks can be found in Appendix D.



5. Jersey

5.1 Background

Figures reported from the most recent Jersey census (2011) show that the population of the Island was 97,857 people, comprising of 41,595 households. Projections published by the SoJ estimate that by the end of 2014 the population grew to approximately 101,000 (an increase of nearly 3,000). The population density of the Island is approximately double that of England and about a quarter less than Guernsey (States of Jersey, 2014).

For the purposes of this report, the subset of the population that is of interest is families with dependent children under the age of 5. Published statistics available for the purposes of providing background to this research define dependent children as those who are under 16 years of age. Information relevant to the target population this research is concerned with, was derived using the analysis contained within the appendices of the 2011 census.

The 2011 census categorises the population into ages allowing for some relevant figures to be drawn:

- Overall 16,213 children are recorded across 9,535 of households (“child households”) giving an average of 1.7 dependent children per household.
- The composition of households shows that 23% of households have dependent children under the age of 16. 19% of which comprise lone parent families (1,769).
- Figures show that 5,015 are children under the age of 5.
- According to the 2011 census, 3,800 of total child households (40 %) have at least one child under 5 years of age.

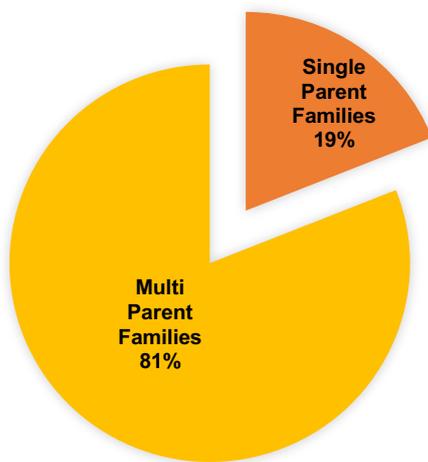


Figure 5 - Family type

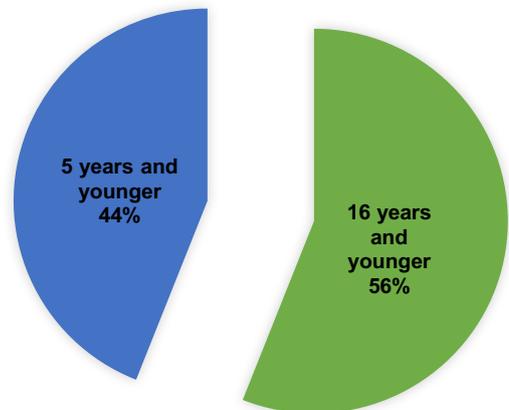


Figure 6 - Children per household



5.2 Cost of Living

The Jersey average earnings 2014/15 demonstrates that the average earnings of Islanders ranges from £380 to £960 per week, with a median income of £700 per week before housing costs (States of Jersey, 2015). It should be noted that the following figures represent a full time equivalent (FTE) basis and part-time workers will earn less than the weekly average, depending on the proportion of a full-time week worked.

Income Bracket	Approximate Annual Income
Lower Income	< £19,000
Median Income	£35,000
Higher Income	> £50,000

The report indicates that across all households, 16% of income was spent on housing and the below table demonstrates the percentage of mean household income that is spent on housing per week per household type (States of Jersey, 2015):

Household	Income BEFORE housing costs (per week)	Income AFTER housing costs (per week)	Income spent on housing	% weekly spend on housing
Working Adult living alone	£510	£390	£120	24%
One Parent (dependent child(ren) < 16 years)	£590	£380	£210	35%
Couple (dependent child(ren) < 16 years)	£1,190	£990	£200	17%
Couple – no children	£1,010	£850	£160	16%

Households with children are of interest in the context of this report. Figures show that couples with dependent children (those children under 16 years old) have nearly three times the average household income as one-parent households with dependent children: £990 per week compared to £380 per week after housing costs. This is a weekly difference of £610. The Jersey Household Income Distribution survey highlights that after housing costs, 26% of households and 23% of individuals were living in relative low income (RLI).



Data from January 2015 shows that one in four households (25%) in Jersey reported finding it either 'quite' or 'very' difficult to cope financially with almost two-fifths (38%) of these households with dependent children (States of Jersey, 2015).

This data suggests that the cost of housing has much more of a profound impact on one-parent families. Figure 7 below shows that housing represent a 37% increase in the number of one-parent families who fall into the relative low income bracket.

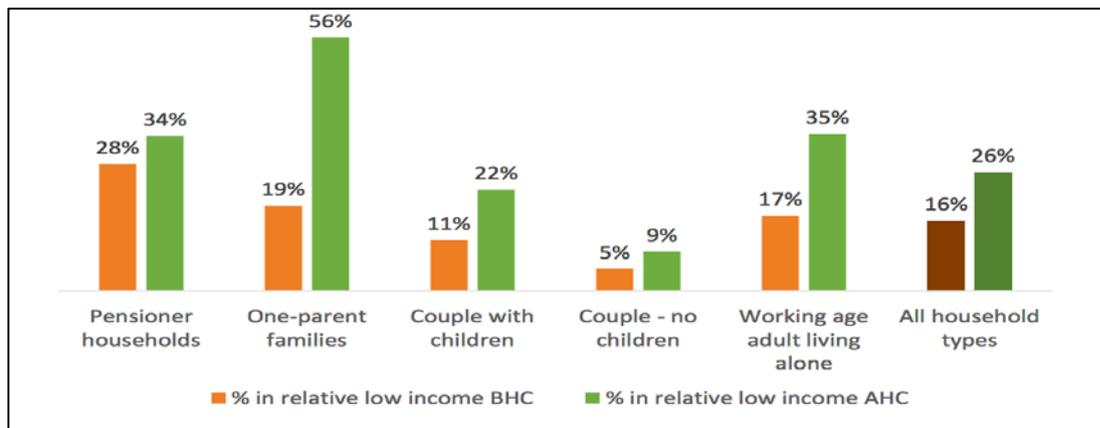


Figure 7 - Proportion of household type in relative low income before and after housing costs (Jersey Income Distribution Report 2014/15)

The income distribution report highlights that one-parent families require more financial support from the SoJ than couples with children.

Figure 8, illustrates that the income of one parent families is supplemented by over a third by income support, benefits and grants. In contrast, couples with dependent children have only 3% of their income made up from such subsidies.

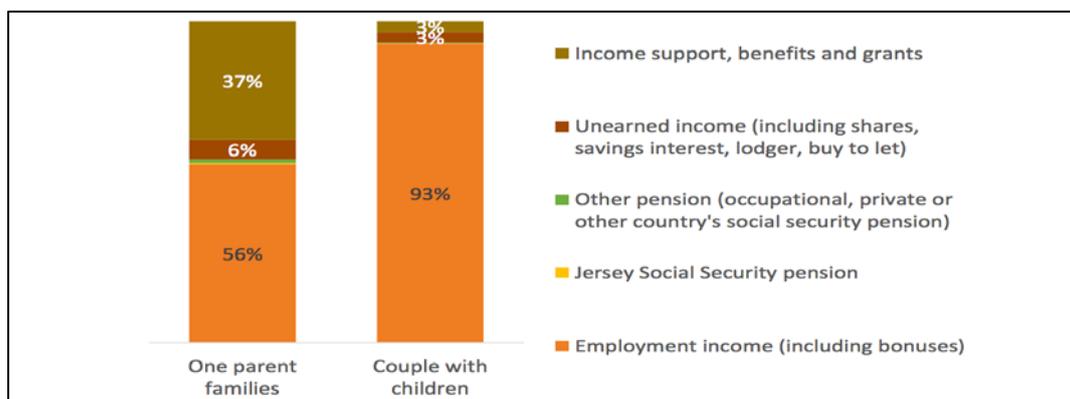


Figure 8 - Composition of household income in Jersey for households with dependent children (Jersey Income Distribution Report 2014/15)

The cost of living in Jersey is measured by the Retail Prices Index (RPI), which measures the change from quarter to quarter in the price of the goods and services purchased by an average household in Jersey. For the 12 months from December 2014 to December 2015 the RPI for Jersey increased by 0.9%. The RPI Low Income (a further consumer price indices introduced for Jersey in December 2007 for households in the lowest income quintile) over the same twelve months was 1.1% respectively. Figure 9, demonstrates the contribution of each group of the RPI to the overall annual increase of 0.9%. Household services⁷ contributed +0.6 percentage points (pp) to the annual change of the RPI.

⁷ It is noted that school fees are included within household services - whilst not directly applicable to this report no alternative data set is currently available.



The overall cost of living in Jersey is influenced by the cost of housing and household services. Findings from the Jersey income distribution report highlight that whilst the benefits and tax system improve income inequality in the Island, housing costs almost remove this improvement and income inequality was worse in Jersey in 2014/15 than in the UK (States of Jersey, 2015).

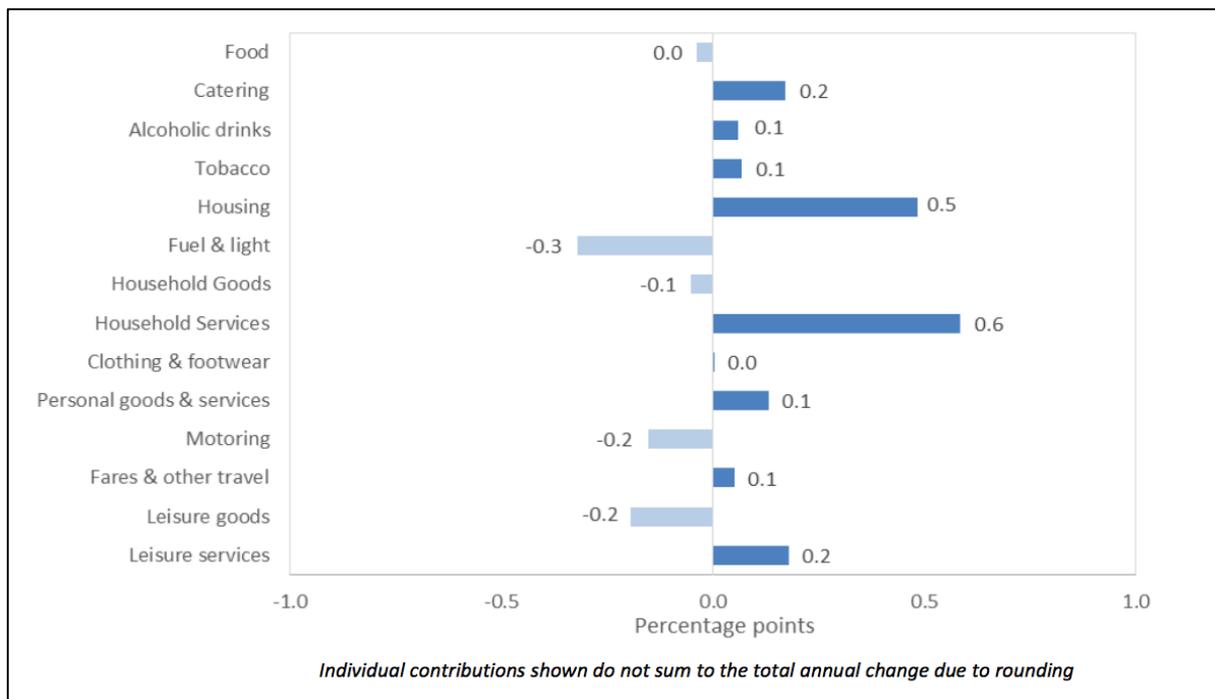


Figure 9 - Contribution of each group to the annual change of the RPI (Jersey RPI December 2015)

5.3 Personal Tax

Personal income tax in Jersey is based around a 20% rate of tax with limited deductions and allowances. A separate calculation called 'marginal relief' protects lower to middle income earners from paying too much tax. Marginal relief is calculated at a higher rate but includes more deductions (tax exemption thresholds and other deductions) than the standard 20% calculation. An individual will always pay the lower of the two calculations and will never have a tax liability more than 20% of their total taxable income (States of Jersey, 2016).

The Jersey tax system helps people with children through the provision of tax allowances and also the availability of relief for certain childcare costs. Eligibility for tax allowance and relief depends on the status of the taxpayer(s)⁸ involved.

This report seeks only to provide a basic overview of tax exemptions that apply to those who are working and have dependent pre-school children and provides only a high-level overview of the tax rules that apply in these circumstances; it should not be taken as advice regarding any specific taxpayer situation.

⁸ A taxpayer can be an unmarried individual or a married couple.



5.3.1 Child Allowance

CA can be claimed by any standard or marginal tax rate payer with a dependent child, including a legally adopted child living with them.

The basic allowance that can be claimed per child⁹ is £3,000 (States of Jersey, 2016). If two or more people claim for the same child, and they are both entitled to make a claim, the allowance is however divided between them in a proportion that they agree on.

For a standard rate taxpayer (20% only) there is also an Additional Person Allowance (APA), also known as single parent allowance, available to lone parents or co-habiting couples with a child. The APA is £4,500 and can only be claimed in respect to the youngest child (States of Jersey, 2016).

It is important to note that the SoJ will start to phase out the basic CA and the APA from standard rate taxpayers with effect from 2016. Both allowances will be completely removed from standard rate taxpayers by 2018¹⁰ (States of Jersey, 2015).

The basic exemption thresholds using the marginal relief 26% calculation of tax are as follows (States of Jersey, 2016)¹¹:

- Individual £14,350
- Married / civil partnership £23,000

Tax relief is also available for the cost of childcare. Basic deductions pertinent to pre-school aged children (note other exemptions are available for marginal rate taxpayers) are available based on the two tax rates for single (unmarried) parents and married parents with dependent children are as follows:

	Standard Rate	Marginal Rate
	20%	26%
Deductions		
Single Person Threshold	-	£14,350
Married / Civil Partnership Threshold	-	£23,000
Child Allowance	£3,000*	£3,000
Single Parent Allowance	£4,500*	£4,500
Wife / Civil Partner B's earned income	-	£4,500 (max)
Childcare tax relief	-	£14,000 (max)

*Being phased out from 2016

⁹ £3K CA is for all children not in higher education.

¹⁰ This will not impact low income households who will be protected by the availability of marginal relief. For example; a married couple with one dependent child under 16 would need a joint income of £106,000 before they would be impacted by this measure. A lone parent family would need an income of £78,000 (States of Jersey, 2016). Note that these figures are based on 2015 tax allowance and rates.

¹¹ These detail the income tax exemption thresholds for people regardless of whether or not they have children. Other tax considerations such as the removal of mortgage relief should also be a consideration when considering individual tax situations.



5.3.2 Childcare Tax Relief

One of the barriers to employment for people who have children is the cost of paying for childcare. CCTR can help those taxpayers who work or are wanting to return to work by reducing their income tax liability.

CCTR is only available for childcare costs paid to a registered family day care provider, a SoJ provided nursery school or a nanny accredited by the JCCT. To claim CCTR the taxpayer must submit a CCTR certificate issued by the childcare provider. CCTR is limited to taxpayers in the lower to middle income bracket. For those on higher incomes the relief tapers away and, therefore, is not available to standard taxpayers.

Broadly speaking, to qualify for the relief, the taxpayer must be working. Where the taxpayer is a married couple, both parties must be working and the lower earner must have annual income in excess of £4,500.

The relief available depends on the costs incurred and taxpayers with pre-school children can claim up to a maximum of £14,000¹² per annum (and £6,150 for school age children). According to the 2016 Budget summary, approximately 1,600 marginal rate taxpayers currently claim relief to help with the cost of childcare (States of Jersey, 2015). Given figures available as at the 2013 year of assessment this affects 4.2% of marginal tax rate payers, which is 1,600 people (States of Jersey, 2014):

5.4 Social Security

5.4.1 Income Support

Income-related benefit for Jersey residents provides financial support towards the cost of living, including housing, medical needs and childcare. For an individual to claim income support they must meet a strict set of criteria, which includes passing a residency test and providing adequate proof of work / looking for work or have a good reason why they are unable to work.

The amounts people are eligible for depends on their individual circumstances.

The cost of childcare can be supplemented for those on income support. Income support for childcare is payable at two rates, which is dependent on the age of the child (States of Jersey, 2016).

Childcare	Hourly rate
Childcare for under three year olds	£6.58
Childcare for 3-4 year olds	£5.06
Childcare for 5-11 year olds	£5.06

¹² Since 2011 taxpayers of preschool children have been able to claim CCTR up to a max of £12,000. In 2016 this will increase to £14,000. This is anticipated to benefit about 175 current households and to cost approximately £100,000 from the 2016 year of assessment (Budget Year 2017) (States of Jersey, 2015).



5.4.2 Back to Work Scheme

Figures show that as of June 2016, the total headcount in Jersey of those in employment was 60,320 (States of Jersey, June 2016).

There is no legal requirement for unemployed residents of Jersey to register as actively seeking work (ASW) with the Social Security Department. The number of people registered as actively seeking work is, therefore, only an indicator rather than a measure of unemployment in the Island.

As at December 2014, 1,440 people were registered with the Social Security Department as ASW – this figure decreased by 10 people to 1,430 people as at September 2016 (States of Jersey, 2016).

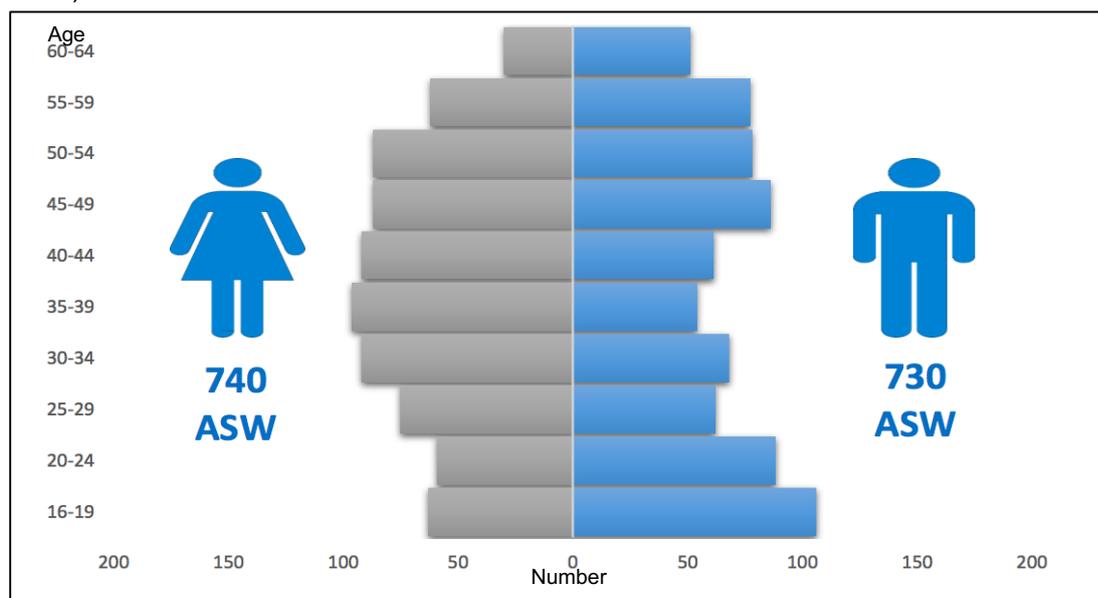


Figure 10 - Individuals registered as ASW by age and gender - December 2014 (States of Jersey, 2016)

Figure 10 demonstrates approximately 50% of the unemployed population are women with the biggest disparity between men and women being the ages between 25-54.

According to the latest census, more than two-fifths (44%) of economically inactive women of working age were looking after the home, compared with 3% of men (States of Jersey, 2011).

Prior to September 2015 parents on income support who were responsible for a child, had no job seeking requirements until the child turned 5 years old and were, therefore, not required to be registered as ASW. As of 1st September 2015, parents on income support with a youngest child turning 5 years old in the current academic year became classified as jobseekers and were required to seek work of 25 hours a week (affected approximately 80 individuals) (States of Jersey, 2016). Additionally, parents with a youngest child who is turning 4 years of age in the current academic year are also now classified as jobseekers and are required to seek 15 hours of work per week (affected approximately 140 individuals) (States of Jersey, 2016).

In total this criterion change from 'pre' to 'post' 1st September 2015 affected approximately 220+ ASW registered people.

Information collected from the team at Back to Work stipulates that in September 2015 there were 144 parents of children eligible for the 20 hours' free nursery care registered as ASW, all of whom had an Income Support claim. There were a further 87 parents registered as ASW with children starting in reception at primary school.



5.5 Additional Support

5.5.1 Parental Leave

A number of “family friendly” amendments to the Employment (Jersey) Law 2003 became effective on 1st September 2015. Up until this point, Jersey as a jurisdiction had no statutory maternity and paternity rights and the provision of such leave remained at the discretion of the employer (Jersey Social Security, 2010).

The series of “family friendly” employment rights include:

The right to request flexible working arrangements to care for another person

An employee with 15+ months’ service who has responsibilities to care for another person (including children) has the right to submit a flexible working request to their employer. The request may include a request to change the employee’s:

- Hours of work
- The time at which those hours are worked and/or
- Place of work

The employer must consider the request in accordance with the statutory procedure and can only refuse the request for one of a number of specified reasons related to the requirements of the business for example, the burden of additional costs, difficulty in meeting customer demand, a detrimental effect on quality of work, etc.

Ante-natal care

Pregnant employees are entitled to attend prearranged ante-natal appointments where they fall within working hours without loss of pay.

Compulsory paid maternity leave

Regardless of the length of service, all employees have the right to two weeks paid maternity leave, which will include the provision of normal employment benefits.

Ordinary unpaid maternity leave

All employees have the right to 6 weeks (a total of 8 weeks including the paid compulsory leave). Employees who have accrued 15 months of service as at the expected week of childbirth accrue the right to an additional 10 weeks’ unpaid maternity leave (a total of 18 weeks). All other benefits of employment must be maintained in any period of unpaid leave.

Adoption Leave

An employee adopting a child will have the right to unpaid leave of either 8 or 18 weeks (who have accrued 15 months of service). During adoption leave, all benefits of employment other than remuneration will be maintained.

Parental Leave

Employees have the right to 2 weeks’ unpaid parental leave upon the birth or adoption of a child.

Right to return

All employees taking maternity or adoption leave have the right to return to their role on the same terms and conditions as would have applied had the employee not been absent.

Unfair dismissal and discrimination

An employee must not be dismissed for asserting any of the new rights. As there is no qualifying period of these new rights employees received protection against dismissal from their first day of employment.

Family friendly laws represent the minimum requirement of employment rights and does not prevent employers from providing more generous benefits to their employees (see section 8.0. for a high level comparison to other jurisdictions).



5.5.2 Maternity Allowance

Maternity allowance is a weekly paid benefit to those who are not working to enable a mother to take time off work to have a baby. Maternity allowance cannot be claimed by anyone who is already receiving STIA or LTIA, invalidity, disablement or survivors benefit.

Maternity allowance can only be paid once an individual has stopped working. Mothers can however attend work occasionally for a 'keeping in touch' day - these 'keeping in touch' days cannot be taken within the first two weeks after childbirth and can only be taken for a maximum of 10 days. If an individual works for more than 10 days (unpaid) then they will not be entitled to maternity benefit. Note that maternity allowance is a provision for all mothers (contributions paid) regardless of the maternity benefits they may be in receipt of from their employer.

If an individual qualifies for maternity allowance, the SoJ will credit their contribution record for the period of the claim to protect future entitlement to benefit. In order to be eligible for maternity allowance an individual must have paid Social Security contributions at some point 12 to 15 months before the baby is born. To be able to claim the full rate of maternity allowance, the mother must have been paid or credited with enough contributions for at least three months before the relevant quarter. If a full record is not held the mother may still be entitled to a reduced rate. Maternity allowance cannot be paid based on the father's contributions. There is also no increase in maternity allowance for anyone having more than one baby i.e. twins.

The allowance is payable for up to 18 weeks. The earliest an individual can start claiming maternity allowance is 11 weeks before their baby is due; extensions will be considered on a case-by-case basis should a baby be born after the due date.

To claim maternity allowance, a doctor or midwife will need to provide the individual with a claim form. The current full rate for maternity allowance is **£199.99** a week which equates to a full contribution sum for the 18 weeks of **£3,599.82** per child.

5.5.3 Maternity / Adoption Grant

Mothers are also entitled to a maternity grant, which is a single (tax free) payment of **£599.97** to help with the general cost of having a baby. If there are multiple births i.e. twins, the mother will be entitled to receive this amount for each baby.

A single payment equivalent to the maternity grant of is also available to adoptive parents to assist with the costs in preparing for a child.

In order to be eligible for the maternity or adoption grant, the mother or their husband/civil partner must have paid contributions for at least three months before the end of the relevant quarter.

5.5.4 Home Responsibility Protection

For individuals who do not return to work straight after maternity leave and wish to stay at home to care for their child until they are of school age, the SoJ offer HRP, which gives individuals contribution credits. These credits protect an individual's contribution record, supplements their pension and also contribute towards survivor's benefit. HPR credits must be claimed through Social Security and do not cover an individual for sickness or maternity benefits.



6. Financial Modelling

To illustrate the pinch points of affordability of childcare in Jersey, a financial model was constructed. The data that has been used to inform the financial model can be found in Appendix H. It should be noted that this model does not constitute tax or financial advice nor does it replace a need for an individual to seek out independent advice to reflect their circumstances before making any decisions in relation to the cost of childcare.

The financial model is based on the following assumptions including:

- Childcare assumptions;
- Expense and cost assumptions;
- Nursery Education Fund assumptions;
- Personal situation assumptions; and
- Taxation assumptions.

The financial model and the full list of assumptions used, is available via the JCRT website.



7. Benchmark

Whilst there are a number of influencing factors on the cost of childcare in varying jurisdictions, a high-level comparison is provided below:

	Jersey	Guernsey	UK	Malta ¹³
Size	44.87m ²	30.12m ²	50,346m ²	122m ²
Population	100,000	66,000	53 million	426,000
RPI (Sept.2016)	161.6	162.3	262.6	110.8
Median Salary	£2,720	£2,524	£2,112	£1,327
Income Tax	20% Standard 26% Marginal	20% Standard	20% Basic (£0-£31k) 40% Higher (£31- £150k) 45% Additional (£150k+)	0% (£0 - £8.0k) 15% (£8.0k – £12.0k) 25% (£12.0k - £45.6k) 35% (£45.6k+)
Basic Child Allowance	Child allowance of £3,000 per child per annum plus Childcare Tax Relief of up to £14,000 (based on marginal tax rate).	Family allowance of £826 per child per annum (social security) plus Charge of Child tax allowance of £6,550 per annum (irrespective of number of children) is accessible to lone parents.	£122.50 per week for one child and £210 for two or more children (Working Tax Credit) £55 a week (Childcare vouchers).	Child allowance of up to (£400.52) per child per annum plus an in-work benefit of up to (£912) per child per annum (social security).
Maternity Leave (weeks)	18 weeks (2 weeks paid by employer plus States' maternity allowance and Grant)	26 weeks (non-compulsory pay by employers, maternity allowance paid by States)	52 weeks (39 weeks paid – Government funded)	18 weeks (14 weeks paid)
Free Childcare	All 3 to 4-year-olds in Jersey are eligible for 760 hours of free early education or childcare per year. 20 hours each week for 38 weeks of the year. This is likely to become means tested following the lodging of Jersey's MTFP addition 2017 – 2019 and subsequent debate during September 2016.	From September 2016, all 3 to 4-year-olds in Guernsey will be eligible for 570 hours of free early education or childcare per year. This will be 15 hours each week for 38 weeks of the year.	All 3 to 4-year-olds in England are eligible for 570 hours of free early education or childcare per year. 15 hours each week for 38 weeks of the year. Some 2-year-olds are also eligible. From 2017 working families, will have access to 30 free hours.	Free childcare services are available to parents/guardians of children aged 3 months to 3 years who work or are pursuing their education. Government run centres are 100% free whereas for the private ones who are involved with the government's project, the funding is capped at 300 Euro (£228) per month for 40 hours.

¹³ At a rate of 1 Euro equals 0.76 British Pound.



8. Subjective perceptions from Parents and Childcare Providers

8.1 Current Perspectives

8.1.1 Perspective of Parents

This report details findings from a short perceptions survey and the findings from the most recent published JCCT focus groups¹⁴ to gain an understanding of the cost of childcare from the perspective of those with children.

8.1.1.1 Parental Perceptions Survey

A short survey of 10 questions was compiled to ascertain a view from the parents' perspective of the cost of childcare in the Island (see Appendix E)¹⁵.

To promote diversity and inclusion, the survey was translated and distributed in Polish, Portuguese and Romanian. In order to try and reach a large section of the relevant local demographic group, the distribution channel selected was Facebook; paper copies were also made available. The survey was distributed on Thursday 18th February 2016 running until Tuesday 29th March 2016.

The target population size (the number of households with at least one child under 5 years) is 4,170 (see section 6.0.). The base for the target population size is taken from 2011 census data and for conduct of this research the SoJ Statistics Unit confirmed that no material difference would need to be applied to the sample size required for the purposes of the research. To achieve a 95% confidence level within the sample selected, at least 340 households needed to complete the survey.

Key Findings:

226 responses to the survey were received which gives us an insight into these parents' perceptions regarding the cost of childcare. A full copy of the findings from the survey can be found in Appendix F:

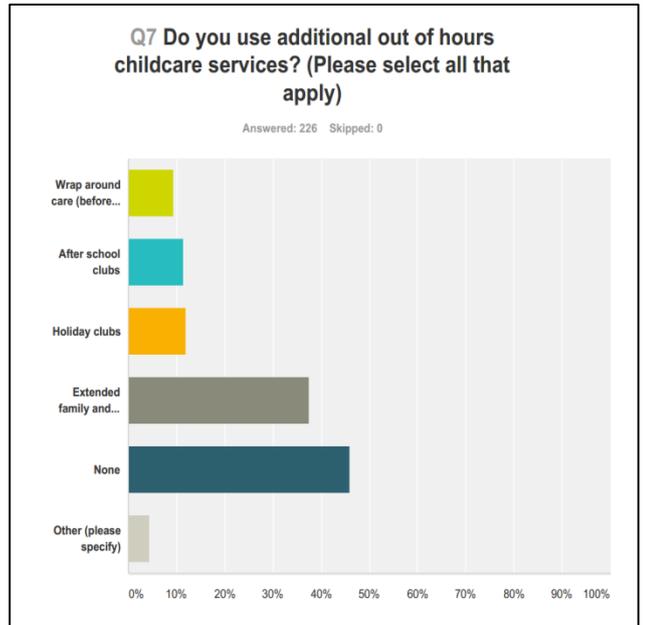
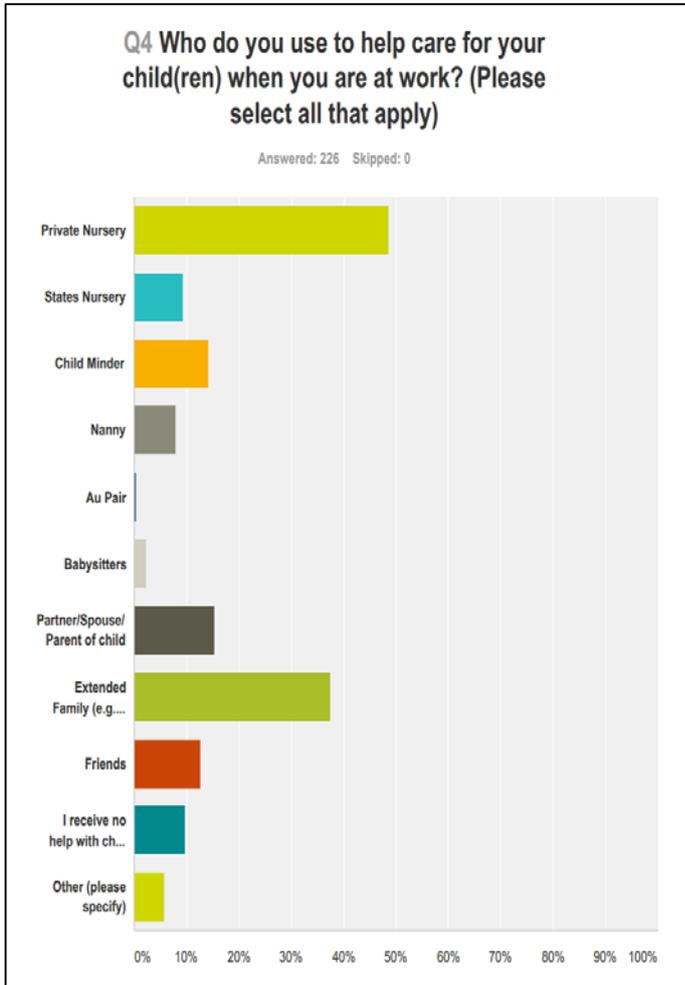
- 9.29% had at least one baby or were expecting;
- 63.72% respondents had only one pre-school child;
- 24.78% had two pre-school children; and
- 2.21% of the respondents had 3 pre-school children.

Findings show that 80.27% of respondents reported working for an employer on either a part-time or full time basis.

¹⁴ 2016 Focus groups were being conducted at the same time as the research for this report.

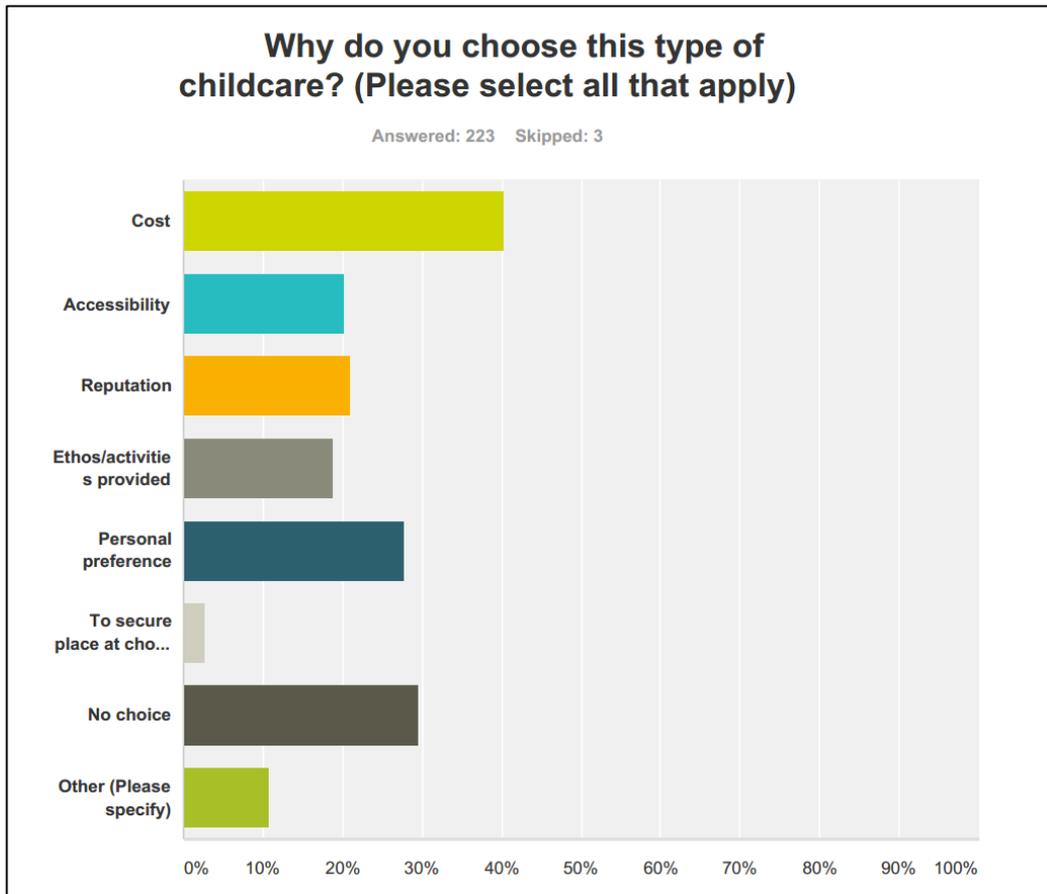
¹⁵ The survey was published in order to provide an indication of the local perception of the cost of childcare. The survey was not intended to provide a robust methodology on which to base future policy.



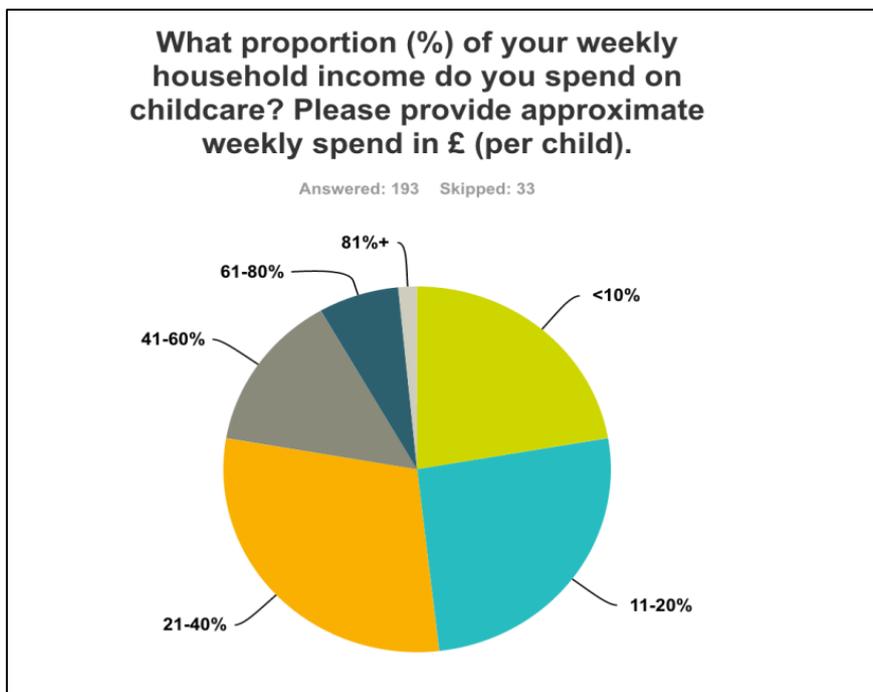


48.67% of total respondents detailed that they used private childcare services with 9.29% specifying that they used a States Nursery. This question allowed for multiple choices to be selected and 50.44% of respondents stated that they use help in the form of extended family and friends for help caring for their child whilst they are at work demonstrating that parents use a mix of options for childcare. Further to this, 37.61% responded that outside of the hours of the childcare setting they used extended family and friends for help with nearly half of all respondents commenting that they did not use any additional out of hours childcare services.

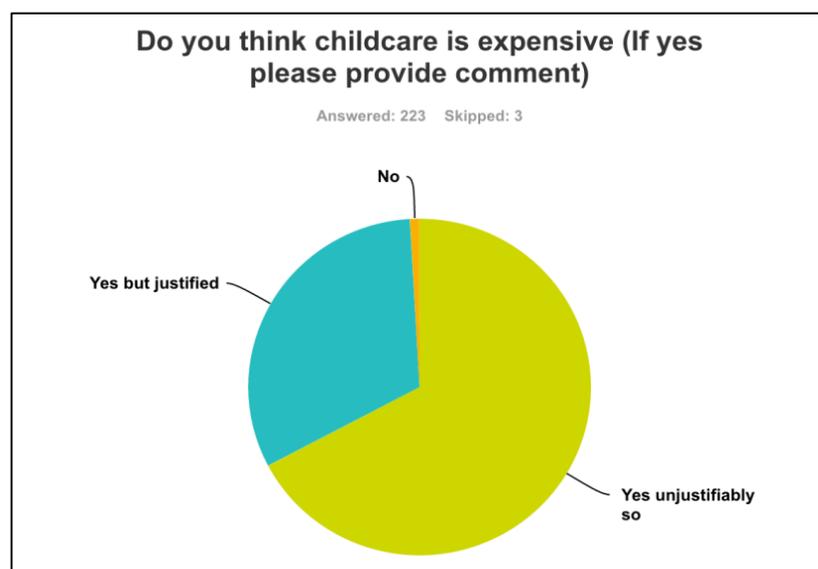




Respondents were asked what percentage of their weekly household income they spent on childcare. Almost 30% of respondents detailed that they spent 21-40% of their household income on childcare.



Respondents were asked if they thought childcare was expensive. 67.26% responded that they thought childcare was unjustifiably expensive, whilst 32.74% disagreed or believed it was justified. 71.24% of respondents indicated that they received no financial support with the cost of childcare with only 18.58% responding that they claimed CCTR however it is noted that this may be due to there being a lack of understanding of the support that is available.



8.1.1.2 Focus Groups

The JCCT is a registered charity established in 1997 with the aim to promote high quality, affordable childcare for all. It provides information and services for childcare providers, families and other professionals.

The JCCT on a regular basis asks parents to participate in focus groups based around 'What is life in Jersey like for your family?' to enable the views of their stakeholders to be heard (see Appendix G for the 2016 focus group brief – 'Listening to Parents'). The groups comprise a diverse set of both full and part time working parents as well as non-working parents of both nursery and school aged children. The JCCT aims to ensure that the recommendations made by the focus group report are taken forward to every single relevant agency, department and organisation for information and action (JCCT, 2016).

The affordability of childcare was found to be a topic of concern for parents in both the 2012 and the 2014 focus groups, with parents (64 in total for both years) being of unanimous opinion that childcare is expensive. The reports from the 2012 and 2014 focus groups can be found at Appendix F.

Both sets of findings from the focus groups underline the fact that the lives of working parents are complex and it is often interconnected issues rather than any one thing in particular that causes concern for parents.

The 2014 report highlights concern amongst parents about the lack of information available regarding not only the choices available for childcare but also aspects such as maternity rights, and the help and support available. The findings from the focus groups suggest that accessible information came mainly from social media with parents having to research information for



themselves and that some elements, e.g. the benefit of childcare tax relief, go unrecognised because they are not known about.

Most parents expressed the wish for their child to attend nursery for socialisation benefits but this benefit was foregone due to the limited flexibility and overly expensive nature of the provision. Extra charges were highlighted, such as the need to pay a deposit to secure a space for a child.

In parallel to this, childminders were perceived to be good value for money, especially when they look after multiple children and provide more flexibility to the parents. Nannies were also recognised in the 2012 report as being “dependable” and more suitable to family’s needs. Wrap around and holiday clubs were praised by the focus groups for their flexibility and charging models but were noted to still cause some difficulty for families due to finishing times, with families still needing to rely on nannies or family for help until they can get home.

Findings show that many parents had found themselves in situations where they did not have a choice with their preference of childcare due to limited availability, and the point was raised that a decision often needed to be made about childcare before a child had even been born.

Whilst the maternity grant, childcare tax relief and the 20 free NEF hours were reported as being very much welcomed, the 2014 report highlights the perception that “the financial burden” of having a child begins with parental leave entitlement and extends to childcare costs of nurseries.

Some commented that they find the cost of childcare prohibitive with many families making cuts on not only luxuries, such as holidays, but also basic essentials like shopping and heating. In some instances, parents are being forced to leave work and others trying to make extra income by getting second jobs or setting up businesses to allow them to work and be with their children.



Findings from Focus Groups:

The 2014 findings also show that whilst the NEF hours allow for parents to return to work, the hours available make it difficult for people to find work as there is still a need to find adequate wrap around care or part/term time employment.

Both the 2012 and the 2014 focus groups refer to some parents expressing that the cost of childcare was unable to be covered by their salaries.

Findings from 2012 highlight that parents feel that there is a need for greater dissemination of information regarding what support is available to them in the Island but also a need for this information to be propagated to third parties to ensure an efficient and effective service for all concerned.

The 2012 findings also detail that the lack of flexibility of nurseries was a concern, especially for those parents who work shift hours. As such being able to balance the needs of their employers and the need of a family is a challenge for parents with many forced choices, for example sacrificing time as a family for reasons of childcare affordability or accessibility.

The 2014 focus group highlights the notion that there is the possibility that an increasing number of people are relying on their family and friends for support with regards to childcare reporting that the benefit of family living locally or a close supportive network of friends to help out was crucial for many being able to cope financially.



8.2 Perspective of Industry

Service providers were also consulted¹⁶ to better understand the cost of childcare issues relevant to them. The below highlights some of the thoughts and concerns of people running and managing childcare settings, consequently these findings may include some subjective viewpoints, and should be considered in the context of the research as a whole.

<p style="text-align: center;">8.2.1 Regulations</p> <p>Private childcare institutes are regulated under a different law than that of the SoJ nurseries (see Section 4.4.). Independent nursery owners and managers indicated that due to this difference, they are subject to what they perceive to be much more rigorous checks than SoJ nurseries. This has an operational impact and, by default, increases costs.</p> <p>Multiple respondents stated that there is a distinct divide between the private sector and the education department. One respondent commented that the private sector seems resentful that the SoJ does not have to consider, in any way, the true costs independent settings face as businesses.</p>	<p style="text-align: center;">“There should be a single regulator that sets the standards and regulations for all care / pre-school institutions.”</p>
<p style="text-align: center;">8.2.2 Nursery Education Fund¹⁷</p> <p>The NEF was established in 2008 in partnership with the childcare sector and was set at what was agreed to have been a “fair cost” per child. This sum has risen over the past 6 years in line with inflation but it is noted that the rate is currently frozen (since 2015). It was commented by respondents that the sum provided by the SoJ to the NEF children is insufficient to meet the true cost of running that space.</p> <p>Concern was raised that there was no consultation with childcare providers with regards to any of the decisions being made by the SoJ and it is believed that in coming years there may be more places than children. It was suggested that by acting without consultation the SoJ is enacting misguided policy and it is unclear what data is underpinning these decisions.</p> <p>The NEF was thought to have originally been established because the SoJ did not have enough provision to enable all children in the Island to access the 20 free hours per week, per term-time, that was being offered to 3-4 year olds through SoJ nurseries. Effectively the SoJ “bought” places from the private sector. Now the SoJ is building new nurseries it is thought that this is going to have an adverse effect on existing providers.</p> <p>One respondent commented that this will be the first year in over 20 years that they will not have a full cohort of pre-school children and whilst SoJ nurseries can continue to operate if they are not full, the private sector cannot and ultimately they will be unable to afford to operate. One interviewee highlighted the general concern that whilst all private nurseries and pre-schools have joined the NEF scheme, they are regulated to a standard higher than that in SoJ nurseries and that the staff to children ratios that govern the industry make it almost impossible to operate in this industry.</p>	<p style="text-align: center;">“The current rate of £5.15 approximately equates to the cost of staff and does not take into account any of the overheads of running a facility such as rent and equipment.”</p> <p style="text-align: center;">“The NEF is invaluable to some parents but it doesn’t take into account younger children which is ignorant of the true needs of parents with young children.”</p>

¹⁶ Unfortunately, at the time of research there was no one available to speak to from the States nurseries and it is noted that further conversations should be held with teachers to understand their perspective.

¹⁷ Note that interviews were conducted prior to the announcement regarding the NEF on 23.03.16. One of the regulatory concerns regarding the NEF and the possibility of the SoJ amending the regulations around the quality of the provision was that those that provide pre-school education may be required to employ a primary-school teacher which will be an added and unaffordable cost for many independent child care providers as teachers are more expensive than level 3 staff.



<p>Interviewees have suggested that there needs to be support for those parents with children under pre-school age. Babies do not fit into the current “help” that is on offer. There are parents who have to go back to work very soon after having a baby and there is not the financial support available to them not to do so. The recent changes to the benefits system also means that parents need to be actively seeking work from nursery age rather than school age. One of the managers of a voluntary organisation commented that even when they waive fees, there are still parents who just cannot afford to return to work.</p> <p>Additional concern was highlighted by interviewees that whilst the NEF was introduced to ensure that children are ‘school ready’, it provides some families with invaluable financial support with the cost of childcare, and that many would perhaps be subjected to an even worse situation without it. It was expressed that the support available does not meet the real needs of working parents given they still need to find help for those extra hours which would be the difference to some of being able to return to work or not.</p>	<p>“The plans for building additional SoJ nurseries will have an adverse effect on existing providers as they will lose out on revenue to SoJ nurseries and will be unable to afford to stay open.”</p>
<p>8.2.3 Staff</p>	
<p>Interviewees suggest that one of the biggest cost challenges for childcare settings is resourcing. Staff are perceived by those interviewed to be difficult to source. Whilst qualifications are a necessity, nurseries and pre-schools also need experienced staff, an important “qualification” when dealing with children. More than one interviewee reported that when taking on more junior staff, who are new to childcare, it can sometimes be “like looking after just a bigger child”. One participant indicated that the job of childcare is challenging and those who work with children need to be educated themselves in order to be able to help children to develop. It was also noted that more relevant and diverse training was only accessible off Island.</p> <p>Another challenging element of resourcing was highlighted to be the cost and knowledge of staff. Whilst all interviewees reported that they tried to recruit level 3 qualified staff, it was the knowledge and experience of the individual that was important; the work conducted by nursery professionals is not babysitting.</p> <p>Sourcing nursery and pre-school staff is an on-going challenge for managers. Unlike other industries, the providers cannot legally function without adequate staff and there is a risk of breaching regulations if a staff member were to be signed off ill. One pre-school drew attention to the challenge of having back-up staff saying that whilst she had a very experienced and qualified lady available to help should any of her staff be off sick, she wasn’t allowed to assist because she did not have an updated first aid certificate.</p> <p>There is no “bank of staff” accessible to childcare providers and many of the providers interviewed reported that they employed more staff than needed daily, as not only do they need people to be able to work at short notice should someone be unexpectedly signed off but also require additional staff should they have children who require additional support hours.</p> <p>One manager used the example of late fees (a surcharge for parents picking their children up late from a setting) to illustrate the operational</p>	<p>“Staff costs are easily 80% of the total operating costs of the business.”</p> <p>“These people play an invaluable role in the lives of the children in their care and it is important that they are suitably trained and rewarded.”</p> <p>“ultimately you get what you pay for and you can’t justify paying someone minimum wage if you want the care they give to the children to be of a good standard.”</p>



<p>challenge that many did not appreciate, stating that whilst the providers' charges late fees, they did this mainly as a deterrent, (though this could also have the opposite effect). If only one parent was late, the nursery would still have to pay a member of staff to stay to look after that child and that is a significant cost for the nursery. Ultimately childcare providers whether private or voluntary are still a business and whilst they are there to help families, they cannot be flexible to the "whims of parents".</p>	<p>"There is perhaps a lack of understanding by the community at large about what it costs to run a childcare facility."</p>
<p>8.2.4 Communication</p>	
<p>Those interviewed felt that there was a lack of communication within the industry whether it be between government and the providers or government and parents. It was highlighted that the industry seemed to be going through a period of non-consultation.</p> <p>One manager commented that as a regulated provider of childcare they were expected to demonstrate to the parents what they provided to their children but the information they were providing to parents on the quality framework had not been updated since 2011; no updated materials (e.g. quality frameworks) were provided to them. The respondent commented that it was essential to get parents to understand what childcare really is, especially when it is ultimately foundation level education. Thought needs to be given to how all families can be supported and engaged with equally.</p> <p>Comment was made that the lack of information available is especially difficult for parents who are new to the Island, as they sometimes struggle to understand how the system works and those doing their own research still find it difficult to locate the relevant information. One nursery manager commented that she finds herself on multiple occasions explaining to parents from outside the British Isles how the overall education system works because that information is not readily available to them. Parents are generally nervous about leaving their children in the care of someone else and have high expectations.</p>	<p>"Key workers and childminders become a support network system for parents as whilst many parents try and do their own research, information isn't comprehensive nor readily accessible."</p> <p>"It is difficult to get the parents to understand and engage with you as a pre-school educator when the information we are giving out regarding frameworks is outdated."</p>
<p>8.2.5 Other Concerns</p>	
<p>It was highlighted that whilst there are many organisations in the Island working on improvements to childcare there is seemingly no one entity pulling all the efforts being made together¹⁸.</p> <p>Whilst charities such as the JCCT and Brighter Futures provide support to low income families, there is only a finite amount of resource and there is not enough "in the pot" to subsidise everyone. Concern was also raised about how to reach those who may be most in need of help. It was commented that those who may be struggling the most do not have the ability to seek help as they are too busy getting by. Whilst the information may be in the public domain, it is not in one place and many may not have the time or the resources to seek it out and understand it.</p> <p>Consideration must be made to the levels of wrap around care available (hours of care available before and after set opening hours). After-school clubs also do not tend to take nursery aged children (for reasons such as toilet training) and, as a result, there are families who are paying for</p>	<p>"One of the first things to address is the readiness and accessibility of information."</p> <p>"75% of the take up of our current NEF class are EAL students".</p>

¹⁸ The newly appointed chair of EYCP has now been appointed and this is seen to be a very positive move.



childcare and a nanny to help support the family with the wrap around hours. Alternatively, families are forced to make work / career sacrifices.

Interviewees acknowledged that there are many people who rely on their friends and / or extended family for help with childcare. The owner of an independent nursery said “we know that people utilise their friends and family but how to quantify how many is almost impossible.” Another respondent said “we know that there is a lot of shared care that goes on between families, especially those parents who do shift work”.

Jersey is home to a multi-cultural society and interviewees said that it is important that consideration is given to help those who do not have English as a first language. One respondent commented that the Portuguese community is unfairly criticised as they do not understand how the system works or how to get help, which causes people and their children to fall through gaps in the system. It was further commented that there are quite a lot of children who arrive in the Island when they are young but do not get properly registered with the SoJ until they reach school. These children are perhaps missing out on getting a head start in their education within an English education system and would require further support (at a cost to the SoJ) once they reached school.

The numbers of children with English as an additional language (EAL) is something recognised by the industry and it was commented that when recruiting staff, anyone who had a second language would be a preferred candidate as it would enable for better management of the cohort of children.

Those interviewed suggested that, what effective childcare is and what the benefits are, seems to have been forgotten. Whilst there may be different viewpoints on what early years’ education should entail, whether it be formal education or play-based learning, ultimately what is important is the children and that they are in a safe and nurturing environment in which they can thrive and develop.

All parents want the best for their children and whilst some of the parents want their children to attend nursery simply for them to have an introduction to socialising, the concern is mainly for the pre-school children. A lot of the time parents do not have a choice as many have to return to work earlier than they may otherwise plan due to maternity policy.

Interviewees reflected that children are the Island’s next generation and addressing how the SoJ can support families with the cost of childcare is something that is fundamentally important. Attention was focused on the fact that there is a long-term care strategy for the ageing demographic but no immediate concern for the next generation.

“There are parents who are paying for childcare in a term time only institute that also have to pay for additional childcare in the form of a nanny to cover the hours between the child finishing school and the parent coming home from work.”

“Working families are torn between paying for childcare and paying the rent/mortgage.”

“Investing in early years is investing in the future and there should be one universal body that takes charge and implements equality across the sector.”

“Many parents feel “parental guilt” by returning to work and having someone else raise their children, a job they feel they should be doing themselves.”



9. Recommendations

9.1 Strategy

Area of Focus 1: Strategy

Numerous initiatives have been implemented but these initiatives need to be centralised cohesively managed. The Chief Minister's department should work to implement this under one long-term strategic plan:

- The appointment of a Children's Commissioner with a mandate to address policy issues that affect early childhood care, development and education.
- The Children's Commissioner or SoJ to develop a clearly defined strategy to support the most vulnerable families to ensure children have affordable access to quality pre-school childcare.

Area of Focus 2: Communication

(in conjunction with Early Years and Childcare Partnership)

- The development and implementation of a communication strategy to ensure regular and co-ordinated dialogue between service providers, SoJ, families, children and interested parties (i.e. charities).
- The input of all stakeholders in the development of a communications strategy that has the development of a cohesive "family-centred plan" as its primary objective.
- The development of a single source of easy to understand and accessible information regarding childcare in the Island, including support that is available to parents of young children, incorporating careful consideration of those where English is not their first language.

Area of Focus 3: Social implications

- Research shows that the younger years are the most expensive for childcare but free provision of childcare is only provided when a child reaches the age of 3. The JCRT recognises that free childcare may be a long-term aspiration but this could be a gradual process whereby subsidised childcare is given to parents of the most vulnerable children, from birth to school age for the full calendar year.
- SoJ to undertake further research on the support required by lower income parents and the challenges they face with regard to childcare - giving consideration to the cost of housing, employers' working practices and 'non-normal' working hours leading to parents accessing "informal" childcare (and assessing what this "informal" childcare equates to).



Area of Focus 4: Commercial

- SoJ to gather information on the availability of trained staff and industry specific training that is available in the Island. The information to be developed by the SoJ into a programme for the development of a consistent stream of professional childcare providers.
- SoJ to consider how they can support employers with staff training costs and work to develop a framework for childcare staff that places a value on both experience and qualifications.
- SoJ to consider supporting professional childcare providers to introduce wrap-around care for children up to 5 and beyond - consideration of incentivising or encouraging employers to offer solutions (e.g. homework clubs).

Area of Focus 5: Research

- Further research on revision to the current statutory leave and pay available to parents, with consideration of implementing a fair and appropriate level of inclusive shared parental leave. This point should also consider the "informal" or "shadow" childcare market (e.g. grandparents).
- A quantitative assessment of space availability versus number of pre-school children in the Island should be conducted to understand any pressures / under-delivery. The assessment should take into account all types of childcare inclusive of special education nurseries or respite care support.
- Further research to be conducted into the support that is provided to EAL students (English as another language) and whether this is influenced by the accessibility of childcare for early years.



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