8 January 2026

Via email to: a.cushion1@gov.je
Deputy Catherine Curtis
Chair of the Children, Education and Home Affairs Scrutiny Panel
States Greffe

Dear Deputy Curtis

Scrutiny Review: Lifelong Learning

I am writing in response to your letter regarding the lifelong vocational learning review. I would like to thank you for providing Jersey Finance ("JFL" or "we") with the opportunity to contribute to the discussion on a subject of significant importance not only to individuals seeking to develop their careers, but also to Jersey's wider economy and its ability to remain competitive internationally.

In addressing your questions, we draw on insights from Jersey's financial and related professional services ("FRPS") industry, which represents a substantial proportion of the Island's workforce and economic output. Our comments are informed by ongoing engagement with employers, workforce data, and long-standing experience of skills development, training, and recruitment in a highly regulated and internationally competitive sector.

The finance industry employs over 13,700 people, representing approximately 23% of total employment and contributing around 40% of Jersey's Gross Value Added. Including indirect and induced impacts, nearly half of all jobs in the island are supported by and in some way dependent on the industry's presence. Ensuring access to a skilled, adaptable, and locally developed workforce is therefore essential to both economic resilience and sustainable population management.

We have provided responses to your specific questions below and, of course, would be happy to provide any further detail that would be helpful.

In your view, are there adequate opportunities for lifelong vocational learning in Jersey?

Jersey has an established framework for vocational learning, particularly for school leavers and early-career entrants. Apprenticeships, further education programmes, and employer-sponsored professional qualifications play an important role in enabling young people to enter the workforce and progress within key sectors.

However, as the nature of work evolves and career paths become less linear, the importance of lifelong vocational learning is increasing. This includes opportunities for mid-career reskilling, adult learning, and upskilling in response to technological change. While elements of this provision exist, they are not always well signposted, consistently funded, or sufficiently flexible to meet the needs of learners at all stages of life.

How effectively do you think lifelong vocational learning in Jersey is funded to support career changes, upskilling, and workforce development?

In the FRPS sector, employers invest heavily in training and professional development, often sponsoring staff through multiple qualifications over the course of their careers. This has enabled many local people to build long-term careers and progress into senior roles.

Despite this, funding remains a key barrier for individuals seeking to retrain independently or transition between careers. Funding is often tied to specific apprenticeships or employer-linked grants, which means people pursuing career changes outside structured apprenticeships or non-traditional pathways may have less support compared to traditional learners.

Those who are self-employed, working part-time, returning to the workforce, or balancing caring responsibilities may struggle to access affordable and flexible learning options. Targeted funding mechanisms that support lifelong learning, not solely early-career training, would help strengthen the local talent pipeline.

Do you believe that existing vocational learning programmes, such as further education and apprenticeships, are well resourced and delivering high-quality outcomes for learners? For example, are participants gaining employment or progressing in their careers after completing courses?

Vocational learning programmes in Jersey generally deliver positive outcomes where they are closely aligned with employer needs. Over the past decade, thousands of young islanders have started their careers in the finance industry, often entering through structured training routes and progressing while studying towards professional qualifications.

Each year, the FRPS industry employs a significant number of graduates and school leavers. The accountancy firms are one of the biggest recruiters at this level as they seek individuals to join their trainee programmes.

By way of example, PwC is one of the Channel Island's largest employers, offering a diverse range of early career pathways including traditional accounting, advisory and tax traineeships, as well as the Digital Degree Apprenticeship in association with the University of Exeter and the Flying Start programme in collaboration with the University of Plymouth, accessed via University College Jersey. In 2025, PwC welcomed 62 recruits onto its trainee programme across Jersey and Guernsey offices.

Apprenticeship courses which are designed with employers to provide real-world experience and industry-relevant qualifications tend to lead to higher completion rates and can directly support entry to skilled roles or further career development, for example, the Business and Management Foundation degree or the BSc degree in Business Accounting, both designed in partnership with local employers and offering work-based learning.

However, the increasing complexity of regulation, risk management, and cross-border compliance, alongside growing international competition between financial centres, is driving employers in Jersey's FRPS industry to seek candidates with higher-level qualifications, specialist technical knowledge and relevant professional experience. Sustaining high-quality employment outcomes will therefore require continued investment in specialist teaching capacity, the availability of advanced finance, accounting, compliance and digital courses, and close alignment between training provision and evolving regulatory and professional standards.

How accessible and inclusive do you think lifelong vocational learning is in Jersey? Are there any particular groups facing barriers to participation? If yes, what do you think those barriers are?

While vocational learning is accessible to many, certain groups face barriers to participation. These include older learners, lower-income individuals, those with disabilities, and people with caring or family responsibilities. Common barriers include course costs, limited part-time or modular provision, time constraints, and limited awareness of available pathways.

Improving flexibility, through evening courses, blended learning, and modular qualifications, would enable more people to engage in vocational learning while remaining economically active.

One of the key challenges is also the lack of centralisation in training and lifelong learning provision. Many islanders are unaware of the full range of courses, programmes, and upskilling opportunities available to them, making it difficult to plan their careers or identify the skills they need to stay relevant. Establishing a more coordinated system could help people navigate lifelong learning more effectively and ensure that training aligns with both personal and industry needs.

Furthermore, some funding or subsidies (e.g., for apprenticeships) have eligibility criteria (such as residency status) that limit access for newcomers or those who haven't lived in the island long enough, potentially affecting career changers who recently arrived.

Do you think lifelong vocational learning opportunities in Jersey are meeting the needs of learners across different stages of life and career? Are there any gaps in skills or sectors that need addressing?

As noted previously, lifelong vocational learning in Jersey is partially meeting learners' needs, particularly at early career stages and where employer partnerships exist. However, support beyond early career and school-to-work transitions remains inconsistent, which can make it challenging for individuals seeking to retrain later in life to participate in well-funded and easily accessible programmes.

To better meet the needs of learners at all life and career stages, especially those seeking career changes, upskilling, or re-entry into learning later in life, improvements in funding, coordination and the development of a more strategic adult learning framework would be welcomed.

Do you think that lifelong vocational learning in Jersey is meeting the current needs of the local labour market and employers? Do you think the opportunities for lifelong learning in Jersey are responsive to emerging workforce demand? In your view, are current lifelong learning opportunities in Jersey keeping pace with emerging workforce developments and evolving sectors?

The finance industry, like other sectors, is experiencing rapid change driven by digitalisation, automation, and evolving regulatory requirements. This shift is creating a growing demand for both technical skills, such as digital technology, compliance, data and analysis, but also for a variety of soft skills including effective communication, problem solving, and critical and/or creative thinking.

Lifelong vocational learning must be responsive to these developments, keeping pace with labour market evolution to ensure that local workers are equipped to adapt as their roles change.

At present, Jersey's lifelong learning infrastructure appears to lack mechanisms for real-time responsiveness to emerging workforce requirements. Rapidly evolving areas such as digital technologies, AI, sustainability, and advanced professional skills reveal clear gaps in training provision.

While Jersey's workforce continues to meet the traditional demands of its roles, it is essential to continue to invest in developing digital skills to maintain mid- and long-term competitiveness as an international finance centre.

Digital Jersey is contributing through a broad programme of courses and workshops designed to equip islanders with new skills and prepare the workforce for future challenges. Sustained support from the Government, particularly in funding and resources, will be critical to maintain clear, focused pathways that emphasise skills likely to be in demand both now and in the evolving workplace.

Industry feedback has also highlighted soft skills as a critical area for development. School leavers entering the industry often exhibit gaps in work readiness, including teamwork, communication, positive attitude, and general employability skills, all of which are vital for businesses recruiting in Jersey.

Equally, existing employees would benefit from further development of soft skills, particularly interpersonal skills that enable effective interaction between technology systems and clients. Such skills are also key to fostering collaboration and resilience in adapting to new ways of working.

Finally, establishing a formal system to monitor emerging skills needs will be important. This will enable lifelong learning programmes to adjust in real time and ensure that workforce development remains aligned with future demands.

Competition

One of the most important issues which faces Jersey is the intensity of competition between international finance centres. Therefore, we should benchmark our education provision against those IFCs who are taking the lead, such as Singapore.

In 2016, the Singaporean Government established SkillsFuture Singapore (SSG) which aims to promote lifelong learning and ensure workforce skills remain aligned with evolving economic needs. Operating under the Ministry of Education, SSG works with employers, unions, training providers and other public agencies to support skills development for individuals at all career stages. It provides funding and frameworks for training, administers SkillsFuture Credit and career transition programmes, and oversees the quality and relevance of training provision. Together, these initiatives form a central pillar of Singapore's workforce and economic strategy, supporting employability, productivity and long-term economic resilience.

Work currently under way

Jersey Finance, through its Vision2050 workstream, is working closely with industry leaders and stakeholders to drive key priorities that will ensure the continued success of Jersey as a thriving international finance centre. Focused on talent development, innovation in our toolkit, leveraging technology, and enhancing collaboration, these efforts are crucial to ensuring a thriving and sustainable FRPS ecosystem.

The Talent working group acknowledged that current market dynamics required a renewed focus on reskilling and lifelong learning. Discussions highlighted the role of the FRPS industry in supporting these efforts, referencing initiatives such as the IoD's white paper on digital resilience and ongoing engagement with government and educational stakeholders. The group emphasised the importance of embedding digital resilience and life skills throughout the curriculum, including via PHSE (Personal, Health, Social and Economic education), while recognising that implementing curriculum changes can be challenging.

Industry engagement in education was identified as a key lever, with suggestions including direct support for teachers, structured contributions to the curriculum, and participation in programmes such as Young Enterprise and Trident. In collaboration with key stakeholders, the Talent working group will prioritise a small set of transferable skills to be consistently promoted across all interventions, ensuring relevance across the wider economy and not just within the finance sector.

Additionally, there is an active dialogue with the Technology working group to develop a digital education programme focused on future-relevant skills for the finance industry.

Conclusion

Jersey has a strong foundation in vocational education, particularly for young people entering the workforce. However, there is scope to strengthen lifelong vocational learning through coordinated signposting of opportunities, improved funding, accessibility, flexibility, and alignment with future labour market needs.

A robust lifelong learning system is critical to Jersey's FRPS and wider community's future by supporting productivity and enabling individuals to build resilient, long-term careers.

I hope you find the above overview informative and useful. Thank you again for providing the opportunity to contribute to this discussion and please do not hesitate to contact me should you have any questions.

With kind regards.

Yours sincerely

Joe Moynihan
Chief Executive Officer