# Living in Guernsey

### § Introduction

The Bailiwick of Guernsey is a group of islands within the Channel Islands.



Guernsey is by far the largest, and has a population of 63,423 (March 2021 figure). Alderney, to the north, has a population of around 2,000 people. Sark has a resident population of some 400, although this figure increases in the summer months.

Guernsey is a beautiful, vibrant and safe place to live, a thriving and entirely modern community that maintains a healthy respect for its culture and traditional values. Situated in the Bay of St Malo, Guernsey is geographically close to France, being only 27 miles from the Normandy coast, and 70 miles from mainland Britain. Guernsey's loyalty is to the British Crown, although the island is a self-governing jurisdiction. Part of the Duchy of Normandy from before the Norman Conquest of England, the Channel Islands were retained by the Kings of England when Normandy was lost in 1204. Guernsey and Jersey have remained as

two separate crown dependencies, each with their own laws and customs based originally on Norman practice. Effectively independent, Guernsey is a part of the British Isles, but *not* the United Kingdom. However, the UK government is responsible for the Bailiwick's international representation and defence.

The island is approximately 9 miles by 6 miles (just over 25 sq miles). The capital, St Peter Port, is delightful, with its cobbled streets and a mixture of small boutiques and other shops and banks. In addition, there are many restaurants, bistros and cafes offering a wide range of cuisine with many featuring fresh local seafood. Some 19,200 people live in St Peter Port.

Guernsey offers a completely different way of life. The island has stunning views from the cliff paths, beautiful walks, sandy beaches and cycle routes. Sport and the arts play an important part of life in Guernsey. There is a vibrant voluntary sector. The churches are significant in Guernsey's life; attendance is still proportionately higher than in England.



#### § In more detail ...

The **economy** was primarily based on agriculture and tourism in the last century. As these industries have declined, Guernsey has become a major international finance centre.

**Communications** between Guernsey and the UK are excellent – whether through high speed internet or through air links to various parts of England. There are regular sea crossings, by high-speed ferry to Poole or the conventional daily ferry service to Portsmouth.



Recognising that most of its clergy have significant family and social connections to the UK, the Deanery of Guernsey pays an annual grant towards the cost of offisland travel for priests and their immediate dependent family members.

On-island **health care** is very good, and residents have access to specialist services in the UK when this is necessary. The Deanery of Guernsey pays for health insurance cover for clergy and their resident dependents. Although Guernsey is not part of the UK's National Health Service, a recently signed agreement allows Guernsey residents to receive emergency care through the NHS in the UK (and vice versa).

The **educational provision**, at primary and secondary level, is also of a high standard; young people from Guernsey can attend UK universities. As Guernsey

students are not eligible to apply for funding from the UK Student Loans Company, Guernsey students choosing to study at university are supported through a means-tested grant scheme. The amount of funding received (towards the cost of tuition fees, living costs in the form of a maintenance grant and travel costs) depends on several factors, including an assessment of parental income.

The independent colleges educate over 30% of the Island's children, whereas only 6% of children in the UK are educated in independent schools. This is partly a result of history but also the affordability of independent education and the provision of bursaries.

Channel Island clergy are paid an additional sum to the diocesan **stipend** (currently a 22% uplift), to take account of the higher cost of living in the islands.

#### § The Deanery of Guernsey

Since the autumn of 2022, the deaneries of Guernsey and Jersey have been attached to the Diocese of Salisbury. Our relationship with the Diocese of Salisbury is moderated by the memorandums of understanding with the Bishop of Salisbury and the Salisbury Diocesan Board of Finance, which can be found on the Deanery of Guernsey's <u>website</u>.

As Guernsey is not part of the UK, the Church of England's Canons and Measures do not

automatically apply here. There are, for example, no parochial church councils; and incumbents hold their office under freehold (rather than Common Tenure). Guernsey's Ecclesiastical Court (over which the Dean presides) issues faculties for work in church buildings and marriage licences. The rectors of the ten ancient parishes still have a significant role in Guernsey life. There are fourteen ecclesiastical parishes in Guernsey; these, along with the parishes in Alderney and Sark, comprise the Deanery of Guernsey.



## § Living and working in Guernsey

A useful introduction to Guernsey can be found at <u>www.visitguernsey.com</u> (although the website is designed to inform visitors and to encourage tourists).

#### External transport

Getting to Guernsey is easy, whether this be from the UK, international locations, or just between the Channel Islands.

## By air

Guernsey has regular flights to a range of UK destinations. Flights from London Gatwick take as little as 45 minutes, with those from regional airports taking upwards of 30 minutes. Regular flights operate from major UK airports all year round, as well as some additional seasonal services further afield in Europe.

The following airlines provide regular flights from Guernsey to various destinations (which can be checked on their websites):

- Aurigny
- Blue Islands

Air travel is not cheap (not least because Guernsey is not served by budget airlines). But services are reliable. 'Official' travel costs are reimbursed, and, as mentioned above, the Deanery Board of Finance pays travel grants for family members.



#### By sea

There are regular ferries to Portsmouth

and Poole, as well as Jersey and France. Ferries to Guernsey from the UK take as little as three hours. A traditional ferry operates in all weathers, and all-year-round, from Portsmouth.

There are also regular ferries from Guernsey to Sark and Herm.

#### Immigration and nationality

There are no restrictions on British Citizens, persons who otherwise have the right of abode in the United Kingdom and Islands under the provisions of the Immigration Act 1971 or nationals of European Union or European Economic Area member states taking up residence or conducting business in the Island.

However, due to the size of the Island and the density of the population, there are strict controls on who may occupy dwellings in Guernsey, governed by the Population Management (Guernsey) Law, 2016.

There are two categories of dwellings: 'open market' which are freely available for occupation and 'local market' which may be occupied only by persons with residential qualifications or by licence holders. Rectors of the ancient parishes, as holders of Crown offices, are exempt from the requirements of the law.

The Deanery of Guernsey will ensure, as part of the appointment process, that a priest appointed to a post in Guernsey (together with his or her spouse and any dependent children

accompanying them) will have the appropriate permission to occupy the house provided for them and to work in Guernsey. However, they will only gain permanent residential qualifications if the priest remains in post for 15 years. Any children will only qualify in their own right for continuing residence in Guernsey if they are first resident in Guernsey with their parents, as minors, and have 15 years residence in a 25 year period. .

#### Cost of living

Prices of commodities are generally competitive to those in the United Kingdom, but value added tax and other forms of sales taxes are not (yet) payable in Guernsey. However, the prices of certain commodities, particularly food and fuel, may be higher than in the United Kingdom.



#### Income tax

The standard rate of Income Tax is 20 pence in the pound. There is no capital gains tax, capital transfer tax, estate duty, inheritance tax, purchase tax, turnover tax, value added tax or wealth tax in Guernsey.

#### Social security

All residents of Guernsey and Alderney are required to register for Social Security. Contributions for employed persons are collected through their employer's payroll system (by the Church Commissioners for Anglican clergy). Benefits paid include those related to sickness, old age pension, healthcare, long term care, maternity, bereavement and unemployment.

#### Health



The States of Guernsey commits a significant proportion of the Island's annual budget to health and social care, reflecting the high standard of these services within the Island and the value placed on ensuring healthy living.

The healthcare system in Guernsey is different to that of the National Health Service (NHS) in the UK. All primary care is provided on a private basis whilst some secondary care and specialist services are free. Specialist (secondary care) services are only accessed via a referral from a GP. There is a reciprocal health agreement between Guernsey and the UK.

The Deanery of Guernsey arranges, and funds, health insurance for clergy and their families.

GP visits, A&E visits, ambulance use and physiotherapy requested by the GP incur a charge – but this charge is covered by the health insurance scheme.

Everyone who normally lives in Guernsey and is registered for the payment of Social Security contributions is covered by the 'Specialist Health Insurance Scheme' and so may receive specialist care and treatment free of charge.

The Medical Specialist Group consultants provide the emergency and elective specialist medical services for the Bailiwick of Guernsey. These consultants provide the majority of medical services, including surgery, undertaken at the Island's hospital.

There are a number of services available to help those who are raising a family in Guernsey:

- Health visiting is a universal service offered to all families with pre-school children;
- The School Health Service is committed to promoting and maintaining the health of school age children; and
- The Children's Dental Service provides a dedicated dental service for pre-school and school age children with particular needs, and dental health screening of children at their 3 year developmental check and also at 5, 10 and 12 years of age in school, together with a programme of oral health promotion.

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