



CHANNEL ISLANDS COST OF LIVING

Typical Costs and Expenses of Living in the Channel Islands

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COST OF LIVING

When relocating, one of the most important factors to consider is how much money you will spend doing so and how comfortable you will be financially in your new lifestyle. In this guide, we cover the main aspects of living costs in Bailiwicks of Jersey and Guernsey – this is not an all-encompassing look but rather an estimation, and some prices may differ, but this will help paint a picture of what to expect.

If you are considering a move to the Channel Islands, check out our comprehensive Guide to Working and Living in the Channel Islands for more information:

[VIEW THE GUIDE](#)

Don't Believe Everything You Hear

First and foremost, the prices aren't as shocking as you'll hear/read online. Depending on where you're relocating from, you'll either be paying a bit more if coming from a more rural area or might not notice too much if you come from a relatively large city.

Multiple components will make a difference, such as if you have children, if your spouse/partner will be working, the type of lifestyle you lead, and ultimately the salary you'll be earning. Luckily, companies in the Channel Islands can offer generous relocation packages, including flights, a rental car/hotel for the first couple of weeks, and an allotted amount for baggage.

YOUR PAYCHEQUE



Your Paycheque

Before diving into all of the external expenses, it's essential to understand what comes out of your paycheck and what your net salary is likely to be. One of the great things about living in the Channel Islands is that it's a low-tax jurisdiction. The only other statutory deduction is Social Security, which includes pension and healthcare coverage in this deduction.

Taxes

In the Channel Islands, the income tax rate is 20% of earnings, however, there is a standard single-person allowance, meaning you do not pay income tax on the first several thousand pounds of your annual earnings. In the Channel Islands, no capital gains tax, inheritance tax, or other wealth tax exists.

Social Security (National/Social Insurance)

Channel Island residents must pay Social Security (national/social insurance). The current rate (from Jan 2023 onwards) is 6-7% of earnings and applies to everyone over school-leaving age. Your employer will automatically deduct the correct social security contributions from your salary.

Contributions to the Social Insurance Scheme allow you to receive various local benefits according to your employment. As an employed person, you are entitled (subject to fulfilling certain conditions) to Sickness Benefit, Invalidity Benefit, Industrial Injury Benefit, Industrial Medical Benefit, Industrial Disablement Benefit, Unemployment Benefit, Old Age Pension, Bereavement Benefit, Death Grant, and Maternity Benefit.

Find out more about your [tax allowance and social security in Guernsey](#).

Find out more about your [tax allowance and social security in Jersey](#).



HEALTHCARE

Healthcare in the Channel Islands

The healthcare system in the Channel Islands is run independently by each bailiwick, meaning that Guernsey and Jersey have separate healthcare systems. Overall, healthcare in the Channel Islands is excellent, but can come at a high price. Both bailiwicks have independent healthcare services, and only Jersey has a mutual agreement with the UK; this means that expats from other countries must pay for medical expenses outside general care.

Health Insurance - Guernsey

When employed and making National/Social Insurance contributions, you can access several benefits, including subsidised consultations and free specialist treatment when referred by a GP. Your contributions also provide access to certain prescribed medications for a small fee. Private health insurance policies are also available, which varies between employers.

Health Insurance – Jersey

Expat residents (not UK) once resident for six months and have made the required Social Insurance contributions will be eligible for a Social Security Health Card. This will provide access to discounted GP consultations. GP-prescribed medications would be provided for free. Private health insurance policies are also available, which varies between employers.



HOUSEHOLD

Household Expenses

The Channel Islands, with stunning beaches, picturesque harbors, and a unique blend of British and French culture, have something to offer everyone. From the bustling town of St. Helier in Jersey to the tranquil countryside of Guernsey, there is a location and budget to suit almost any lifestyle.

Our team has compiled all the necessary information on the cost of living in the Channel Islands, from the price of a one-bedroom apartment to the monthly cost of internet and utilities.

Upfront Costs

One thing that many are unaware of when they initially relocate is that there are typical upfront costs that you will be faced with when getting settled. You should be prepared to have money upfront when you first arrive to the islands for security deposits such as rent (usually six weeks' worth), power, tv, mobile phone, and a vehicle.

Rent Prices

The Channel Islands offer a range of modern, turn-key living options that suit any lifestyle. When considering where to live on the islands, the location and size of your home can impact the average rental or sales price. For example, living in St. Helier, the bustling capital of Jersey, may cost more than living in the quieter countryside of Guernsey.

Additionally, living in a larger home with more amenities will likely come with a higher price tag. We have compiled a list of basic prices you may encounter when searching for a home in the Channel Islands, from the more expensive options in St. Peter Port, Guernsey, to the more affordable homes in St. Clement, Jersey.

HOUSEHOLD



JERSEY AVERAGE APARTMENT/HOUSE COSTS (GBP per month)

£1,900+	2 Bedroom (outside city centre)
£2,300+	2 Bedroom (city centre)
£2,500+	3 Bedroom (outside city centre)
£2,800+	3 Bedroom (city centre)
£3,800+	4 Bedroom (outside city centre)
£4,500+	4 Bedroom (city centre)

(Current monthly estimates as of September 2026; Source: www.propertyskipper.com)

GUERNSEY AVERAGE APARTMENT/HOUSE COSTS (GBP per month)

£2,100+	2 Bedroom (outside city centre)
£2,250+	2 Bedroom (city centre)
£2,500+	3 Bedroom (outside city centre)
£2,750+	3 Bedroom (city centre)
£3,500+	4 Bedroom (outside city centre)
£3,750+	4 Bedroom (city centre)

(Current monthly estimates as of September 2026; Source: www.propertyskipper.com)

Note: Jersey Pound (JEP) and Guernsey Pound (GGP) are pegged to the British Pound.

HOUSEHOLD



Utilities

Some apartments will come with certain expenses factored into the rent price, such as basic internet and tv, but typically, you will cover the cost of electricity and water each month.

- **Gas/Electric:** Depending on your accommodations' size and the number of people in your household, your monthly gas and electric bill may range from £240 to £400+. While the Channel Islands do benefit from temperate winters, this expense will likely increase during the winter months.
- **Water:** Water bills also fluctuate with the size of the accommodation and number of residents but typically hover around £120 to £340+ per month.
- **Internet/TV:** Internet and TV are typically bundled as a package and are usually a flat fee of around £40 to £70 per month. Some apartments include this cost in your rent price, and you can upgrade to a higher/faster package.

Housewares

The Channel Islands have a variety of shops and stores where you can find everyday items and home goods. However, due to their smaller size and remote location, the selection of products may be more limited than what you would find in larger cities. While a few houseware and home goods stores are on the islands, some residents and visitors opt to bring items in or wait until traveling to larger cities to stock up on certain items. Despite this, the islands offer a unique shopping experience with a range of local boutiques, markets, and specialty stores where you can find one-of-a-kind items.

A FEW EXAMPLES OF AVERAGE HOUSEHOLD ITEMS

£21 to £29	Bath Towel
£50 to £200	Bedsheets
£3 to £10	Lightbulbs
£10 to £20	Broom
£250+	Flat Screen Television
£22+	Toaster



GROCERIES

Groceries

Imported goods can often come at a higher cost in the Channel Islands, which can be noticeable to residents, particularly for niche, brand-name, or luxury items. As a result, prices for everyday goods may be slightly higher than what you are used to.

Regarding grocery shopping, a typical monthly haul can range from £350 to £500, depending on your preferred items and brands. However, those who are mindful of their spending and shop frugally should be able to adjust prices without issue.

Additionally, many residents appreciate the opportunity to support local businesses and purchase locally-sourced goods, which can often be found at more affordable prices.

A FEW EXAMPLES OF AVERAGE GROCERY ITEMS

£2.00	1 litre Milk
£6.70	1 Dozen Eggs
£1.70	1 Loaf of Bread
£3.60	1 kg Rice
£6.00	450g Minced Beef
£15.30	2 Chicken Breast
£12.00	Laundry Detergent (51 washes)
£2 to £4	Shampoo (350ml)
£3.05	Shower Gel (250ml)

DINING OUT



Dining Out

The Channel Islands is a food lover's paradise, with many restaurants and bars. Whether you're in the mood for traditional cuisine or something exotic, you'll be spoiled for choice. There is something for every taste and budget. Some of the smaller, family-run restaurants offer affordable options, with one high-end Michelin-starred restaurant located in Jersey with the prices to match.

A FEW EXAMPLES OF AVERAGE DINING COSTS

£4.50	Soda
£12.00	Quarter bottle of decent white wine
£60-180	Three-course meal for two in a mid-range restaurant
£9.00	Fast food meal
£7.00	Bottle of beer (local)
£10-22	Fish and Chips (pub)





TRANSPORTATION

Transportation

Getting around the Channel Islands is simple due to the excellent network of roads and public transport options, including buses and ferries. As Guernsey and Jersey are relatively compact, they are both easy to navigate.

TYPICAL MOTOR VEHICLE & PUBLIC TRANSPORT COSTS

£12,000+	Purchase of a secondhand vehicle
£2,500+	Purchase of a secondhand scooter (50cc)
£1,000+	Motor vehicle insurance
£70.00	Drivers license
From £33 to £600*	Vehicle licensing/inspection
£1.54 to £1.85	Petrol (per litre)
£3.00	Bus (one way)
£63.00	Bus (monthly pass)

* In Jersey, the fee for the [inspection/registration](#) will depend on the vehicle:

£40.50 for vehicles with EU or UK Whole Vehicle Type Approval

£600 for vehicles without Whole Vehicle Type Approval or £130 for motorcycles

£103.50 for vehicles over 25 years old without EU or UK Whole Vehicle Type Approval

* When a Guernsey registered vehicle is transferred to a new owner, [Driver and Vehicle Licensing](#) must be notified within two weeks (£33.00).



SCHOOLING

Schooling & Childcare

The education system in the Channel Islands varies from one bailiwick to the next, so it's essential to consider the location of your new home before deciding on schooling options for your children.

Children between the ages of 5 and 16 are entitled to free, government-funded education, and public and private schools are available. Additionally, there are several nurseries and childcare providers available for younger children. We mention the different schools in Jersey and Guernsey and what to expect in more detail in our Guide to Living and Working in the Channel Islands:

[VIEW THE GUIDE](#)

AVERAGE SCHOOLING & CHILD CARE COSTS

£1,300 - £2,000	Daycare/Nurseries (per month)
£8,000 - £10,000+	Private Primary Schools (per year)
£16,208 - £33,387	Private High Schools (per year)
£2,800 - £4,000+	Nanny/Domestic Help (per month)

Ultimately, paying lower tax in the Channel Islands and the option of Government schools should you be relocating with your children does make a considerable difference, even if certain things may be more expensive than onshore. That, and all the other incredible advantages of living on these beautiful islands, make it all worth it.

If you have specific questions about relocating, please reach out to us. We're happy to help and have assisted many people in doing so!



FOR PROFESSIONALS, BY PROFESSIONALS

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